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Notice to readers

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

II. Symbols:

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

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

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

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

Key to symbols and information in the index

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

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

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Structural information

Distribution by location (province) and institutional category of bank

[TDB10207](#)

Source: Archives of intermediary identification data

	September 2013		Banks established as società per azioni	
	Total		Banks	Branches
	Banks	Branches		
a. TOTAL	690	31,942	187	21,359
b. PIEDMONT	27	2,601	18	1,963
Alessandria	-	290	-	196
Asti	1	164	1	130
Biella	4	132	4	114
Cuneo	13	513	5	354
Novara	-	210	-	113
Turin	9	1,073	8	934
Verbano-Cusio-Ossola	-	87	-	28
Vercelli	-	132	-	94
c. VALLE D'AOSTA	1	99	-	70
Aosta	1	99	-	70
d. LIGURIA	6	921	5	746
Genoa	4	497	3	404
Imperia	-	115	-	86
La Spezia	1	131	1	115
Savona	1	178	1	141
e. LOMBARDY	164	6,209	52	3,761
Bergamo	12	742	2	494
Brescia	15	921	5	514
Como	3	349	-	220
Cremona	4	276	-	122
Lecco	2	230	1	124
Lodi	3	153	-	55
Mantua	4	319	1	229
Milan	112	1,868	41	1,190
Monza-Brianza	5	461	1	265
Pavia	1	321	-	220
Sondrio	3	124	1	25
Varese	-	445	-	303
f. TRENTO-ALTO ADIGE	101	946	8	293
Bolzano	55	409	5	145
Trento	46	537	3	148
g. VENETO	48	3,431	7	1,847
Belluno	1	180	-	109
Padua	11	619	2	391
Rovigo	3	169	-	100
Treviso	9	622	2	307
Venice	6	508	2	308
Verona	7	697	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>	
37	5,866	387	4,451	79	266	5,851
-	432	8	185	1	21	646
-	88	-	5	-	1	90
-	21	-	11	-	2	60
-	17	-	-	-	1	39
-	38	8	120	-	1	148
-	96	-	-	-	1	60
-	78	-	47	1	14	177
-	57	-	2	-	-	27
-	37	-	-	-	1	45
-	8	1	21	-	-	34
-	8	1	21	-	-	34
-	144	-	24	1	7	136
-	86	-	2	1	5	52
-	18	-	10	-	1	23
-	13	-	2	-	1	25
-	27	-	10	-	-	36
5	1,502	43	808	64	138	1,184
1	102	9	143	-	3	206
1	165	9	229	-	13	180
-	80	3	48	-	1	97
-	80	4	73	-	1	90
-	74	1	31	-	1	66
-	54	3	43	-	1	53
-	48	3	42	-	-	69
1	480	6	91	64	107	129
-	120	4	70	-	6	55
-	75	1	25	-	1	99
2	97	-	2	-	-	44
-	127	-	11	-	4	96
1	129	90	520	2	4	298
1	67	47	194	2	3	111
-	62	43	326	-	1	187
5	894	36	677	-	13	543
-	46	1	25	-	-	51
1	95	8	130	-	3	101
-	12	3	57	-	-	46
1	179	6	134	-	2	95
-	113	4	85	-	2	44
1	240	5	118	-	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
h. FRIULI-VENEZIA GIULIA	24	908	7	562
Gorizia	4	95	-	51
Pordenone	3	214	1	134
Trieste	3	132	1	99
Udine	14	467	5	278
i. EMILIA ROMAGNA	50	3,349	23	2,239
Bologna	11	765	5	500
Ferrara	3	220	2	190
Forlì	9	332	3	200
Modena	5	465	2	267
Parma	2	340	2	264
Piacenza	2	213	1	140
Ravenna	5	333	3	270
Reggio Emilia	6	391	3	249
Rimini	7	290	2	159
l. MARCHE	27	1,137	7	854
Ancona	10	356	3	258
Ascoli Piceno	4	154	1	120
Fermo	4	154	1	120
Macerata	4	228	1	182
Pesaro e Urbino	7	295	1	205
m. TUSCANY	47	2,387	15	1,590
Arezzo	4	222	-	134
Florence	13	650	6	480
Grosseto	3	149	-	98
Livorno	2	201	-	126
Lucca	3	259	2	164
Massa Carrara	2	108	1	92
Pisa	5	281	2	180
Pistoia	8	180	2	113
Prato	1	127	-	69
Siena	6	210	2	134
n. UMBRIA	6	532	3	435
Perugia	4	405	1	325
Terni	2	127	2	110
o. LAZIO	59	2,652	20	1,854
Frosinone	6	209	-	116
Latina	5	190	-	118
Rieti	2	80	1	58
Rome	40	1,971	18	1,424
Viterbo	6	202	1	138
p. ABRUZZO	11	653	3	455
Chieti	3	168	1	114
L'Aquila	1	145	-	74
Pescara	2	168	1	133
Teramo	5	172	1	134

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	102	15	241	1	3	172
-	8	4	36	-	-	20
-	30	2	50	-	-	39
-	13	1	18	1	2	4
1	51	8	137	-	1	109
4	661	22	436	1	13	333
-	140	6	118	-	7	59
-	11	1	19	-	-	26
-	40	6	92	-	-	30
2	184	-	12	1	2	47
-	58	-	17	-	1	45
1	63	-	9	-	1	41
-	14	2	48	-	1	18
-	98	3	43	-	1	45
1	53	4	78	-	-	22
-	89	20	194	-	-	212
-	38	7	60	-	-	48
-	5	3	29	-	-	30
-	5	3	29	-	-	30
-	15	3	31	-	-	49
-	28	6	62	-	-	57
3	445	29	348	-	4	276
2	59	2	29	-	-	38
-	79	7	90	-	1	44
-	17	3	34	-	-	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
-	49	3	48	-	-	82
-	39	3	41	-	-	51
-	10	-	7	-	-	31
5	460	25	287	9	51	261
2	62	4	30	-	1	61
1	50	4	22	-	-	30
-	14	1	8	-	-	31
2	320	11	177	9	50	84
-	14	5	50	-	-	55
-	112	8	86	-	-	171
-	39	2	15	-	-	54
-	49	1	22	-	-	44
-	15	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. MOLISE	2	141	-	94
Campobasso	2	109	-	77
Isernia	-	32	-	17
r. CAMPANIA	32	1,571	8	1,225
Avellino	4	136	1	95
Benevento	2	93	1	57
Caserta	4	204	2	169
Naples	9	777	4	663
Salerno	13	361	-	241
s. APULIA	29	1,348	2	928
Bari	15	482	2	321
Barletta - Andria - Tranii	3	117	-	84
Brindisi	2	114	-	77
Foggia	1	215	-	143
Lecce	3	253	-	184
Taranto	5	167	-	119
t. BASILICATA	3	238	-	148
Matera	-	75	-	55
Potenza	3	163	-	93
u. CALABRIA	16	482	2	386
Catanzaro	5	100	-	79
Cosenza	5	193	1	144
Crotone	3	35	1	26
Reggio Calabria	1	118	-	109
Vibo Valentia	2	36	-	28
v. SICILY	32	1,669	4	1,252
Agrigento	4	152	-	104
Caltanissetta	6	95	-	58
Catania	5	341	2	241
Enna	1	61	-	44
Messina	3	219	1	176
Palermo	7	408	1	337
Ragusa	2	113	-	69
Syracuse	2	121	-	89
Trapani	2	159	-	134
z. SARDINIA	5	668	3	657
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	80	-	74
Sassari	2	137	2	137

						Banks	
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks	
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>		
1	32	1	15	-	-	45	
1	19	1	13	-	-	34	
-	13	-	2	-	-	11	
5	202	19	136	-	8	335	
-	21	3	20	-	-	52	
-	24	1	12	-	-	41	
-	26	2	8	-	1	62	
4	106	1	3	-	5	84	
1	25	12	93	-	2	96	
3	299	24	120	-	1	225	
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	
-	49	3	41	-	-	84	
-	9	-	11	-	-	24	
-	40	3	30	-	-	60	
1	10	13	86	-	-	175	
1	2	4	19	-	-	37	
-	7	4	42	-	-	68	
-	-	2	9	-	-	16	
-	1	1	8	-	-	36	
-	-	2	8	-	-	18	
3	246	25	170	-	1	329	
-	22	4	26	-	-	37	
-	8	6	29	-	-	20	
1	81	2	19	-	-	57	
-	3	1	14	-	-	19	
-	32	2	11	-	-	67	
1	31	5	39	-	1	74	
1	39	1	5	-	-	12	
-	24	2	8	-	-	19	
-	6	2	19	-	-	24	
-	1	2	8	-	2	310	
-	-	1	2	-	2	65	
-	-	-	-	-	-	20	
-	-	-	-	-	-	23	
-	-	-	-	-	-	44	
-	-	-	-	-	-	20	
-	1	-	-	-	-	26	
-	-	1	6	-	-	56	
-	-	-	-	-	-	56	

Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

September 2013

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	16	14
Customer trading	24	20
Underwriting	5	5
Placement	47	43
Individual portfolio management	42	43
Reception of orders	49	45
Investment advice	89	85
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

100

95

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 June	2013 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	650	675
Equity	144	147
Balanced	39	42
Bond	266	275
Liquidity	28	28
Flexible	220	233
b. NUMBER OF SICAV SUB-FUNDS	-	-
Equity	-	-
Balanced	-	-
Bond	-	-
Liquidity	-	-
Flexible	-	-
c. NUMBER OF ASSET MANAGEMENT COMPANIES	41	42
d. NUMBER OF SICAVs	-	-

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

	2013 June	2013 Sept.
a. NUMBER OF FINANCIAL INTERMEDIARIES	194	192
Leasing	40	40
Factoring	26	25
Consumer credit	34	34
Other forms of finance	15	14
Acquisition of shareholdings	3	3
Issue and/or management of credit cards	3	3
Securitization	9	9
Foreign exchange trading and other activities	64	64
b. NUMBER OF PAYMENT INSTITUTIONS	54	55

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

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 June	2013 Sept.	2013 June	2013 Sept.	2013 June	2013 Sept.
a. NUMBER OF BORROWERS	7,570,877	7,565,678	4,503,583	4,496,551	3,067,294	3,069,127
<i>of which: joint borrowers</i>	2,219,976	2,213,183	997,609	992,905	1,222,367	1,220,278
b. LOAN FACILITIES						
facilities granted	2,315,922	2,278,374	1,883,303	1,855,307	432,618	423,067
used margin	1,842,486	1,806,020	1,418,624	1,392,111	423,862	413,909
overshoot	56,773	59,373	50,747	53,365	6,026	6,008
unused margin	530,209	531,727	515,426	516,561	14,782	15,166
<i>of which: matched loans</i>						
facilities granted	295,850	288,115	254,995	248,908	40,855	39,207
used margin	157,971	150,436	128,846	123,467	29,125	26,970
term loans						
facilities granted	1,746,127	1,724,724	1,356,137	1,341,549	389,990	383,175
used margin	1,540,732	1,511,548	1,148,588	1,126,074	392,144	385,474
revocable loans						
facilities granted	273,824	265,392	272,051	264,707	1,773	685
used margin	143,719	143,958	141,127	142,493	2,592	1,465
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	355,796	360,552	338,873	343,887	16,924	16,665
used margin	187,835	188,414	171,358	172,176	16,477	16,238
d. BAD DEBTS	190,292	197,266	133,891	139,903	56,402	57,363
e. NUMBER OF GUARANTORS	4,100,718	4,100,720	2,710,234	2,709,482	1,390,484	1,391,238
<i>of which: joint guarantors</i>	1,424,315	1,423,869	951,426	949,906	472,889	473,963
f. GUARANTEES RECEIVED	830,656	827,068	607,842	606,744	222,814	220,324

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

Banks and CDP

TDC40010

Source: Supervisory returns
Stocks in millions of euro

	2012 Sept.	2012 Dec.	2013 Mar.	2013 June	2013 Sept.
a. TOTAL STOCKS					
Loans	1,960,755	1,959,304	1,939,678	1,913,862	1,891,539
<i>of which: bad debts</i>	118,567	125,986	132,023	139,228	145,505
Deposits	1,228,432	1,236,798	1,266,791	1,269,753	1,263,976
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,924,238	1,917,357	1,899,408	1,875,017	1,855,194
<i>of which: in non-euro-area currencies</i>	19,378	17,455	17,465	17,381	16,509
more than 12 months	-	-	-	-	-
bad debts	117,654	124,998	130,997	138,209	144,556
Deposits	1,214,364	1,223,384	1,251,498	1,255,209	1,248,550
<i>of which: in non-euro-area currencies</i>	12,076	11,817	11,351	12,043	12,785
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	36,476	41,907	40,219	38,807	36,341
<i>of which: bad debts</i>	912	988	1,025	1,019	948
Deposits	14,027	13,372	15,267	14,533	15,395

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

September 2013		Total	General government	Financial companies
a.	TOTAL	1,855,194	260,041	166,794
b.	NORTH-WEST ITALY	617,117	23,792	98,243
	Piedmont	115,557	12,054	6,776
	Valle d'Aosta	2,758	162	157
	Liguria	36,503	1,910	894
	Lombardy	462,299	9,665	90,416
c.	NORTH-EAST ITALY	408,339	11,145	40,397
	Trentino-Alto Adige	40,333	1,080	1,317
	Veneto	162,551	3,927	12,500
	Friuli-Venezia Giulia	32,127	1,988	1,907
	Emilia-Romagna	173,328	4,151	24,674
d.	CENTRAL ITALY	551,245	199,803	25,223
	Marche	43,235	1,885	1,828
	Tuscany	117,855	5,056	9,587
	Umbria	21,256	954	59
	Lazio	368,900	191,908	13,750
e.	SOUTHERN ITALY	187,646	17,042	1,257
	Abruzzo	25,211	1,294	84
	Molise	3,837	285	18
	Campania	75,841	8,181	934
	Apulia	55,272	3,170	201
	Basilicata	6,998	710	5
	Calabria	20,486	3,402	15
f.	ISLANDS	90,847	8,260	1,674
	Sicily	65,959	6,999	218
	Sardinia	24,888	1,261	1,456

Note:

Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
824,664	250,403	152,402	404,053	96,018	507,667
300,107	98,015	49,532	148,589	28,185	166,780
51,360	17,966	8,716	23,911	7,501	37,865
1,440	550	341	543	228	770
17,986	5,119	3,318	9,442	2,287	13,425
229,320	74,379	37,157	114,693	18,169	114,720
220,626	74,012	39,463	101,446	26,272	109,899
23,592	6,170	4,536	12,128	3,946	10,399
90,187	32,997	14,557	40,715	10,495	45,443
14,963	6,197	2,422	5,838	2,337	10,931
91,884	28,649	17,948	42,764	9,494	43,125
189,017	47,548	39,897	97,243	18,975	118,227
22,554	8,376	5,198	8,459	3,530	13,438
59,519	17,128	9,886	30,198	7,943	35,749
11,626	4,221	2,244	4,653	1,783	6,834
95,318	17,823	22,569	53,933	5,720	62,205
80,635	22,839	16,731	38,704	14,600	74,113
13,015	4,707	3,263	4,701	2,216	8,602
1,679	530	428	663	403	1,454
33,115	7,978	5,580	19,053	3,934	29,678
22,757	6,839	5,142	9,799	5,283	23,862
3,184	874	806	1,354	774	2,325
6,886	1,912	1,512	3,133	1,992	8,192
34,279	7,988	6,779	18,071	7,986	38,648
24,386	5,806	4,237	13,316	5,802	28,553
9,893	2,182	2,542	4,755	2,184	10,095

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

September 2013		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	920,682	328,293	246,898	207,992	95,235	42,265
	Agricultural, forestry and fishing	43,906	12,473	14,611	8,514	5,199	3,109
	Mining and quarrying	3,427	1,842	668	597	209	111
	Manufacturing	213,780	82,284	68,158	37,327	19,839	6,171
	Electricity, gas, steam and air conditioning supply	31,238	13,165	4,837	8,503	2,951	1,782
	Water supply, sewerage, waste management and remediation activities	10,586	3,180	2,550	2,984	1,272	600
	Construction	163,434	52,966	42,391	42,027	18,348	7,702
	Wholesale and retail trade, repair of motor vehicles and motorcycles	139,152	44,270	34,609	29,664	20,620	9,989
	Transportation and storage	40,506	12,874	6,622	11,786	6,018	3,207
	Accommodation and food service activities	36,845	8,056	12,230	8,423	5,160	2,976
	Information and communication	15,692	7,048	2,393	5,113	800	338
	Financial and insurance activities	16,839	7,207	4,103	4,229	847	453
	Real estate activities	119,343	47,931	32,580	30,362	6,025	2,445
	Professional, scientific and technical activities	42,874	20,631	11,843	7,321	2,156	922
	Administrative and support service activities	19,901	6,906	4,240	5,501	2,499	755
	All remaining activities (sections O, P,Q,R,S,T)	23,159	7,460	5,063	5,640	3,291	1,705

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

September 2013

of which:

	International claims	of which:				Local claims in local currency
		banks residual maturity		non-banks residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a. TOTAL	340,786	72,755	41,893	68,819	157,319	323,888
b. EUROPE	289,756	62,763	38,692	58,660	129,641	307,945
<i>of which:</i> Albania	508	58	2	144	303	493
Austria	17,906	2,384	928	2,560	12,034	52,369
Belgium	5,607	3,191	459	743	1,214	683
Bosnia and Herzegovina	586	19	..	123	444	2,281
Bulgaria	4,500	368	15	652	3,465	2,515
Czech Republic	4,256	35	110	713	3,398	10,144
Croatia	14,659	349	46	1,990	12,274	8,499
Denmark	1,231	387	395	142	307	-
Finland	684	135	97	54	398	-
France	41,448	21,325	7,739	2,460	9,925	1,572
Germany	33,674	4,005	5,442	14,470	9,756	145,980
Greece	796	496	49	75	176	325
Ireland	6,104	256	520	1,557	3,772	1,172
Liechtenstein	98	..	-	37	61	-
Luxembourg	18,073	3,770	1,607	4,899	7,797	2,652
Malta	976	413	109	77	377	-
Montenegro	1	..	..	..	..	-
Norway	1,729	398	219	175	937	-
Netherlands	13,809	2,123	1,623	1,557	8,505	75
Poland	7,670	177	63	1,635	5,795	28,033
Portugal	1,098	65	10	84	940	-
United Kingdom	46,505	15,310	12,870	12,130	6,196	3,776
Romania	7,653	263	400	1,618	5,372	3,096
Russia	11,501	527	533	2,060	8,381	10,954
Serbia	4,537	28	743	1,031	2,735	2,021
Slovakia	1,171	..	..	307	864	13,583
Slovenia	965	1	131	84	749	4,420
Spain	14,309	2,772	2,233	2,049	7,254	1,381
Sweden	1,596	391	409	85	712	-
Switzerland	7,584	1,527	1,505	1,943	2,609	2,970
Turkey	4,578	1,389	176	1,008	2,004	-
Hungary	8,119	111	55	1,513	6,441	6,987
c. ASIA	10,233	3,636	1,433	908	4,256	1,095
<i>of which:</i> Saudi Arabia	158	34	21	25	78	-
China	3,528	2,401	532	275	321	437
South Korea	238	155	49	20	15	-
Philippines	155	2	..	2	151	-
Japan	1,413	263	62	97	991	==
India	868	341	10	104	412	8
Indonesia	802	11	3	34	753	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		<i>of which:</i>					
	International claims	banks		non-banks		Local claims in local currency	
		<i>residual maturity</i>		<i>residual maturity</i>			
		up to 1 year	more than 1 year	up to 1 year	more than 1 year		
ASIA (cont.)							
	Iran	304	28	181	35	61	-
	Israel	75	15	..	7	52	..
	Kazakhstan	579	2	474	11	92	-
	Malaysia	28	10	-	3	16	-
	Pakistan	15	1	1	..	12	-
	Qatar	423	31	1	26	365	-
	Taiwan	40	14	22	3	1	9
	Thailand	11	7	-	1	3	-
d.	AFRICA	2,465	382	271	524	1,288	3,526
	<i>of which:</i> Algeria	162	3	1	98	60	-
	Egypt	712	198	9	272	233	3,526
	Morocco	83	29	-	23	31	-
	South Africa	224	36	2	20	165	-
	Tunisia	210	44	153	8	4	-
e.	AMERICA	18,333	4,133	893	5,638	7,670	11,149
	<i>of which:</i> Argentina	85	1	1	36	47	..
	Brazil	635	96	6	283	249	-
	Canada	2,803	600	69	1,452	682	-
	Chile	201	3	..	134	63	..
	Colombia	32	1	..	21	10	-
	Cuba	64	6	56	..	2	-
	Mexico	387	5	3	165	213	..
	Peru	68	3	3	56	5	2
	United States	13,785	3,415	742	3,405	6,223	11,146
	Uruguay	11	..	-	4	6	-
	Venezuela	116	-	..	11	104	-
f.	OCEANIA	2,602	225	145	306	1,925	1
	<i>of which:</i> Australia	1,556	212	144	257	942	1
	New Zealand	42	13	1	8	20	-
g.	OFF-SHORE CENTRES	9,651	1,617	458	1,686	5,890	173
	<i>of which:</i> Bahamas	805	448	-	139	218	-
	Cayman Islands	2,627	256	356	276	1,739	-
	Gibraltar	14	-	-	10	4	-
	Hong Kong	1,014	448	29	351	187	96
	Jersey, C.I.	996	4	25	91	876	-
	Singapore	999	34	3	379	583	77
h.	INTERNATIONAL ORGANIZATIONS	7,639	-	-	1,097	6,542	-

Notes:

Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding
[TDB10420](#)

 Source: Supervisory returns
 Stocks in millions of euro

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
September 2013						
a.	TOTAL	1,086,861	2,295	80,114	1,146	61,578
b.	NORTH-WEST ITALY	385,277	59	25,723	368	17,097
	Piedmont	74,212	20	4,976	171	3,202
	Valle d'Aosta	1,901	9	200	1	229
	Liguria	28,059	2	1,353	16	965
	Lombardy	281,105	29	19,194	179	12,700
c.	NORTH-EAST ITALY	264,289	212	18,183	349	15,933
	Trentino-Alto Adige	27,266	115	2,922	160	2,500
	Veneto	105,845	33	7,359	75	6,814
	Friuli-Venezia Giulia	21,490	44	1,568	39	1,032
	Emilia-Romagna	109,688	20	6,334	75	5,586
d.	CENTRAL ITALY	250,389	94	20,351	113	17,180
	Marche	28,659	14	2,581	69	1,368
	Tuscany	79,081	20	5,780	18	6,131
	Umbria	13,551	1	1,526	11	1,163
	Lazio	129,099	59	10,464	15	8,518
e.	SOUTHERN ITALY	126,967	37	10,700	134	8,357
	Abruzzo	18,198	3	2,254	21	1,125
	Molise	2,432	2	243	9	197
	Campania	50,751	12	2,764	19	3,638
	Apulia	38,827	10	3,979	66	2,400
	Basilicata	4,178	2	371	8	299
	Calabria	12,582	8	1,089	12	699
f.	ISLANDS	59,937	1,892	5,156	183	3,010
	Sicily	42,548	1,408	3,264	90	1,703
	Sardinia	17,389	484	1,891	93	1,308

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,467	89,939	1,884	296,168	2,032	62,204	4,961	483,074
586	34,183	72	105,628	195	22,602	1,269	177,495
187	6,925	16	23,325	69	3,654	387	31,279
3	287	-	495	..	123	55	498
41	2,010	11	9,103	24	3,950	142	10,442
355	24,962	45	72,705	102	14,875	685	135,276
392	22,559	554	64,509	235	14,217	1,533	125,613
54	1,294	334	3,911	109	1,636	321	13,909
137	10,808	46	27,215	47	5,533	263	47,513
75	2,201	59	6,422	31	1,053	221	8,744
127	8,256	114	26,961	47	5,994	728	55,447
196	17,240	274	69,552	162	15,323	1,023	108,881
83	1,523	18	6,832	50	1,596	431	14,094
54	5,248	30	21,389	64	5,348	105	34,895
23	1,016	11	3,302	13	779	40	5,665
35	9,454	215	38,028	36	7,600	447	54,227
201	12,357	72	38,010	1,254	6,511	618	48,717
65	1,500	6	4,392	1,143	884	103	6,702
12	214	..	702	14	133	17	887
41	5,603	59	15,556	16	2,826	97	20,121
46	3,621	4	12,988	71	1,981	201	13,459
3	462	1	929	3	215	36	1,849
33	958	2	3,442	5	472	163	5,698
93	3,599	911	18,470	187	3,552	517	22,367
72	2,598	93	13,603	106	2,499	435	16,676
20	1,001	819	4,867	81	1,053	81	5,691

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2013		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		745,690	370	23,608	161	13,514
b. NORTH-WEST ITALY		285,790	10	9,892	22	4,849
Piedmont		55,248	..	1,260	8	585
Valle d'Aosta		827	-	57	..	67
Liguria		14,036	-	489	2	125
Lombardy		215,678	9	8,086	11	4,072
c. NORTH-EAST ITALY		211,423	3	4,720	50	2,926
Trentino-Alto Adige		14,102	3	888	29	426
Veneto		122,990	..	2,009	13	1,230
Friuli-Venezia Giulia		10,110	-	453	1	186
Emilia-Romagna		64,221	..	1,369	8	1,085
d. CENTRAL ITALY		162,360	1	5,556	7	3,299
Marche		13,534	..	644	2	327
Tuscany		39,148	1	1,378	3	1,414
Umbria		5,583	-	250	..	155
Lazio		104,095	..	3,284	1	1,403
e. SOUTHERN ITALY		60,907	7	2,565	72	1,834
Abruzzo		8,600	..	731	..	166
Molise		1,293	-	42	9	44
Campania		25,919	7	589	53	769
Apulia		17,792	..	978	10	687
Basilicata		1,730	..	98	-	35
Calabria		5,572	..	127	-	133
f. ISLANDS		25,211	349	876	10	607
Sicily		19,433	269	605	10	483
Sardinia		5,778	80	271	-	123

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
647	78,633	401	49,189	114	10,470	1,283	567,300
243	41,460	4	17,211	5	4,358	372	207,364
101	4,555	-	3,914	4	705	106	44,008
4	54	-	125	-	27	5	487
11	838	-	1,574	..	1,423	24	9,551
127	36,013	4	11,599	1	2,204	236	153,318
216	16,256	37	11,398	76	2,177	410	173,154
8	842	1	1,102	7	288	82	10,425
95	9,742	..	4,852	7	736	65	104,240
25	711	1	1,309	1	244	127	7,053
88	4,962	35	4,135	61	908	136	51,436
79	11,546	22	11,717	15	2,717	281	127,121
52	1,446	-	976	1	272	225	9,588
12	2,403	6	3,678	15	681	20	29,539
8	729	-	609	-	153	1	3,678
7	6,968	16	6,454	-	1,611	35	84,316
88	7,667	1	6,202	11	923	98	41,438
39	1,187	-	684	3	191	26	5,572
1	258	-	116	-	9	..	814
29	3,106	..	2,259	-	361	15	18,731
15	2,738	1	2,388	8	248	45	10,674
1	122	-	179	-	38	9	1,249
3	256	-	576	..	76	3	4,398
21	1,703	337	2,661	7	295	122	18,224
14	1,346	56	2,058	2	171	118	14,302
7	357	282	603	4	125	4	3,922

Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding
[TDB10460](#)

 Source: Supervisory returns
 Stocks in millions of euro

September 2013		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	14,455	540	13,915	6,537	119	6,418
b.	NORTH-WEST ITALY	4,401	163	4,238	2,117	80	2,037
	Piedmont	1,144	30	1,114	493	4	490
	Valle d'Aosta	43	..	43	33	..	33
	Liguria	82	..	81	43	..	43
	Lombardy	3,132	133	3,000	1,547	75	1,472
c.	NORTH-EAST ITALY	4,375	168	4,207	1,811	14	1,797
	Trentino-Alto Adige	561	75	487	284	4	280
	Veneto	1,714	24	1,689	654	1	653
	Friuli-Venezia Giulia	422	41	381	167	7	160
	Emilia-Romagna	1,679	28	1,651	706	2	704
d.	CENTRAL ITALY	3,062	64	2,998	1,550	9	1,541
	Marche	377	29	348	140	3	136
	Tuscany	1,437	16	1,421	718	3	714
	Umbria	342	6	336	201	..	200
	Lazio	905	12	893	492	2	490
e.	SOUTHERN ITALY	1,842	79	1,762	761	11	750
	Abruzzo	172	4	168	63	..	63
	Molise	53	5	49	20	-	20
	Campania	478	14	464	272	1	271
	Apulia	772	21	752	317	2	315
	Basilicata	130	4	126	38	..	37
	Calabria	236	33	203	51	8	44
f.	ISLANDS	775	65	710	298	5	293
	Sicily	479	57	422	153	1	152
	Sardinia	296	8	288	145	4	141

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,190	240	4,950	2,728	181	2,547
1,591	78	1,512	694	5	688
444	25	419	206	1	205
7	..	7	3	-	3
27	..	27	11	..	11
1,112	53	1,059	473	4	469
1,665	71	1,594	899	84	816
92	4	88	185	66	119
759	22	738	301	2	299
181	20	161	73	14	59
633	25	608	340	2	338
859	31	829	652	24	629
124	12	112	113	13	100
451	5	446	268	7	261
83	4	79	58	2	57
200	9	192	213	1	212
801	47	754	279	21	258
76	3	72	33	..	32
24	1	23	9	4	6
129	7	122	78	6	72
343	11	332	112	8	105
67	2	65	25	2	23
163	24	139	22	2	20
273	13	260	204	48	156
158	10	148	168	47	121
115	3	112	36	1	35

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2013

	Total			Construction of farm buildings		
	Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a. TOTAL	374	20	355	111	1	110
b. NORTH-WEST ITALY	116	5	111	36	1	35
Piedmont	42	2	40	7	..	7
Valle d'Aosta	2	-	2	1	-	1
Liguria	3	-	3	2	-	2
Lombardy	70	3	67	26	..	25
c. NORTH-EAST ITALY	116	9	107	24	-	24
Trentino-Alto Adige	11	1	10	5	-	5
Veneto	52	3	49	9	-	9
Friuli-Venezia Giulia	12	2	10	1	-	1
Emilia-Romagna	40	3	37	8	-	8
d. CENTRAL ITALY	66	3	63	26	..	26
Marche	11	1	10	3	..	3
Tuscany	26	2	24	8	..	8
Umbria	8	..	7	2	..	2
Lazio	22	1	21	12	-	12
e. SOUTHERN ITALY	55	2	54	20	..	20
Abruzzo	5	..	5	2	-	2
Molise	2	..	2	..	-	..
Campania	12	..	11	4	-	4
Apulia	28	1	27	11	..	11
Basilicata	4	..	4	1	-	1
Calabria	4	..	4	1	-	1
f. ISLANDS	21	1	20	6	..	6
Sicily	14	..	14	5	..	5
Sardinia	7	..	6	1	-	1

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
229	17	212	35	2	33
71	4	66	10	-	10
33	2	31	2	-	2
..	-	..	-	-	-
..	-	-	..
37	2	35	7	-	7
77	8	69	15	1	14
3	1	2	3	..	2
36	2	34	6	..	6
10	2	8	1	..	1
27	3	24	5	-	5
35	2	33	5	1	4
6	1	5	2	..	2
16	1	15	2	1	1
5	..	5	..	-	..
8	1	8	1	-	1
32	2	31	3	..	3
3	..	3	..	-	..
1	..	1	-	-	-
6	..	6	1	-	1
16	1	15	1	-	1
3	..	3	..	-	..
3	..	3	..	..	..
13	1	12	2	..	2
9	..	9	1	-	1
4	..	4	1	..	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

September 2013

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	13,954	88	612	685
b. NORTH-WEST ITALY	2,575	45	187	232
Piedmont	882	18	43	33
Valle d'Aosta	68	..	1	58
Liguria	236	2	6	1
Lombardy	1,389	25	136	140
c. NORTH-EAST ITALY	3,355	3	203	240
Trentino-Alto Adige	1,094	..	12	60
Veneto	613	..	99	61
Friuli-Venezia Giulia	473	-	27	28
Emilia-Romagna	1,176	3	65	92
d. CENTRAL ITALY	1,858	5	169	118
Marche	666	3	124	58
Tuscany	292	1	10	21
Umbria	99	..	13	6
Lazio	800	1	23	32
e. SOUTHERN ITALY	2,376	22	34	77
Abruzzo	1,400	..	14	5
Molise	55	2	1	1
Campania	244	3	3	10
Apulia	399	11	9	44
Basilicata	53	5	1	8
Calabria	225	1	7	10
f. ISLANDS	3,790	13	19	19
Sicily	2,212	9	12	16
Sardinia	1,578	4	7	3

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
530	369	3,406	1,380	1,521	5,175	187	78
59	85	159	522	71	1,181	35	20
13	22	35	298	36	350	33	20
..	..	1	1	-	7	-	-
33	..	67	71	-	55	..	-
13	62	56	151	35	769	2	-
283	161	691	207	314	1,186	69	12
110	32	405	22	..	452	1	..
21	24	48	115	1	226	17	-
68	77	97	25	..	147	5	1
84	28	141	44	313	361	46	11
86	57	293	311	2	808	9	1
66	26	35	276	1	77	1	-
4	12	35	11	..	191	6	..
1	6	16	6	..	50	-	-
15	13	207	18	..	489	2	1
22	47	93	239	1,132	648	62	41
19	4	8	66	1,130	95	59	39
..	2	..	16	..	33	-	-
..	16	59	14	..	139	..	-
2	17	4	85	1	223	3	2
..	2	2	10	-	26	..	..
1	5	20	49	..	131	-	-
80	20	2,170	102	4	1,351	12	5
30	13	909	64	4	1,144	12	5
50	8	1,261	38	..	208	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2013

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	331	..	27	22
b. NORTH-WEST ITALY	74	..	5	7
Piedmont	31	..	1	-
Valle d'Aosta	1	-	-	1
Liguria	4	-	-	-
Lombardy	39	-	4	6
c. NORTH-EAST ITALY	93	-	5	11
Trentino-Alto Adige	13	-	-	3
Veneto	20	-	4	3
Friuli-Venezia Giulia	18	-	..	2
Emilia-Romagna	41	-	1	3
d. CENTRAL ITALY	46	-	12	..
Marche	30	-	11	..
Tuscany	9	-	..	-
Umbria	1	-	1	..
Lazio	6	-	..	..
e. SOUTHERN ITALY	30	-	4	1
Abruzzo	7	-	3	-
Molise	1	-	..	-
Campania	10	-	..	..
Apulia	9	-	1	..
Basilicata	1	-	..	..
Calabria	1	-	..	-
f. ISLANDS	89	-	..	3
Sicily	51	-	..	3
Sardinia	38	-	-	-

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
16	21	65	31	10	101	38	12
..	4	2	12	..	31	13	8
..	2	..	11	-	5	13	8
-	-	-	-	-	..	-	-
-	-	2	1	-	1	..	-
-	3	..	..	..	25	..	-
14	11	4	3	10	21	13	2
5	2	..	..	-	2	..	..
2	3	..	2	-	4	3	-
1	3	-	1	-	8	3	..
6	3	4	1	10	7	7	2
1	3	..	11	-	12	5	..
1	1	-	11	-	4	1	-
..	1	..	..	-	3	4	..
-	..	-	-	-	..	-	-
..	1	..	..	-	5	..	-
..	2	1	4	-	16	2	1
..	..	..	3	-	1	..	..
-	..	-	1	-	..	-	-
-	..	1	..	-	9	..	-
-	1	-	-	-	6	1	1
-	-	-
-	-	-	..	-	-
..	1	58	1	-	21	4	1
-	..	21	..	-	21	4	1
..	..	37	1	-	..	-	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

September 2013

	Total	Banks	Financial intermediaries
a. TOTAL	107,046	53,514	53,533
b. NORTH-WEST ITALY	27,333	13,827	13,506
Piedmont	7,825	4,082	3,742
Valle d'Aosta	221	113	108
Liguria	2,645	1,188	1,457
Lombardy	16,642	8,444	8,199
c. NORTH-EAST ITALY	16,483	8,465	8,019
Trentino-Alto Adige	874	574	300
Veneto	6,935	3,372	3,563
Friuli-Venezia Giulia	1,869	951	918
Emilia-Romagna	6,805	3,568	3,238
d. CENTRAL ITALY	23,270	11,676	11,594
Marche	2,237	1,166	1,072
Tuscany	7,047	3,131	3,916
Umbria	1,663	781	882
Lazio	12,322	6,598	5,724
e. SOUTHERN ITALY	24,959	12,437	12,522
Abruzzo	2,403	1,183	1,220
Molise	538	256	282
Campania	10,214	5,230	4,983
Apulia	7,010	3,374	3,636
Basilicata	894	417	477
Calabria	3,901	1,976	1,925
f. ISLANDS	15,001	7,109	7,892
Sicily	11,050	5,222	5,828
Sardinia	3,951	1,887	2,064

Notes:

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

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

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

September 2013		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	352,508	87,354	64,091	172,907	18,473	9,683
	General Government	134,325	1,622	625	130,427	794	857
	Financial and insurance corporations	18,992	13,054	2,054	2,560	395	930
	Non-financial corporations	159,803	60,086	50,208	31,357	12,712	5,440
	Producer households	15,359	4,342	4,485	2,983	2,288	1,262
	Consumer households	24,030	8,252	6,719	5,581	2,283	1,195
b.	MORTGAGE LOANS	929,942	307,317	208,853	251,541	110,312	51,919
	General government	116,926	21,074	9,899	65,337	14,814	5,802
	Financial and insurance corporations	31,666	20,494	6,063	4,778	110	220
	Non-financial corporations	334,939	116,469	89,699	78,872	34,796	15,103
	Producer households	57,534	17,552	16,426	11,395	7,850	4,312
	<i>of which: for house purchase</i>	20,097	5,860	4,996	4,457	2,963	1,820
	Consumer households	388,877	131,729	86,766	91,159	52,740	26,483
	<i>of which: for house purchase</i>	327,504	113,497	72,628	75,779	43,121	22,478
c.	LOANS SECURED BY PLEDGE OF SALARY	8,345	1,670	918	1,617	2,781	1,360
	Producer households	5	1	1	1	1	..
	Consumer households	8,340	1,669	917	1,615	2,779	1,359
d.	PERSONAL LOANS	32,578	8,269	5,581	7,167	7,197	4,363
	Non-financial corporations	..	..	..	..	..	..
	Producer households	949	249	215	223	161	100
	Consumer households	31,629	8,019	5,366	6,945	7,036	4,263
e.	FACTORING	6,145	1,775	839	1,993	1,148	389
	General government	2,003	310	251	635	609	197
	Financial and insurance corporations	49	48	-	..	-	-
	Non-financial corporations	4,028	1,409	584	1,317	530	188
	Producer households	24	6	4	4	8	3
	Consumer households	41	2	..	37	2	..
f.	FINANCIAL LEASING	21,915	8,194	5,940	4,915	2,021	845
	General government	63	16	19	9	12	8
	Financial and insurance corporations	102	37	40	18	6	2
	Non-financial corporations	19,621	7,382	5,365	4,416	1,739	719
	Producer households	1,505	567	390	281	185	82
	Consumer households	624	193	127	191	79	34

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

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

September 2013

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	16,639	5,018	2,776	6,092	2,128	624
Factoring: advances to assignor	12,249	5,143	1,884	3,164	1,637	421
nominal value of credits acquired pro-solvendo	18,786	7,048	2,990	5,373	2,671	703
Total exposure in respect of finance leases	82,947	32,029	21,511	17,969	7,766	3,673
Receivables for consumer credit	53,533	13,506	8,019	11,594	12,522	7,892
Other finance	6,920	2,846	904	1,579	1,160	431

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

September 2013

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	16,639	4,706	535	10,435	517	447
Factoring: advances to assignor	12,249	173	1,055	10,621	82	318
Nominal value of receivables acquired pro-solvendo	18,786	208	1,175	16,503	125	775
Total exposure in respect of finance leases	83,028	805	1,357	75,255	3,529	2,082
Receivables for consumer credit	53,533	-	-	-	-	53,533
Other finance	6,915	29	701	3,694	858	1,634

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

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

Banks

TDC30021

Source: Central Credit Register
Stocks in millions of euro

September 2013		Facilities granted		Used margin		with real security	
		of which:		of which:		In non-euro-area currencies	
			short-term		short-term		
a.	ITALY	1,636,367	683,206	1,236,418	367,412	16,654	465,114
	General government	62,811	20,855	39,057	7,744	66	439
	Financial companies	351,637	104,257	280,357	54,380	3,306	15,640
	Non-Financial companies	951,324	503,917	664,596	269,712	10,837	250,299
	of which:industry	340,090	216,553	206,305	100,046	3,669	39,680
	building	137,322	55,385	122,205	41,273	512	72,754
	services	456,309	224,966	321,408	124,199	6,640	130,478
	Producer households	63,179	21,053	56,649	14,025	220	34,855
	Consumer households and nec	202,699	31,619	191,668	20,641	2,208	161,469
b.	NORTH-WEST ITALY	702,222	290,452	523,710	152,006	8,610	161,096
	General government	14,263	4,151	7,891	1,084	66	83
	Financial companies	232,686	71,567	186,339	37,988	2,924	8,109
	Non-Financial companies	371,083	196,116	251,993	100,974	4,026	91,380
	of which:industry	137,403	86,912	84,568	40,238	1,744	16,194
	building	47,532	17,580	41,274	12,757	151	26,291
	services	182,147	90,185	122,759	47,085	2,125	47,178
	Producer households	18,140	6,057	16,125	3,963	88	10,007
	Consumer households and nec	64,581	12,068	60,117	7,702	1,500	50,741
c.	NORTH-EAST ITALY	423,153	183,435	324,004	99,092	2,819	122,391
	General government	8,527	1,593	4,025	542	-	92
	Financial companies	84,331	16,575	71,286	9,686	362	3,036
	Non-Financial companies	257,032	149,519	180,856	78,528	2,073	66,617
	of which:industry	103,035	70,684	62,206	32,121	1,027	11,845
	building	36,429	17,366	32,096	12,838	157	17,952
	services	110,758	58,412	81,294	31,963	883	34,323
	Producer households	19,706	6,566	17,519	4,329	96	10,809
	Consumer households and nec	52,282	8,737	49,224	5,734	281	41,138
d.	CENTRAL ITALY	333,105	136,663	240,263	72,687	2,198	104,447
	General government	25,814	6,942	19,265	3,210	..	229
	Financial companies	30,503	13,047	20,064	5,093	19	4,369
	Non-Financial companies	218,031	105,540	145,807	56,934	1,974	55,897
	of which:industry	68,336	40,864	36,306	17,311	673	5,929
	building	34,094	12,797	31,326	10,035	57	17,963
	services	111,913	50,585	74,901	28,743	1,241	30,131
	Producer households	12,132	3,910	11,030	2,686	24	6,982
	Consumer households and nec	45,606	6,974	43,170	4,614	179	36,500

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

TDC30021							Banks
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security
e.	SOUTHERN ITALY	120,407	51,352	99,207	30,132	2,640	49,717
	General government	9,355	5,233	5,158	1,455	-	15
	Financial companies	2,431	1,688	1,154	409	..	86
	Non-Financial companies	74,115	38,594	60,061	24,335	2,433	24,282
	<i>of which: industry</i>	23,074	13,893	16,953	7,948	185	3,929
	building	13,901	5,831	12,482	4,287	142	7,174
	services	35,168	18,079	28,848	11,543	2,105	12,300
	Producer households	8,489	2,973	7,697	2,035	11	4,467
	Consumer households and nec	25,359	2,639	24,573	1,765	193	20,551
f.	ISLANDS	57,479	21,304	49,233	13,495	387	27,462
	General government	4,852	2,937	2,718	1,453	-	20
	Financial companies	1,686	1,379	1,514	1,205	-	41
	Non-Financial companies	31,063	14,148	25,879	8,941	332	12,122
	<i>of which: industry</i>	8,242	4,200	6,272	2,429	40	1,783
	building	5,366	1,811	5,027	1,357	4	3,374
	services	16,323	7,706	13,606	4,865	288	6,547
	Producer households	4,712	1,548	4,278	1,012	1	2,590
	Consumer households and nec	14,871	1,202	14,584	826	54	12,539

Note: .

Distribution by total credit used

[TDB30126](#)Banks and financial intermediaries referred to in Art. 107 of the
1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

September 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	5,606,649	1,957,224	1,449,025	1,086,023	267,662
Facilities granted	2,054,797	107,675	148,643	191,735	105,503
used margin	1,646,136	98,594	141,667	179,365	89,330
<i>of which: backed by real security</i>	<i>741,887</i>	<i>78,233</i>	<i>127,766</i>	<i>153,787</i>	<i>56,974</i>
Unused margin	461,222	10,913	8,460	15,006	19,134
Overshoot	52,561	1,831	1,484	2,636	2,961

Note:

Distribution by total credit used

[TDB30126](#)

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

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

	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	118,180	80,971	29,936	23,174	4,393
Facilities granted	99,080	151,811	124,786	276,899	801,523
used margin	80,209	121,433	100,075	219,065	611,976
<i>of which: backed by real security</i>	<i>40,005</i>	<i>56,016</i>	<i>43,892</i>	<i>84,581</i>	<i>100,033</i>
Unused margin	22,354	36,032	29,663	69,995	206,828
Overshoot	3,483	5,654	4,952	12,161	17,281

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

September 2013	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	673,762	12,920	10,937	20,271	29,420	39,059
Used margin	360,592	6,914	6,055	11,633	17,064	22,580
<i>of which:</i> backed by real security	41,470	560	691	1,481	2,577	3,767
Overshoot	25,935	869	717	1,213	1,559	1,884
unused margin	339,105	6,876	5,599	9,851	13,915	18,363
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,445	21	38	84	144	229
Used margin	6,820	20	32	73	129	214
<i>of which:</i> backed by real security	401	2	5	14	21	39
Overshoot	202	2	1	3	8	19
unused margin	2,826	4	7	14	23	34
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	942,594	38,267	53,338	77,731	39,503	34,321
Used margin	859,172	38,618	53,617	77,935	39,532	34,230
<i>of which:</i> backed by real security	418,344	28,150	48,079	69,248	31,240	25,077
Overshoot	20,430	595	592	897	876	968
unused margin	103,852	244	313	693	847	1,059
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,566	157	311	1,001	418	209
Used margin	9,834	157	311	998	419	210
<i>of which:</i> backed by real security	4,899	145	292	910	304	49
Overshoot	146	2	2	4	8	8
unused margin	879	1	2	7	8	7

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro				
Facilities granted	63,844	55,001	135,284	305,832
Used margin	36,749	30,985	71,940	151,316
<i>of which:</i> backed by real security	6,724	5,574	10,465	8,983
Overshoot	2,762	2,211	4,570	5,368
unused margin	29,856	26,227	67,915	159,884
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	495	526	1,657	6,250
Used margin	417	463	1,361	4,100
<i>of which:</i> backed by real security	74	60	117	67
Overshoot	12	33	35	77
unused margin	90	96	331	2,227
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	53,369	45,872	104,166	494,965
Used margin	52,921	45,318	101,064	411,941
<i>of which:</i> backed by real security	37,995	31,206	63,816	81,850
Overshoot	1,544	1,395	3,177	7,440
unused margin	1,992	1,948	6,280	90,465
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	303	228	618	7,322
Used margin	297	222	598	6,618
<i>of which:</i> backed by real security	68	55	261	2,813
Overshoot	9	5	16	90
unused margin	14	11	36	794

Note:

Distribution by type of transaction

[TDB30136](#)

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

September 2013	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	2,054,797	102,036	144,061	183,212	97,097
Used margin	1,646,136	96,543	139,608	174,943	84,765
<i>of which: backed by real security</i>	<i>741,887</i>	<i>77,746</i>	<i>127,182</i>	<i>152,478</i>	<i>56,165</i>
Unused margin	461,222	7,176	5,988	10,699	15,037
Overshoot	52,561	1,684	1,535	2,429	2,705

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	92,326	143,195	121,057	284,836	884,620
Used margin	75,571	115,176	95,982	215,822	636,456
<i>of which: backed by real security</i>	38,935	54,751	42,995	84,949	104,134
Unused margin	19,920	32,757	29,036	77,672	262,306
Overshoot	3,166	4,739	3,961	8,659	14,143

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

September 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	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,091,61	702,230	654,393	244,453	129,118	93,459	35,984	29,480	6,201
Facilities granted	51,366	64,625	99,086	69,486	73,818	118,010	101,627	241,724	814,370
Used margin	45,709	60,015	90,639	57,144	57,233	90,384	76,988	174,962	573,975
b. PIEMONTE									
Number of borrowers	79,897	52,027	46,658	17,823	9,481	6,797	2,503	2,047	400
Facilities granted	3,739	4,756	6,947	5,017	5,396	8,495	7,105	16,311	40,835
Used margin	3,275	4,352	6,230	3,966	3,996	6,149	5,078	11,093	25,570
c. VALLE D'AOSTA									
Number of borrowers	2,677	1,502	1,412	609	289	175	70	58	11
Facilities granted	126	137	219	178	166	211	183	374	780
Used margin	108	123	191	149	129	171	139	273	557
d. LIGURIA									
Number of borrowers	23,668	14,934	15,048	6,007	2,795	1,849	706	561	136
Facilities granted	1,086	1,340	2,211	1,611	1,540	2,303	1,970	4,962	11,780
Used margin	933	1,221	1,994	1,332	1,198	1,730	1,448	3,606	7,902
e. LOMBARDY									
Number of borrowers	175,889	134,362	141,061	53,470	30,026	23,350	9,804	8,549	2,070
Facilities granted	8,336	12,469	21,477	15,173	17,191	29,760	27,987	71,883	367,646
Used margin	7,194	11,475	19,467	12,116	12,849	22,072	20,480	50,119	272,439
f. TRENTO-ALTO ADIGE									
Number of borrowers	32,695	22,035	26,048	11,066	5,820	3,992	1,472	995	136
Facilities granted	1,558	2,073	4,164	3,271	3,427	5,257	4,352	8,351	9,546
Used margin	1,293	1,865	3,792	2,818	2,882	4,366	3,620	6,556	5,625
g. VENETO									
Number of borrowers	96,405	69,489	65,018	25,890	14,956	10,958	4,281	3,521	705
Facilities granted	4,560	6,407	9,689	7,310	8,531	13,779	12,103	28,786	86,983
Used margin	3,963	5,926	8,764	5,891	6,508	10,297	8,947	20,115	70,049
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	33,965	22,186	15,904	5,463	2,895	2,124	766	631	115
Facilities granted	1,634	2,040	2,360	1,548	1,661	2,699	2,188	5,177	10,194
Used margin	1,511	1,943	2,179	1,288	1,313	2,095	1,643	3,614	5,323
i. EMILIA-ROMAGNA									
Number of borrowers	100,677	68,852	66,825	26,072	14,403	10,722	4,202	3,527	777
Facilities granted	4,760	6,366	10,156	7,531	8,440	13,894	12,075	29,708	79,988
Used margin	4,029	5,755	9,066	5,851	6,227	10,200	8,824	20,628	57,277
l. MARCHE									
Number of borrowers	34,738	21,845	20,528	8,776	4,643	3,261	1,141	828	132
Facilities granted	1,637	1,995	3,043	2,507	2,634	4,026	3,083	6,399	9,233
Used margin	1,441	1,842	2,749	2,086	2,059	3,124	2,367	4,777	6,080

Distribution by customer location (region) and total granted

<u>TDB30146</u>		Banks								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	TUSCANY									
	Number of borrowers	78,574	50,105	51,804	20,063	10,569	7,396	2,688	2,126	365
	Facilities granted	3,688	4,607	7,817	5,653	6,035	9,364	7,579	17,212	33,599
	Used margin	3,249	4,252	7,174	4,703	4,774	7,314	5,821	12,637	24,648
n.	UMBRIA									
	Number of borrowers	20,125	11,864	9,645	4,033	2,081	1,504	508	423	78
	Facilities granted	946	1,077	1,426	1,152	1,209	1,905	1,436	3,318	3,591
	Used margin	852	1,014	1,303	973	970	1,533	1,104	2,371	2,531
o.	LAZIO									
	Number of borrowers	103,311	62,362	65,978	21,944	9,647	6,920	2,602	2,458	680
	Facilities granted	4,842	5,766	10,285	6,165	5,338	8,466	7,110	19,737	118,715
	Used margin	4,416	5,435	9,720	5,388	4,384	6,960	5,939	16,254	65,666
p.	ABRUZZO									
	Number of borrowers	27,395	15,209	12,109	4,624	2,419	1,719	621	466	71
	Facilities granted	1,289	1,390	1,837	1,355	1,422	2,205	1,845	3,709	3,409
	Used margin	1,194	1,308	1,702	1,149	1,164	1,792	1,507	2,830	1,968
q.	MOLISE									
	Number of borrowers	4,334	2,339	1,964	740	339	215	87	42	8
	Facilities granted	200	213	294	215	190	273	228	337	274
	Used margin	181	201	268	191	154	217	179	249	181
r.	CAMPANIA									
	Number of borrowers	62,457	35,238	31,182	11,104	5,723	3,942	1,418	1,100	180
	Facilities granted	2,874	3,236	4,736	3,156	3,171	4,689	3,724	8,537	15,185
	Used margin	2,630	3,033	4,408	2,679	2,551	3,755	2,973	6,498	11,051
s.	APULIA									
	Number of borrowers	58,567	34,883	27,473	8,808	4,529	3,040	1,120	789	105
	Facilities granted	2,732	3,188	4,067	2,530	2,624	3,858	3,139	6,295	5,824
	Used margin	2,525	3,027	3,781	2,181	2,138	3,074	2,501	4,788	4,208
t.	BASILICATA									
	Number of borrowers	8,709	4,125	3,172	1,223	615	396	152	110	13
	Facilities granted	402	373	476	355	360	502	453	912	670
	Used margin	371	351	433	293	283	392	312	742	522
u.	CALABRIA									
	Number of borrowers	25,020	12,361	9,563	3,279	1,610	991	347	206	33
	Facilities granted	1,152	1,120	1,439	941	908	1,211	925	1,456	2,110
	Used margin	1,070	1,058	1,322	777	720	947	748	1,178	1,813
v.	SICILY									
	Number of borrowers	84,520	40,900	29,365	9,710	4,443	3,041	1,069	721	130
	Facilities granted	3,977	3,709	4,369	2,745	2,542	3,820	2,959	5,709	9,713
	Used margin	3,740	3,540	4,104	2,359	2,051	3,097	2,360	4,383	7,326
z.	SARDINIA									
	Number of borrowers	37,988	25,612	13,636	3,749	1,835	1,067	427	322	56
	Facilities granted	1,827	2,363	2,073	1,071	1,032	1,291	1,185	2,551	4,297
	Used margin	1,736	2,295	1,991	953	884	1,097	999	2,252	3,239

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

September 2013

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,278,374	1,806,020	59,373
b. GENERAL GOVERNMENT	72,531	49,253	2,353
central government	18,405	16,939	234
Local government	53,984	32,217	2,109
Social security funds	142	96	9
c. FINANCIAL COMPANIES	465,825	376,556	5,200
Monetary financial institutions	108,424	90,384	544
Other financial intermediaries	346,649	279,248	4,519
Financial auxiliaries	5,497	4,417	97
Insurance companies and pension funds	5,254	2,508	40
d. NON-FINANCIAL COMPANIES	1,114,198	818,172	38,913
Public companies	49,070	16,082	674
Private companies	967,120	719,732	34,677
Associations of non-financial companies	1,314	827	20
Craft non-financial quasi-companies	32,311	25,744	1,080
Other non-financial quasi-companies	64,383	55,787	2,461
e. HOUSEHOLDS	492,250	477,150	6,294
Producer households	88,220	81,508	2,623
Consumer households	404,030	395,641	3,671
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,749	9,429	171
g. REST OF THE WORLD	115,105	69,453	6,268
General government	1,605	1,374	1
Monetary financial institutions	43,742	23,630	5,093
Other financial institutions	42,988	24,362	796
Non-financial companies	25,019	18,605	351
Households	1,523	1,430	26
Non-profit institutions serving households	16	11	..
International organizations and other institutions	212	41	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	165	119	4

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,855,307	1,392,111	53,365	423,067	413,909	6,008
62,811	39,057	1,636	9,720	10,196	717
14,518	12,974	154	3,887	3,966	80
48,161	26,005	1,481	5,823	6,212	628
132	78	1	10	19	9
459,710	370,277	5,022	6,115	6,279	178
108,073	89,920	429	351	464	115
342,933	275,489	4,468	3,716	3,759	50
3,475	2,385	85	2,023	2,031	13
5,229	2,482	40	25	25	..
951,324	664,596	34,760	162,874	153,576	4,152
46,820	14,252	573	2,250	1,831	101
824,870	586,258	31,071	142,250	133,474	3,607
1,238	764	19	76	63	1
26,440	19,835	947	5,871	5,909	134
51,956	43,487	2,151	12,427	12,300	310
254,584	239,285	5,409	237,665	237,865	885
63,179	56,649	2,333	25,041	24,859	290
191,406	182,636	3,076	212,624	213,006	595
11,148	8,933	164	601	495	7
110,821	65,728	6,224	4,284	3,725	44
1,478	1,247	1	127	127	..
43,724	23,627	5,093	18	4	..
42,779	24,175	791	209	187	4
21,319	15,435	321	3,699	3,170	30
1,294	1,194	17	229	236	10
15	10	..	1	1	..
212	41	1	..	..	-
145	99	3	20	20	..

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

September 2013

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,208,969	905,569	41,706
Agricultural, forestry and fishing	42,753	38,713	1,174
Mining and quarrying	3,584	2,992	204
Manufacturing	334,566	211,072	7,625
Electricity, gas, steam and air conditioning supply	46,614	35,110	421
Water supply, sewerage, waste management and remediation activities	15,143	10,944	358
Construction	164,113	147,814	11,388
Wholesale and retail trade, repair of motor vehicles and motorcycles	193,892	133,907	5,333
Transportation and storage	57,436	42,995	1,794
Accommodation and food service activities	35,887	33,254	1,394
Information and communication	30,836	16,282	851
Financial and insurance activities	21,612	15,270	708
Real estate activities	129,003	126,761	7,069
Professional, scientific and technical activities	67,537	38,339	1,402
Administrative and support service activities	27,445	20,825	1,125
All remaining activities (sections O, P,Q,R,S,T)	30,119	23,762	608

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
1,019,266	725,382	37,240	189,702	180,187	4,466
36,689	32,801	1,126	6,064	5,912	48
3,216	2,576	147	368	415	57
291,996	172,565	6,868	42,570	38,508	757
37,615	26,804	396	8,999	8,306	25
12,721	8,929	313	2,422	2,015	45
144,095	128,255	10,595	20,019	19,559	792
163,908	106,385	4,827	29,984	27,522	506
48,133	33,888	1,459	9,303	9,107	335
28,486	25,794	1,254	7,401	7,460	139
26,934	12,832	778	3,902	3,451	73
20,113	13,788	683	1,499	1,483	25
93,117	89,939	5,838	35,886	36,822	1,232
61,016	32,178	1,299	6,521	6,161	103
22,423	16,124	930	5,022	4,701	195
22,535	17,105	508	7,584	6,658	100

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

September 2013		from 30,000		from 75,000		from 125,000		from 250,000		from 500,000	
		Total	to 75,000	to 125,000	to 250,000	to 500,000	to 1,000,000				
a.	TOTAL										
	Number of borrowers	3,306,290	1,091,611	702,230	654,393	244,453	129,118				
	Facilities granted	1,636,367	51,366	64,625	99,086	69,486	73,818				
	Used margin	1,236,418	45,709	60,015	90,639	57,144	57,233				
b.	GENERAL GOVERNMENT										
	Number of borrowers	7,548	597	444	976	1,306	1,337				
	Facilities granted	62,811	27	42	173	453	899				
	Used margin	39,057	26	26	90	193	372				
c.	FINANCIAL COMPANIES										
	Number of borrowers	7,729	1,876	975	1,139	742	442				
	Facilities granted	351,637	86	88	175	207	249				
	Used margin	280,357	61	71	143	177	183				
d.	NON-FINANCIAL COMPANIES										
	Number of borrowers	798,880	182,830	100,010	130,121	117,042	92,056				
	Facilities granted	951,324	8,386	9,148	20,806	35,438	53,810				
	Used margin	664,596	6,060	6,715	15,500	26,359	40,156				
	<i>of which:industry</i>										
	Number of borrowers	173,166	27,980	18,306	26,777	27,618	24,106				
	Facilities granted	340,090	1,311	1,697	4,384	8,626	14,500				
	Used margin	206,305	886	1,133	2,869	5,536	9,119				
	<i>of which:building</i>										
	Number of borrowers	134,368	25,692	15,041	20,747	20,892	18,085				
	Facilities granted	137,322	1,189	1,392	3,395	6,486	10,780				
	Used margin	122,205	850	1,056	2,636	5,234	9,072				
	<i>of which:services</i>										
	Number of borrowers	473,699	125,586	64,621	79,754	65,850	47,771				
	Facilities granted	456,309	5,725	5,873	12,567	19,493	27,263				
	Used margin	321,408	4,202	4,371	9,603	14,863	20,870				
e.	PRODUCER HOUSEHOLDS										
	Number of borrowers	458,059	166,075	86,562	90,829	41,181	15,748				
	Facilities granted	63,179	7,622	7,756	13,451	11,274	8,534				
	Used margin	56,649	6,408	6,932	12,196	9,951	7,463				
f.	CONSUMER HOUSEHOLDS AND NEC										
	Number of borrowers	2,006,009	727,863	509,544	427,147	82,149	18,571				
	Facilities granted	202,699	34,694	47,175	63,849	21,540	9,809				
	Used margin	191,668	32,747	45,931	62,168	19,973	8,617				

Note:

Distribution by customer segment of economic activity and total credit granted

Banks

TDB30156

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL				
Number of borrowers	93,459	35,984	29,480	6,201
Facilities granted	118,010	101,627	241,724	814,370
Used margin	90,384	76,988	174,962	573,975
b. GENERAL GOVERNMENT				
Number of borrowers	1,259	553	618	348
Facilities granted	1,868	1,709	5,929	51,713
Used margin	854	851	2,760	33,735
c. FINANCIAL COMPANIES				
Number of borrowers	461	288	513	543
Facilities granted	644	929	5,580	343,674
Used margin	373	557	3,106	275,353
d. NON-FINANCIAL COMPANIES				
Number of borrowers	77,788	32,298	27,096	5,213
Facilities granted	98,820	90,805	220,748	413,051
Used margin	74,794	68,524	161,152	259,902
<i>of which:industry</i>				
<i>Number of borrowers</i>	21,739	10,149	9,714	2,239
<i>Facilities granted</i>	28,593	29,599	84,607	166,743
<i>Used margin</i>	17,880	18,318	52,284	97,536
<i>of which:building</i>				
<i>Number of borrowers</i>	16,267	6,705	4,914	633
<i>Facilities granted</i>	20,826	18,600	36,978	37,645
<i>Used margin</i>	18,439	17,042	34,075	31,989
<i>of which:services</i>				
<i>Number of borrowers</i>	37,844	14,398	11,705	2,268
<i>Facilities granted</i>	46,801	39,543	93,113	205,687
<i>Used margin</i>	36,196	30,480	69,785	128,247
e. PRODUCER HOUSEHOLDS				
Number of borrowers	6,552	1,239	382	11
Facilities granted	7,613	3,429	2,508	521
Used margin	6,744	3,161	2,302	482
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,853	1,450	793	78
Facilities granted	8,411	4,343	6,496	4,945
Used margin	7,043	3,541	5,240	4,042

Note:

Distribution by customer location (region)

[TDB30309](#)

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

Source: Central Credit Register
Stocks in millions of euro

September 2013		Facilities granted	Used margin	Overshoot
a. TOTAL		99,869	100,094	3,914
	<i>of which: transactions of financial intermediaries</i>	<i>82,386</i>	<i>83,503</i>	<i>3,097</i>
	Piedmont	7,037	6,746	193
	Valle d'Aosta	281	256	7
	Liguria	1,666	1,665	52
	Lombardy	29,581	29,545	906
	Trentino-Alto Adige	2,697	2,648	30
	Veneto	12,047	11,979	316
	Friuli-Venezia Giulia	2,104	2,087	55
	Emilia-Romagna	9,699	9,626	271
	Marche	4,031	4,094	240
	Tuscany	5,975	5,947	237
	Umbria	1,301	1,286	44
	Lazio	10,644	11,118	747
	Abruzzo	1,496	1,534	99
	Molise	163	167	11
	Campania	3,754	3,871	266
	Apulia	2,166	2,155	122
	Basilicata	279	272	12
	Calabria	869	931	92
	Sicily	2,198	2,263	149
	Sardinia	1,882	1,902	64

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

Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register
Stocks in millions of euro

September 2013	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	35,696	19,465	16,231	41,378	28,415
<i>of which: transactions of financial intermediaries</i>	29,751	15,875	13,877	34,904	23,772
Piedmont	2,911	1,903	1,008	3,502	2,313
Valle d'Aosta	45	43	2	58	30
Liguria	699	466	233	888	559
Lombardy	10,797	4,602	6,195	13,124	9,150
Trentino-Alto Adige	191	88	103	229	169
Veneto	1,708	1,252	456	2,109	1,274
Friuli-Venezia Giulia	333	255	78	462	250
Emilia-Romagna	2,440	1,377	1,064	3,824	1,845
Marche	270	187	83	265	183
Tuscany	1,173	758	415	1,541	913
Umbria	631	263	368	789	564
Lazio	9,502	4,283	5,219	9,881	7,868
Abruzzo	551	506	45	496	447
Molise	41	41	..	36	30
Campania	2,197	1,794	403	2,089	1,360
Apulia	548	467	81	581	314
Basilicata	144	121	23	159	112
Calabria	328	283	46	235	142
Sicily	617	571	46	527	373
Sardinia	570	206	364	581	519

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 type of default

[TDB30261](#)

Banks

Source: supervisory returns
Stocks in millions of euro

	2013-Q3	2013-Q2	2013-Q1
a. IMPAIRED LOANS			
Bad debts	144,806	138,309	130,909
Substandard loans	90,755	86,461	81,718
Restructured loans	13,883	13,047	13,915
Overdue / overdrawn loans	24,387	21,764	21,677
b. TOTAL LOANS	1,710,832	1,732,032	1,758,469

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

Distribution by type of default, customers location (region) and sector of economic activity
[TDB30262](#)

 Source: supervisory returns
 Stocks in millions of euro

September 2013

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	89,159	68,311	5,836	12,840
b. NORTH-WEST ITALY	28,322	22,501	1,268	3,530
Piedmont and Valle d'Aosta	4,437	3,237	315	744
Liguria	1,954	1,575	110	259
Lombardy	21,930	17,689	843	2,526
c. NORTH-EAST ITALY	21,167	16,390	1,317	2,690
Trentino-Alto Adige	2,576	1,762	256	290
Veneto	8,255	6,445	520	1,088
Friuli-Venezia Giulia	1,159	828	115	197
Emilia-Romagna	9,177	7,356	427	1,116
d. CENTRAL ITALY	21,091	16,512	1,332	3,008
Marche	3,505	2,762	230	495
Tuscany	6,368	4,887	618	850
Umbria	1,374	1,048	124	200
Lazio	9,845	7,816	360	1,463
e. SOUTHERN ITALY	12,243	8,586	1,221	2,326
Abruzzo and Molise	2,224	1,623	247	343
Campania	5,119	3,743	328	1,000
Apulia and Basilicata	3,394	2,322	407	620
Calabria	1,308	790	202	312
f. ISLANDS	6,337	4,322	698	1,285
Sicily	4,607	2,976	556	1,049
Sardinia	1,730	1,346	142	236

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
13,357	24,056	15,156	2,079	6,406
6,005	6,774	4,405	513	1,701
603	1,190	619	150	385
62	474	246	60	164
5,341	5,110	3,540	303	1,152
4,022	5,791	3,885	509	1,250
146	489	327	58	100
1,824	2,375	1,490	220	533
154	488	335	54	98
1,898	2,439	1,733	178	519
2,366	6,077	3,948	513	1,573
560	782	451	103	227
792	1,907	1,167	213	511
70	362	201	51	108
943	3,027	2,128	146	727
753	3,730	2,069	352	1,259
35	643	369	83	189
533	1,579	916	90	544
143	1,063	575	125	362
25	370	176	43	135
212	1,684	848	191	623
176	1,235	586	150	489
36	449	263	42	135

Distribution by amount

[TDB30206](#)

Banks

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

September 2013		Number of borrowers	Net used
a. TOTAL		1,205,126	138,907
	from 250 to 30,000	770,188	6,536
	from 30,000 to 75,000	159,327	7,013
	from 75,000 to 125,000	85,854	7,587
	from 125,000 to 250,000	103,813	15,893
	from 250,000 to 500,000	40,575	11,750
	from 500,000 to 1,000,000	20,845	11,817
	from 1,000,000 to 2,500,000	14,791	18,378
	from 2,500,000 to 5,000,000	5,450	14,996
	from 5,000,000 to 25,000,000	3,862	28,588
	more than 25,000,000	421	16,348

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2013	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	24	1,509	211,479	45,794	40,669	121,522	176,206	807,041
Bad debts	55	869	96,222	28,015	25,171	41,040	12,718	28,533
b. NORTH-WEST ITALY								
Number of borrowers	2	456	56,977	12,579	10,923	33,068	38,316	195,799
Bad debts	1	384	26,816	8,027	6,923	11,516	2,868	8,882
c. NORTH-EAST ITALY								
Number of borrowers	1	293	40,910	10,200	8,226	22,030	27,724	125,155
Bad debts	2	91	22,471	7,191	6,456	8,499	2,314	5,348
d. CENTRAL ITALY								
Number of borrowers	5	388	54,730	11,148	10,006	32,825	37,386	166,518
Bad debts	15	326	27,696	7,068	7,457	12,615	2,841	6,157
e. SOUTHERN ITALY								
Number of borrowers	15	233	39,175	8,601	7,685	21,734	44,016	205,576
Bad debts	37	56	13,627	4,504	3,069	5,624	2,835	5,286
f. ISLANDS								
Number of borrowers	1	139	19,687	3,266	3,829	11,865	28,764	113,993
Bad debts	..	13	5,611	1,226	1,265	2,785	1,859	2,860

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2013	Number of borrowers	Bad debts
a. TOTAL	396,562	109,450
Agricultural, forestry and fishing	17,509	4,462
Mining and quarrying	508	245
Manufacturing	65,288	28,312
Electricity, gas, steam and air conditioning supply	175	265
Water supply, sewerage, waste management and remediation activities	934	634
Construction	79,036	27,793
Wholesale and retail trade, repair of motor vehicles and	110,187	19,401
Transportation and storage	15,831	3,389
Accommodation and food service activities	32,608	3,967
Information and communication	7,097	1,668
Financial and insurance activities	1,814	923
Real estate activities	14,736	11,101
Professional, scientific and technical activities	11,699	2,271
Administrative and support service activities	13,500	2,541
All remaining activities (sections O, P,Q,R,S,T)	15,258	1,898

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

September 2013		Total	Banks	Financial intermediaries
a.	TOTAL	197,266	139,903	57,363
b.	GENERAL GOVERNMENT	124	55	68
	Central government	14	12	3
	Local government	109	44	66
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,632	869	763
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,369	677	692
	Financial auxiliaries	259	190	69
	Insurance companies and pension funds	5	2	3
d.	NON-FINANCIAL COMPANIES	135,867	96,222	39,645
	Public companies	415	242	173
	Private companies	117,321	83,765	33,556
	Associations of non-financial companies	160	94	66
	Craft non-financial quasi-companies	4,556	3,321	1,236
	Other non-financial quasi-companies	13,415	8,800	4,614
e.	HOUSEHOLDS	56,687	40,750	15,937
	Producer households	19,015	12,718	6,297
	Consumer households	37,672	28,032	9,640
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	820	494	326
g.	REST OF THE WORLD	1,133	995	138
	General government	1	1	-
	Monetary financial institutions	90	89	1
	Other financial institutions	448	421	26
	Non-financial companies	500	412	88
	Households	94	72	22
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	9	8	2

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

Distribution by customer location (region)

Banks

TDB30241

Source: Central Credit Register
Flows in millions of euro

3rd quarter 2013	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	67,294	4,506	28,806	551
b. NORTH-WEST ITALY	16,135	1,248	6,726	191
Piedmont	4,509	225	1,657	31
Valle d'Aosta	110	4	41	..
Liguria	1,631	138	513	9
Lombardy	9,885	880	4,515	151
c. NORD-EAST ITALY	10,708	1,043	3,748	87
Trentino-Alto Adige	577	81	283	9
Veneto	4,222	377	1,489	34
Friuli-Venezia Giulia	987	140	409	6
Emilia-Romagna	4,922	444	1,567	37
d. CENTRAL ITALY	13,548	1,206	4,883	100
Marche	1,574	146	489	9
Tuscany	4,042	280	1,340	24
Umbria	1,074	58	317	6
Lazio	6,858	722	2,737	61
e. SOUTHERN ITALY	17,146	629	9,273	113
Abruzzo	1,496	144	643	8
Molise	327	22	141	1
Campania	7,837	230	4,823	57
Apulia	4,385	139	1,885	26
Basilicata	403	12	312	4
Calabria	2,698	83	1,469	16
f. ISLANDS	9,757	380	4,176	60
Sicily	7,851	264	3,148	39
Sardinia	1,906	117	1,028	21

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

3rd quarter 2013	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	67,294	4,506	28,807	551
General government	1	1	-	-
Financial companies	69	11	17	..
Non-financial companies	8,747	3,169	2,222	159
<i>of which: industry</i>	<i>1,520</i>	<i>567</i>	<i>429</i>	<i>33</i>
building	1,896	968	397	39
services	5,180	1,592	1,358	83
Producer households	7,604	311	2,892	70
Consumer households and nec	50,396	989	23,514	319

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2013

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	130,331	42,264
Agricultural, forestry and fishing	4,734	2,581
Mining and quarrying	280	106
Manufacturing	36,250	7,796
Electricity, gas, steam and air conditioning supply	333	68
Water supply, sewerage, waste management and remediation activities	730	180
Construction	32,085	13,486
Wholesale and retail trade, repair of motor vehicles and Transportation and storage	23,691	4,720
Accommodation and food service activities	4,020	958
Information and communication	4,233	2,166
Financial and insurance activities	2,047	288
Real estate activities	1,087	369
Professional, scientific and technical activities	12,238	7,229
Administrative and support service activities	2,777	655
All remaining activities (sections O, P,Q,R,S,T)	3,012	717
	2,143	725

Note:

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

Banks

TDC30033

Source: Central Credit Register
Stocks in millions of euro

September 2013	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	56	1,235	116,181	36,030	29,242	48,711	13,558	29,700
of which: backed by real security	..	372	43,910	9,699	14,632	18,274	6,008	16,670
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	1	539	33,086	10,586	8,143	13,973	2,992	9,119
of which: backed by real security	..	172	12,384	2,734	4,259	5,129	1,477	6,036
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	127	26,977	9,258	7,467	9,889	2,409	5,476
of which: backed by real security	..	56	10,891	2,377	4,012	4,273	1,250	3,401
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	15	451	33,125	9,030	8,501	15,005	3,040	6,432
of which: backed by real security	-	130	12,068	2,245	4,155	5,276	1,388	3,343
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	38	100	16,333	5,651	3,540	6,644	3,082	5,579
of which: backed by real security	..	10	5,982	1,851	1,474	2,429	1,175	2,582
f. ISLANDS								
Bad debts (gross of writeoffs)	..	17	6,660	1,504	1,590	3,201	2,035	3,094
of which: backed by real security	-	4	2,585	491	732	1,167	718	1,308

Note:

Distribution by customer location (region)

Banks

TDB30265

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

September 2013		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	1,159,303	150,072	1.08	67,435	10,278
b.	NORTH-WEST ITALY	281,434	42,436	1.09	16,235	2,673
	Piedmont	79,853	8,899	1.09	4,521	518
	Valle d'Aosta	1,676	143	1.03	110	9
	Liguria	26,189	2,476	1.01	1,647	223
	Lombardy	173,716	30,918	1.09	9,957	1,923
c.	NORTH-EAST ITALY	186,604	32,467	1.07	10,718	2,367
	Trentino-Alto Adige	9,335	2,111	1.07	587	125
	Veneto	75,223	13,964	1.06	4,261	888
	Friuli-Venezia Giulia	17,321	2,269	1.01	995	274
	Emilia-Romagna	84,725	14,122	1.10	4,875	1,080
d.	CENTRAL ITALY	250,050	40,233	1.08	13,686	3,155
	Marche	31,378	5,451	1.11	1,627	560
	Tuscany	71,074	12,620	1.09	4,048	671
	Umbria	18,855	2,662	1.09	1,084	119
	Lazio	128,743	19,500	1.07	6,927	1,805
e.	SOUTHERN ITALY	282,598	23,791	1.08	17,159	1,443
	Abruzzo	27,545	3,295	1.06	1,497	300
	Molise	5,713	648	1.07	329	32
	Campania	124,529	9,553	1.08	7,784	495
	Apulia	70,029	6,250	1.10	4,417	388
	Basilicata	11,023	1,228	1.05	423	76
	Calabria	43,759	2,817	1.11	2,709	152
f.	ISLANDS	158,617	11,145	1.06	9,637	641
	Sicily	127,424	8,641	1.07	7,718	463
	Sardinia	31,193	2,503	1.04	1,919	178

Notes:

Distribution by customer location (region)

Banks

TDB30265

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

September 2013		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	2,991	856
b.	NORTH-WEST ITALY	742	279
	Piedmont	179	53
	Valle d'Aosta	4	1
	Liguria	57	9
	Lombardy	502	217
c.	NORTH-EAST ITALY	522	151
	Trentino-Alto Adige	53	9
	Veneto	211	49
	Friuli-Venezia Giulia	48	22
	Emilia-Romagna	210	72
d.	CENTRAL ITALY	647	164
	Marche	92	26
	Tuscany	186	49
	Umbria	52	24
	Lazio	317	65
e.	SOUTHERN ITALY	726	217
	Abruzzo	109	29
	Molise	20	1
	Campania	236	29
	Apulia	207	25
	Basilicata	26	4
	Calabria	128	130
f.	ISLANDS	354	44
	Sicily	287	35
	Sardinia	67	8

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

September 2013	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	1,159,303	150,072	1.08	67,435	10,278
General government	29	80	1.44	6	10
Financial companies	1,444	1,347	1.55	74	77
Non-financial companies	204,829	105,431	1.10	8,763	8,342
<i>of which: industry</i>	<i>44,660</i>	<i>30,718</i>	<i>1.10</i>	<i>1,528</i>	<i>1,804</i>
building	39,106	28,104	1.12	1,897	2,241
services	105,584	41,521	1.05	4,618	3,959
Producer households	170,557	13,659	1.07	7,578	529
Consumer households and nec	773,887	29,040	1.02	50,559	1,301

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

September 2013		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a. TOTAL		2,991	856
General government		1	1
Financial companies		2	..
Non-financial companies		546	637
<i>of which: industry</i>		<i>129</i>	<i>236</i>
building		119	267
services		257	122
Producer households		578	75
Consumer households and nec		1,847	142

Notes:

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

Banks

TDB40100

Source: Supervisory returns
Stocks in millions of euros

September 2013		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	138,435	6,978	11,240	114,943	2,031	3,244
b.	NORTH-WEST ITALY	54,927	221	4,740	48,032	552	1,383
	Piedmont	6,328	39	284	5,658	177	170
	Valle d'Aosta	181	..	1	167	3	9
	Liguria	4,869	17	17	4,743	34	57
	Lombardy	43,550	164	4,437	37,463	338	1,147
c.	NORTH-EAST ITALY	32,999	836	4,802	25,451	859	1,052
	Trentino-Alto Adige	3,650	188	26	2,866	235	336
	Veneto	8,827	73	2,026	6,198	231	299
	Friuli-Venezia Giulia	6,154	20	539	5,397	131	66
	Emilia-Romagna	14,368	554	2,212	10,989	262	350
d.	CENTRAL ITALY	43,213	5,367	1,437	35,485	291	633
	Marche	1,101	11	18	913	65	94
	Tuscany	5,361	18	91	4,969	120	163
	Umbria	458	6	6	401	22	22
	Lazio	36,293	5,332	1,322	29,201	84	354
e.	SOUTHERN ITALY	4,716	536	61	3,767	218	134
	Abruzzo	754	14	20	661	37	22
	Molise	138	30	3	99	5	3
	Campania	2,548	441	24	1,985	56	41
	Apulia	896	14	9	736	79	59
	Basilicata	112	..	..	97	12	3
	Calabria	269	38	4	189	30	7
f.	ISLANDS	2,580	18	200	2,208	110	42
	Sicily	1,118	..	15	1,010	69	23
	Sardinia	1,461	18	185	1,198	41	19

Notes:

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

September 2013		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,079	4,359	1,499	1,536	1,306	379
	General government	191	8	58	111	7	8
	Financial corporations	584	395	113	67	9	..
	Non-financial corporation	1,774	1,122	180	340	109	23
	Producer households	82	15	22	14	23	8
	Consumer households	6,447	2,819	1,126	1,004	1,158	339
b.	WITH AGREED MATURITY	161,743	54,582	43,880	45,833	13,017	4,432
	General government	12,532	248	115	12,122	22	26
	Financial corporations	35,058	13,862	14,790	6,233	49	124
	Non-financial corporation	20,933	9,575	4,413	5,946	709	291
	Producer households	3,981	1,050	1,359	748	646	178
	Consumer households	89,239	29,846	23,203	20,785	11,590	3,814
c.	UNREDEEMABLE AT NOTICE	302,031	70,482	50,206	60,477	89,777	31,088
	General government	8,952	1,129	949	3,914	2,356	605
	Financial corporations	714	573	82	25	18	15
	Non-financial corporation	3,343	687	829	943	621	263
	Producer households	2,454	340	640	484	642	350
	Consumer households	286,568	67,754	47,707	55,112	86,140	29,855
d.	CUSTOMER CURRENT ACCOUNTS	733,001	272,591	164,653	175,871	82,540	37,345
	General government	21,736	2,387	3,539	12,932	1,454	1,424
	Financial corporations	65,041	36,663	14,172	11,804	1,261	1,141
	Non-financial corporation	163,561	61,943	38,889	41,347	15,230	6,151
	Producer households	36,283	11,064	9,424	6,819	6,270	2,706
	Consumer households	446,380	160,533	98,629	102,969	58,325	25,923
e.	SAVING CERTIFICATES AND CDs ISSUED	42,697	10,459	12,785	8,906	7,391	3,156
	General government	55	4	8	41	1	..
	Financial corporations	503	326	81	69	17	9
	Non-financial corporation	2,091	896	543	358	230	65
	Producer households	1,357	207	522	263	275	90
	Consumer households	38,691	9,026	11,631	8,175	6,867	2,992

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

September 2013		Total	<i>of which:</i> Non-financial corporations	<i>of which:</i> Producer households	<i>of which:</i> Consumer households
a.	TOTAL	1,289,753	207,798	44,342	901,106
b.	NORTH-WEST ITALY	421,342	77,111	12,717	276,537
	Piedmont	105,238	15,099	3,559	72,429
	Valle d'Aosta	3,486	582	135	2,375
	Liguria	33,887	4,728	1,158	26,700
	Lombardy	278,731	56,702	7,866	175,034
c.	NORTH-EAST ITALY	282,914	50,054	11,990	187,315
	Trentino-Alto Adige	27,236	5,204	1,596	18,455
	Veneto	119,104	19,068	4,672	75,027
	Friuli-Venezia Giulia	29,021	3,821	845	18,537
	Emilia-Romagna	107,552	21,961	4,877	75,296
d.	CENTRAL ITALY	298,232	53,266	8,371	196,193
	Marche	32,392	4,067	1,160	26,192
	Tuscany	73,817	12,801	3,098	55,217
	Umbria	15,448	2,274	516	12,211
	Lazio	176,575	34,125	3,596	102,574
e.	SOUTHERN ITALY	206,288	19,491	7,908	174,613
	Abruzzo	24,970	2,727	1,114	20,455
	Molise	5,784	315	150	5,132
	Campania	85,239	8,938	3,014	71,622
	Apulia	55,090	5,277	2,425	46,300
	Basilicata	9,879	681	322	8,711
	Calabria	25,325	1,553	882	22,393
f.	ISLANDS	80,977	7,876	3,357	66,448
	Sicily	58,312	5,082	2,222	49,101
	Sardinia	22,665	2,795	1,135	17,347

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns
Stocks in millions of euro

September 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	-	173	80,462	-	36	80,785
Credit default swap	920	3,093	54,805	-	1,596	54,865
Credit default option	-	-	225	-	219	230
Total rate of return swap	-	-	-	-	45	275
Other credit derivatives	-	330	32	-	-	..

Notes:

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

TDB30586

Banks

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

September 2013

	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	25,758	388	1,722	4,878	9,387	9,100
Intrinsic value	6,010	4	19	82	469	5,359
b. NORTH-WEST ITALY						
Number of holders	9,362	114	587	1,721	3,345	3,512
Intrinsic value	2,286	3	9	30	147	2,085
c. NORTH-EAST ITALY						
Number of holders	6,777	130	474	1,280	2,328	2,490
Intrinsic value	1,077	..	3	20	106	939
d. CENTRAL ITALY						
Number of holders	5,861	79	422	1,163	2,221	1,907
Intrinsic value	2,016	..	3	20	145	1,801
e. SOUTHERN ITALY						
Number of holders	2,508	40	131	456	997	845
Intrinsic value	415	1	2	7	49	349
f. ISLAND						
Number of holders	1,250	25	108	258	496	346
Intrinsic value	217	..	1	5	23	185

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

September 2013	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	29,306	688	2,808	5,417	9,736	9,914
Intrinsic value	41,792	38	144	304	1,679	34,673
b. GENERAL GOVERNMENT						
Number of holders	182	-	1	19	42	110
Intrinsic value	5,904	-	..	9	18	5,858
c. FINANCIAL COMPANIES						
Number of holders	335	2	8	24	51	198
Intrinsic value	5,311	..	60	56	9	2,592
d. NON-FINANCIAL COMPANIES						
Number of holders	23,558	236	1,163	4,069	8,833	9,018
Intrinsic value	5,959	4	18	73	445	5,343
<i>of which: industry</i>						
Number of holders	8,920	29	199	975	3,188	4,455
Intrinsic value	1,944	..	2	11	128	1,788
building						
Number of holders	2,319	31	130	434	921	764
Intrinsic value	728	1	1	8	55	624
services						
Number of holders	11,573	170	810	2,533	4,389	3,550
Intrinsic value	3,188	3	14	53	240	2,857
e. PRODUCER HOUSEHOLDS						
Number of holders	2,200	152	559	809	554	82
Intrinsic value	51	..	1	9	25	16
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	2,142	286	1,030	428	138	45
Intrinsic value	64	1	3	5	10	27
g. REST OF THE WORLD						
Number of holders	409	3	12	14	42	171
Intrinsic value	14,926	22	62	126	1,100	11,395

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

Distribution by type of security and type of deposit

[TDB40082](#)Source: Supervisory returns
Stocks in millions of euro

September 2013

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,773,809	699,259	194,289
Italian government securities	666,569	205,771	57,415
<i>of which:</i> BOTs	47,716	15,170	1,605
CCTs	57,273	18,314	5,691
BTPs	525,820	166,658	49,328
Other debt securities	487,672	194,071	33,775
<i>of which:</i> in non-euro-area currencies	42,141	15,645	2,840
Equity securities	225,218	64,903	78,450
<i>of which:</i> in non-euro-area currencies	31,816	6,976	1,302
Units of collective investment undertakings	378,430	230,384	17,400
Other securities and the like	3,642	829	1,280

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
73,697	47,754	4,224	1,414,225	633,929	169,793
24,022	12,576	1,465	527,693	188,003	50,381
1,605	1,235	175	24,112	13,885	1,072
3,235	1,912	247	39,987	15,755	4,517
15,811	7,214	808	446,448	155,163	44,406
13,470	7,266	588	405,450	181,522	30,714
1,765	1,280	122	28,520	13,735	2,639
3,943	2,314	329	177,659	59,397	68,218
1,127	647	70	14,205	6,132	1,131
32,173	25,561	1,840	289,264	201,132	14,162
1	..	-	2,976	730	887

Distribution by customer location (region) and type of account

[TDB30821](#)Source: Supervisory returns
Stocks in millions of euro

September 2013

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,773,771	699,221	194,289
b. NORTH-WEST ITALY	861,050	332,118	61,724
Piedmont	195,532	88,051	14,484
Valle d'Aosta	2,433	1,614	206
Liguria	45,102	29,765	2,670
Lombardy	617,983	212,688	44,365
c. NORTH-EAST ITALY	372,078	163,675	26,848
Trentino-Alto Adige	14,293	8,853	1,551
Veneto	97,334	58,216	9,356
Friuli-Venezia Giulia	124,273	13,895	1,398
Emilia-Romagna	136,178	82,710	14,544
d. CENTRAL ITALY	444,605	120,756	96,669
Marche	19,405	14,229	4,237
Tuscany	60,784	43,870	8,789
Umbria	10,126	7,506	1,866
Lazio	354,290	55,151	81,776
e. SOUTHERN ITALY	69,239	60,972	6,423
Abruzzo	6,837	5,845	693
Molise	1,068	931	130
Campania	32,062	27,957	2,908
Apulia	20,609	18,495	1,893
Basilicata	2,226	2,049	174
Calabria	6,436	5,694	626
f. ISLANDS	26,799	21,701	2,625
Sicily	19,465	16,361	1,595
Sardinia	7,334	5,341	1,030

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
73,661	47,717	4,224	1,414,224	633,928	169,793
39,600	23,345	1,885	647,057	301,202	51,201
13,598	5,416	356	172,834	81,069	12,837
76	76	..	2,259	1,517	203
1,525	1,408	78	36,148	27,904	2,244
24,401	16,446	1,451	435,815	190,711	35,917
19,458	13,116	1,068	336,137	146,703	21,244
1,123	759	25	11,773	7,896	1,392
8,860	3,647	398	82,241	53,061	7,272
1,041	912	98	121,599	12,721	1,178
8,434	7,798	546	120,524	73,024	11,402
10,673	7,866	847	344,058	109,509	90,445
717	617	70	17,846	13,304	3,941
3,292	2,747	225	53,753	40,039	7,896
471	435	31	9,199	6,887	1,566
6,192	4,067	520	263,260	49,279	77,041
2,953	2,538	304	62,369	56,278	4,969
231	208	23	6,374	5,477	606
18	17	1	984	875	102
1,431	1,194	128	28,287	25,621	2,172
1,048	925	122	18,633	16,994	1,424
46	42	4	2,090	1,949	138
179	153	26	6,001	5,362	526
977	852	120	24,603	20,236	1,935
527	479	48	18,134	15,390	1,263
450	373	73	6,469	4,846	672

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

3rd quarter 2013		Total	Banks	SIMs
a.	TOTAL SECURITIES	675,532	638,165	37,366
	Italian government securities	318,348	312,742	5,605
	<i>of which:</i> BOTs	77,710	76,938	772
	CCT	44,816	44,275	540
	BTPs	166,191	162,173	4,018
	Other debt securities	218,760	206,546	12,214
	Equity securities	125,051	106,436	18,615
	Other securities	4,883	3,951	932
b.	TOTAL DERIVATIVE INSTRUMENTS	1,533,700	1,492,151	41,549
	Futures	566,307	543,450	22,857
	<i>of which:</i> on Italian government securities	8,612	8,612	-
	on interest rates	167,801	167,801	-
	on stock indices	148,109	129,285	18,824
	Swaps and forward rate agreements	759,608	759,608	-
	<i>of which:</i> interest rate swaps	206,801	206,801	-
	currency swaps	2,349	2,349	-
	Forward rate agreements	543,237	543,237	-
	Options on securities	24,902	14,304	10,598
	<i>of which:</i> on Italian government securities	165	165	-
	on debt securities	7	7	-
	on equity securities	24,501	13,903	10,598
	Options on futures or stock indices	85,819	78,920	6,899
	<i>of which:</i> on futures on Italian government securities	1,967	1,967	-
	on stock indices or futures on stock indices	71,479	64,627	6,853
	Foreign currency options	20,006	19,019	987
	Interest rate options	75,315	75,315	-
	Other derivative instruments	1,742	1,534	208

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

Distribution of portfolio by type of security

[TDB40520](#)Source: Supervisory returns
Stocks and flows in millions of euro

3rd quarter 2013

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	76,372	66,153	599,596
Italian government securities	20,315	17,249	197,534
<i>of which:</i> BOTs	4,290	3,274	6,670
CCTs	1,704	1,518	11,605
BTPs	12,488	10,573	169,420
Other debt securities	24,691	18,958	211,289
<i>of which:</i> in non-euro-area currencies	3,453	2,737	3,412
Equity securities	4,811	4,620	51,841
<i>of which:</i> in non-euro-area currencies	1,139	982	1,885
Units of collective investment undertakings	22,308	21,570	139,035
Other securities and the like	4,247	3,756	-103

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
17,550	17,221	89,186	5,112	4,971	10,176	53,710	43,961	500,234
5,028	5,070	31,065	414	475	1,614	14,874	11,705	164,855
995	735	1,767	106	63	152	3,189	2,476	4,752
444	286	3,481	116	149	312	1,145	1,083	7,811
2,497	2,793	22,179	117	217	978	9,874	7,563	146,263
3,960	3,477	17,891	835	926	3,107	19,896	14,555	190,291
630	514	2,670	225	139	727	2,598	2,084	15
1,229	1,260	4,437	761	806	917	2,821	2,554	46,487
304	332	1,426	77	85	369	759	564	91
7,157	7,309	35,813	1,038	985	4,532	14,114	13,276	98,690
177	106	-20	2,065	1,779	6	2,006	1,871	-88

Information on customers and on risk

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

		Banks				
TDB30446						
Source: Central Credit Register						
Size classes in euro						
Numbers in unit						
September 2013	Total	from	from	from 125,000	from	from
		30,000 to 75,000	75,000 to 125,000	to 250,000	250,000 to 500,000	500,000 to 1,000,000
a. TOTAL	3,306,290	1,091,611	702,230	654,393	244,453	129,118
<i>of which:</i> 1 facility	2,820,900	1,069,650	650,299	554,951	143,388	49,795
2 facilities	292,056	21,069	48,696	80,860	65,360	37,310
3-4 facilities	141,382	883	3,205	18,340	33,717	35,945
more than 4 facilities	51,952	9	30	242	1,988	6,068
b. GENERAL GOVERNMENT	7,548	597	444	976	1,306	1,337
<i>of which:</i> 1 facility	4,513	585	390	800	924	778
2 facilities	2,016	12	53	170	339	482
3-4 facilities	795	-	-	6	43	76
more than 4 facilities	224	-	1	-	-	1
c. FINANCIAL COMPANIES	7,729	1,876	975	1,139	742	442
<i>of which:</i> 1 facility	5,507	1,783	766	772	406	220
2 facilities	1,312	83	187	267	210	116
3-4 facilities	614	9	22	97	117	87
more than 4 facilities	296	1	-	3	9	19
d. NON-FINANCIAL COMPANIES	798,880	182,830	100,010	130,121	117,042	92,056
<i>of which:</i> 1 facility	467,037	175,211	74,449	74,703	49,851	29,378
2 facilities	170,857	7,346	23,990	43,366	40,768	27,516
3-4 facilities	112,379	268	1,556	11,901	24,932	29,913
more than 4 facilities	48,607	5	15	151	1,491	5,249
e. PRODUCER HOUSEHOLDS	458,059	166,075	86,562	90,829	41,181	15,748
<i>of which:</i> 1 facility	379,967	160,241	73,163	68,016	22,263	5,933
2 facilities	57,466	5,592	12,475	18,557	12,521	4,996
3-4 facilities	18,491	241	918	4,198	6,029	4,186
more than 4 facilities	2,135	1	6	58	368	633
f. CONSUMER HOUSEHOLDS AND NEC	2,006,009	727,863	509,544	427,147	82,149	18,571
<i>of which:</i> 1 facility	1,937,757	719,661	497,254	406,990	68,318	12,735
2 facilities	58,718	7,835	11,588	18,050	11,181	4,043
3-4 facilities	8,857	365	694	2,078	2,531	1,630
more than 4 facilities	677	2	8	29	119	163

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

Banks

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

September 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	93,459	35,984	29,480	6,201
<i>of which:</i> 1 facility	27,138	7,855	4,797	654
2 facilities	21,675	6,333	3,697	593
3-4 facilities	30,743	10,605	6,507	924
more than 4 facilities	13,903	11,191	14,479	4,030
b. GENERAL GOVERNMENT	1,259	553	618	348
<i>of which:</i> 1 facility	562	191	160	18
2 facilities	508	206	197	47
3-4 facilities	185	141	202	139
more than 4 facilities	4	15	59	144
c. FINANCIAL COMPANIES	461	288	513	543
<i>of which:</i> 1 facility	265	148	262	189
2 facilities	102	73	101	134
3-4 facilities	65	42	76	87
more than 4 facilities	29	25	74	133
d. NON-FINANCIAL COMPANIES	77,788	32,298	27,096	5,213
<i>of which:</i> 1 facility	19,946	6,383	3,950	422
2 facilities	17,434	5,412	3,123	396
3-4 facilities	27,377	9,683	5,907	671
more than 4 facilities	13,031	10,820	14,116	3,724
e. PRODUCER HOUSEHOLDS	6,552	1,239	382	11
<i>of which:</i> 1 facility	1,824	268	45	2
2 facilities	1,842	247	52	1
3-4 facilities	2,224	462	147	3
more than 4 facilities	662	262	138	5
f. CONSUMER HOUSEHOLDS AND NEC	6,853	1,450	793	78
<i>of which:</i> 1 facility	4,114	748	321	16
2 facilities	1,709	367	215	15
3-4 facilities	856	268	168	23
more than 4 facilities	174	67	89	24

Note:

Distribution by customer location (region) and number of facilities

[TDB30431](#)Source: Central Credit Register
Stocks in millions of euro

September 2013		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,636,367	1,236,418	3,306,290	484,093	432,275	2,820,900
b.	NORTH-WEST ITALY	702,222	523,710	948,835	181,298	159,170	797,169
	Piedmont	98,739	70,296	238,208	25,395	22,285	202,808
	Valle d'Aosta	2,380	1,849	7,507	828	739	6,503
	Liguria	28,849	21,520	72,478	9,907	8,779	62,449
	Lombardy	572,254	430,045	630,642	145,168	127,369	525,409
c.	NORTH-EAST ITALY	423,153	324,004	850,993	140,399	125,965	715,123
	Trentino-Alto Adige	42,092	32,945	113,858	17,950	14,683	100,867
	Veneto	178,351	141,409	319,828	77,503	71,241	266,082
	Friuli-Venezia Giulia	29,564	21,043	92,437	8,686	7,980	80,792
	Emilia-Romagna	173,146	128,607	324,870	36,259	32,060	267,382
d.	CENTRAL ITALY	333,105	240,263	719,666	91,523	81,832	614,220
	Marche	34,656	26,766	108,058	11,110	10,311	88,411
	Tuscany	95,730	75,169	249,096	27,554	27,353	206,099
	Umbria	16,108	12,784	57,182	4,528	4,230	47,391
	Lazio	186,611	125,544	305,330	48,331	39,938	272,319
e.	SOUTHERN ITALY	120,407	99,207	493,945	46,177	41,921	430,774
	Abruzzo	18,527	14,820	73,291	6,636	6,182	62,615
	Molise	2,232	1,852	11,335	888	818	9,685
	Campania	49,436	40,222	171,388	18,153	15,841	150,422
	Apulia	34,374	28,730	155,719	13,782	12,826	135,956
	Basilicata	4,520	3,751	20,828	1,748	1,633	17,976
	Calabria	11,319	9,831	61,384	4,971	4,621	54,120
f.	ISLANDS	57,479	49,233	292,851	24,697	23,388	263,614
	Sicily	39,735	33,625	201,086	16,468	15,523	179,076
	Sardinia	17,744	15,609	91,765	8,230	7,865	84,538

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
213,946	167,192	292,056	248,593	190,700	141,382	689,735	446,250	51,952
84,041	61,897	88,065	113,699	88,622	45,314	323,184	214,021	18,287
11,308	8,239	21,527	14,584	9,871	10,295	47,452	29,902	3,578
313	237	694	627	395	250	612	479	60
3,520	2,441	6,341	4,082	2,861	2,693	11,340	7,440	995
68,900	50,981	59,503	94,406	75,495	32,076	263,780	176,200	13,654
67,775	55,075	79,723	55,598	39,748	40,346	159,381	103,216	15,801
6,753	5,526	9,097	6,826	5,172	3,113	10,563	7,564	781
18,117	14,424	31,015	21,873	15,200	16,215	60,858	40,544	6,516
2,965	2,338	6,979	3,813	2,787	3,327	14,099	7,938	1,339
39,940	32,786	32,632	23,086	16,590	17,691	73,861	47,171	7,165
37,523	29,868	63,559	47,068	36,763	30,789	156,992	91,800	11,098
4,546	3,689	11,320	5,547	3,972	6,036	13,452	8,794	2,291
13,210	9,690	24,752	17,219	12,934	13,171	37,747	25,193	5,074
2,107	1,688	5,781	2,836	2,065	2,919	6,638	4,800	1,091
17,660	14,801	21,706	21,466	17,792	8,663	99,155	53,013	2,642
16,779	13,868	40,465	21,279	16,676	17,594	36,173	26,743	5,112
2,669	2,146	6,726	3,109	2,287	2,945	6,114	4,205	1,005
353	299	1,083	412	313	467	579	423	100
5,913	4,917	13,368	7,910	6,369	5,754	17,460	13,095	1,844
5,360	4,451	12,595	6,469	5,046	5,612	8,763	6,408	1,556
693	552	1,818	911	684	852	1,168	882	182
1,790	1,503	4,875	2,469	1,977	1,964	2,089	1,731	425
7,829	6,485	20,244	10,948	8,892	7,339	14,005	10,470	1,654
5,514	4,512	15,027	6,937	5,351	5,657	10,817	8,239	1,326
2,315	1,973	5,217	4,011	3,540	1,682	3,188	2,231	328

Distribution by customer segment of economic activity and total credit granted

		Banks					
Source: Central Credit Register Size classes in euro							
September 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	1.18	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		1.66	1.02	1.14	1.19	1.33	1.48
First banks share of total credit granted(%)		69	99	96	94	92	90
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.67	1.06	1.24	1.43	1.70	1.92
First banks share of total credit granted(%)		82	98	91	88	84	83
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
<i>of which:industry</i>							
Average number of banks per borrower		2.47	1.05	1.29	1.62	2.09	2.68
First banks share of total credit granted(%)		41	98	89	80	71	62
<i>of which:building</i>							
Average number of banks per borrower		1.74	1.04	1.24	1.48	1.74	2.03
First banks share of total credit granted(%)		67	99	91	85	81	78
<i>of which:services</i>							
Average number of banks per borrower		1.72	1.04	1.28	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	1.30	1.66	2.11
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.03	1.05	1.21	1.45
First banks share of total credit granted(%)		96	100	99	99	95	92

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

Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register
Size classes in euro

September 2013	from	from	from	more than 25,000,000
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
a. TOTAL				
Average number of banks per borrower	2.73	3.56	4.90	7.52
First banks share of total credit granted(%)	69	64	55	59
b. GENERAL GOVERNMENT				
Average number of banks per borrower	1.73	2.05	2.53	4.49
First banksshare of total credit granted(%)	87	85	84	66
c. FINANCIAL COMPANIES				
Average number of banks per borrower	1.88	2.09	2.66	4.27
First banks share of total credit granted(%)	85	84	80	82
d. NON-FINANCIAL COMPANIES				
Average number of banks per borrower	2.88	3.70	5.09	8.06
First banks share of total credit granted(%)	67	61	52	38
<i>of which:industry</i>				
Average number of banks per borrower	3.49	4.54	6.24	9.38
First banks share of total credit granted(%)	55	49	41	31
<i>of which:building</i>				
Average number of banks per borrower	2.35	2.84	3.72	6.35
First banks share of total credit granted(%)	77	74	68	48
<i>of which:services</i>				
Average number of banks per borrower	2.76	3.55	4.73	7.20
First banks share of total credit granted(%)	69	64	56	41
e. PRODUCER HOUSEHOLDS				
Average number of banks per borrower	2.55	3.17	4.13	4.64
First banks share of total credit granted(%)	77	75	67	49
f. CONSUMER HOUSEHOLDS AND NEC				
Average number of banks per borrower	1.66	1.91	2.39	8.73
First banks share of total credit granted(%)	90	87	81	62

Note:

Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register
Percentages
Size classes in euros

	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4
a. TOTAL	0.56	0.43	0.42	0.43	0.57
up to 125,000	0.31	0.28	0.30	0.30	0.34
from 125,000 to 500,000	0.54	0.48	0.50	0.50	0.56
more than 500,000	0.61	0.45	0.43	0.44	0.63
b. GENERAL GOVERNMENT	0.61	0.02	..	0.04	..
up to 125,000	-	-	0.04	0.08	-
from 125,000 to 500,000	-	-	-	-	0.05
more than 500,000	0.62	0.02	-	0.04	..
c. FINANCIAL COMPANIES	0.10	..	..	..	0.01
up to 125,000	0.43	0.35	0.71	0.35	0.72
from 125,000 to 500,000	0.52	0.33	0.30	0.44	0.49
more than 500,000	0.10	..	..	..	0.01
d. NON-FINANCIAL COMPANIES	0.73	0.60	0.57	0.56	0.80
up to 125,000	0.77	0.61	0.68	0.63	0.82
from 125,000 to 500,000	0.78	0.62	0.65	0.56	0.82
more than 500,000	0.73	0.59	0.56	0.56	0.80
e. PRODUCER HOUSEHOLDS	0.73	0.60	0.62	0.66	0.73
up to 125,000	0.54	0.47	0.49	0.47	0.55
from 125,000 to 500,000	0.71	0.61	0.64	0.62	0.73
more than 500,000	0.94	0.70	0.73	0.90	0.88
f. CONSUMER HOUSEHOLDS	0.34	0.33	0.34	0.36	0.35
up to 125,000	0.23	0.22	0.23	0.25	0.26
from 125,000 to 500,000	0.41	0.41	0.42	0.46	0.42
more than 500,000	0.68	0.61	0.67	0.64	0.57
g. OTHER SECTORS	0.25	0.06	0.09	0.10	4.10
up to 125,000	0.15	0.14	0.22	0.19	0.28
from 125,000 to 500,000	0.19	0.12	0.19	0.06	0.18
more than 500,000	0.27	0.04	0.06	0.09	5.02

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

2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3
0.47	0.53	0.53	0.72	0.68	0.78	0.71
0.29	0.29	0.32	0.33	0.31	0.29	0.30
0.48	0.48	0.51	0.61	0.53	0.53	0.54
0.50	0.58	0.58	0.83	0.79	0.94	0.84
..	..	0.01	0.03	0.07	0.01	0.02
-	0.01	-	-	0.04	-	0.08
-	0.03	0.09	0.11	0.12	0.09	0.06
..	-	..	0.03	0.07	..	0.02
..	0.01	0.05	0.03	0.13	0.12	0.03
0.22	0.44	0.62	0.66	0.53	0.57	0.84
0.94	0.67	0.80	0.48	0.85	0.67	0.41
..	0.01	0.05	0.03	0.13	0.12	0.02
0.68	0.79	0.78	1.15	1.06	1.23	1.19
0.70	0.75	0.71	0.92	0.77	0.83	0.78
0.72	0.76	0.71	0.95	0.84	0.93	0.87
0.68	0.80	0.79	1.18	1.08	1.26	1.23
0.65	0.66	0.70	0.88	0.77	0.88	0.70
0.52	0.55	0.54	0.62	0.57	0.57	0.52
0.66	0.70	0.68	0.88	0.77	0.77	0.73
0.75	0.72	0.86	1.12	0.95	1.34	0.84
0.30	0.30	0.35	0.35	0.34	0.33	0.32
0.22	0.22	0.25	0.24	0.23	0.21	0.23
0.35	0.34	0.41	0.43	0.37	0.35	0.38
0.53	0.71	0.60	0.71	0.91	1.09	0.67
0.04	0.22	0.24	0.06	0.08	3.16	0.37
0.14	0.20	0.14	0.28	0.15	0.30	0.17
0.14	0.14	0.10	0.19	0.08	0.17	0.17
0.02	0.23	0.27	0.02	0.07	3.88	0.42

Lending and deposit rates

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

TDB30821

Sample of banks

Sources: Survey of lending rates
Percentages

September 2013	Total	Società non finanziarie of which:			services	Producer households	Consumer households and nec
		industry	building				
a. ITALY							
Initial period of rate fixation:							
up to 1 year	3.27	3.98	3.95	4.36	3.84	4.28	2.75
from 1 to 5 years	3.19	3.41	3.21	3.47	3.46	5.21	3.77
more than 5 years	3.64	3.86	3.98	3.62	3.87	5.11	4.81
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.83	3.84	3.75	4.10	3.81	4.17	2.74
from 1 to 5 years	2.77	3.42	3.32	4.01	3.23	4.81	3.31
more than 5 years	2.48	3.35	3.76	3.00	3.22	4.82	4.53
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	3.49	3.93	3.87	4.39	3.81	3.92	2.69
from 1 to 5 years	3.30	3.73	3.57	4.18	3.67	4.58	4.09
more than 5 years	3.65	3.67	3.62	3.20	3.82	4.66	4.75
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.43	3.80	4.05	4.44	3.44	4.31	2.74
from 1 to 5 years	3.51	3.18	2.06	4.61	3.26	5.55	4.04
more than 5 years	4.52	4.26	4.30	4.15	4.28	5.29	4.92
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	4.49	4.93	4.88	4.96	4.97	5.23	2.93
from 1 to 5 years	3.52	3.20	4.68	1.31	5.15	5.90	4.45
more than 5 years	4.86	4.65	4.64	4.31	4.81	5.34	4.94
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	4.02	4.50	4.34	4.64	4.53	4.87	2.80
from 1 to 5 years	4.91	4.73	4.78	4.04	4.80	6.46	4.54
more than 5 years	4.55	4.64	4.35	4.55	4.76	5.61	5.21

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

September 2013

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. ITALY	6.83	10.46	10.23	9.35	8.17	7.05	3.62
b. NORTH-WEST ITALY	5.96	10.86	10.14	9.09	7.71	6.70	2.97
Piedmont	6.89	10.40	9.65	8.97	7.72	6.76	3.87
Valle d'Aosta	7.62	9.45	9.20	9.21	8.33	8.36	3.86
Liguria	7.18	11.80	11.11	9.73	8.56	7.29	3.05
Lombardy	5.66	10.95	10.24	9.07	7.65	6.64	2.84
c. NORTH-EAST ITALY	6.90	9.53	9.25	8.42	7.37	6.51	4.73
Trentino-Alto Adige	5.51	7.73	7.08	6.68	5.75	4.71	4.23
Veneto	7.25	9.79	10.03	8.99	7.96	6.91	4.65
Friuli-Venezia Giulia	7.51	9.18	9.64	9.15	7.70	7.00	4.37
Emilia-Romagna	7.05	9.86	9.28	8.53	7.55	7.00	4.92
d. CENTRAL ITALY	7.17	10.57	10.68	9.80	8.98	7.69	3.96
Marche	8.52	9.55	10.32	9.83	9.22	8.21	6.01
Tuscany	7.81	11.65	11.27	10.41	9.68	8.16	2.92
Umbria	9.84	10.85	11.27	10.67	9.58	9.58	8.63
Lazio	6.37	10.14	10.27	9.22	8.40	7.13	3.97
e. SOUTHERN ITALY	9.05	10.83	11.15	10.47	9.62	8.42	5.92
Abruzzo	8.75	10.31	9.72	9.65	9.19	7.99	6.98
Molise	9.38	11.13	10.25	9.88	9.34	10.08	4.49
Campania	9.24	10.79	11.21	10.72	10.22	9.04	5.67
Apulia	8.75	10.89	11.28	10.35	9.30	8.01	5.40
Basilicata	8.52	10.78	11.15	10.18	9.15	7.31	8.72
Calabria	10.02	11.29	12.63	11.38	9.46	8.73	6.08
f. ISLANDS	7.65	10.54	10.59	10.27	9.42	7.76	3.08
Sicily	8.86	10.37	10.57	10.50	9.47	7.95	5.72
Sardinia	5.60	11.10	10.62	9.64	9.28	7.32	2.04

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 2013

	Term loans				
	Matched loans	Initial period of rate fixation			Revocable loans
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	5.20	2.88	3.55	4.05	7.97
up to 250,000	8.65	3.25	5.62	5.35	11.18
from 250,000 to 1,000,000	7.88	3.34	5.28	5.03	10.07
from 1,000,000 to 5,000,000	6.43	3.21	4.86	4.29	8.56
from 5,000,000 to 25,000,000	4.84	3.04	3.13	3.72	7.32
more than 25,000,000	3.49	2.53	3.07	2.88	5.38
b. NORTH-EAST ITALY	4.98	2.86	3.59	3.44	7.51
up to 250,000	9.40	3.17	5.33	5.18	11.56
from 250,000 to 1,000,000	8.04	3.27	5.11	4.62	9.94
from 1,000,000 to 5,000,000	6.32	3.13	4.93	3.82	8.10
from 5,000,000 to 25,000,000	4.65	2.99	3.84	3.51	6.98
more than 25,000,000	3.27	2.63	3.12	2.49	4.94
c. NORTH-WEST ITALY	4.79	2.98	3.90	3.83	7.43
up to 250,000	8.25	3.13	4.77	4.93	10.20
from 250,000 to 1,000,000	7.16	3.26	4.33	4.60	9.15
from 1,000,000 to 5,000,000	5.88	3.15	4.17	3.88	7.77
from 5,000,000 to 25,000,000	4.47	3.03	4.43	3.63	6.84
more than 25,000,000	3.53	2.75	3.52	3.16	5.44
d. CENTRAL ITALY	5.73	2.64	3.27	4.42	8.31
up to 250,000	8.51	3.25	5.91	5.47	11.64
from 250,000 to 1,000,000	8.05	3.36	5.84	5.24	10.57
from 1,000,000 to 5,000,000	6.82	3.29	5.10	4.58	9.42
from 5,000,000 to 25,000,000	5.34	3.11	3.91	4.16	7.91
more than 25,000,000	3.81	2.12	2.82	3.41	5.55
e. SOUTHERN ITALY	6.25	3.26	3.37	4.83	9.48
up to 250,000	8.42	3.62	6.13	5.51	11.46
from 250,000 to 1,000,000	8.74	3.69	5.80	5.28	10.90
from 1,000,000 to 5,000,000	7.36	3.46	5.21	4.80	9.85
from 5,000,000 to 25,000,000	5.72	3.13	1.32	3.86	8.58
more than 25,000,000	3.88	2.91	3.47	3.33	7.09
f. ISLANDS	6.26	3.04	4.91	4.92	9.20
up to 250,000	7.16	3.35	5.98	5.63	10.84
from 250,000 to 1,000,000	8.18	3.47	6.17	5.70	10.53
from 1,000,000 to 5,000,000	7.45	3.25	5.24	5.14	9.72
from 5,000,000 to 25,000,000	5.76	3.03	4.45	3.85	7.88
more than 25,000,000	4.37	2.67	3.71	3.15	6.68

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

September 2013

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.20	4.98	4.79	5.73	6.25	6.26
<i>of which:</i> discount lending	6.66	5.68	5.65	6.48	7.46	7.63
advance on loan selling for factoring	4.13	4.56	3.88	3.88	3.93	4.53
b. TERM LOANS	2.97	2.92	3.03	2.77	3.45	3.27
Initial period of rate fixation:						
up to 1 year	2.88	2.86	2.98	2.64	3.26	3.04
more than 1 year	3.91	3.48	3.85	4.02	4.51	4.92
<i>of which:</i> leasing	4.19	4.09	4.21	4.19	4.53	4.19
Initial period of rate fixation:						
up to 1 year	4.12	4.00	4.20	4.11	4.38	4.05
more than 1 year	4.76	4.51	4.34	5.34	6.10	5.07
c. REVOCABLE LOANS	7.97	7.51	7.43	8.31	9.48	9.20

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

September 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	5.20	2.90	4.05	7.97	3.59	2.95
Agricultural, forestry and fishing	5.91	3.13	4.67	8.21	5.08	5.72
Mining and quarrying	5.88	3.27	5.26	9.17	4.31	6.80
Manufacturing	4.86	2.89	4.12	9.12	3.57	1.79
Electricity, gas, steam and air conditioning supply	4.68	2.72	3.52	5.70	3.05	3.15
Water supply, sewerage, waste management and remediation activities	5.41	2.83	4.05	6.59	3.19	6.18
Construction	6.63	3.21	3.73	7.79	4.64	4.68
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.98	3.35	4.90	9.14	3.58	6.05
Transportation and storage	6.06	1.76	4.37	7.52	2.88	3.71
Accommodation and food service activities	6.57	2.76	4.71	8.61	4.41	4.46
Information and communication	6.01	2.95	3.66	6.25	2.04	0.37
Financial and insurance activities	3.39	2.90	1.05	5.59	3.24	2.85
Real estate activities	6.10	2.67	3.87	6.21	3.72	4.44
Professional, scientific and technical activities	6.12	3.06	3.91	6.88	3.72	4.02
Administrative and support service activities	5.60	3.13	4.60	8.23	3.59	5.84
All remaining activities (sections O, P,Q,R,S,T)	5.35	2.98	4.91	8.63	4.13	4.07

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

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

[TDB30870](#)

Sample of banks

Source: Survey of lending rates
Percentages

September 2013

	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.55	3.72	2.78	5.23	6.56	5.86
North-west Italy	3.64	3.63	2.31	5.08	6.30	5.49
North-east Italy	3.36	3.82	4.07	4.97	5.80	5.86
Central Italy	3.25	3.58	3.81	5.53	6.55	5.88
Southern Italy	4.51	5.06	4.99	5.86	7.23	6.49
Islands	4.29	5.00	5.01	5.57	7.84	6.49

Notes: Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates
Percentages

September 2013		Total	of which:			revocable loans
			Term loans			
		initial period of rate fixation				
		up to 1 year	from 1 to 5 years	more than 5 years		
a.	ITALY	3.21	2.46	3.79	4.82	5.29
b.	NORTH-WEST ITALY	3.07	2.43	3.30	4.53	5.24
	Piedmont	3.24	2.53	4.14	4.61	4.97
	Valle d'Aosta	3.53	2.86	5.02	4.20	7.52
	Liguria	3.26	2.44	4.51	4.72	6.15
	Lombardy	2.99	2.41	2.96	4.47	5.25
c.	NORTH-EAST ITALY	3.02	2.41	4.10	4.75	4.94
	Trentino-Alto Adige	3.19	2.73	5.08	4.68	5.45
	Veneto	2.97	2.38	3.70	4.59	4.29
	Friuli-Venezia Giulia	3.11	2.28	4.84	5.04	5.07
	Emilia-Romagna	2.99	2.37	4.21	4.85	5.60
d.	CENTRAL ITALY	3.34	2.44	4.07	4.93	5.17
	Marche	3.25	2.59	3.40	4.50	5.80
	Tuscany	3.12	2.34	4.65	4.88	5.74
	Umbria	3.49	2.52	4.77	4.94	6.71
	Lazio	3.46	2.47	3.84	5.01	4.70
e.	SOUTHERN ITALY	3.59	2.66	4.51	4.96	6.58
	Abruzzo	3.49	2.51	4.30	4.73	6.58
	Molise	3.71	2.67	5.44	4.94	8.04
	Campania	3.57	2.65	4.85	5.01	5.63
	Apulia	3.58	2.72	4.39	4.97	7.07
	Basilicata	3.64	2.67	4.28	4.96	8.38
	Calabria	3.77	2.69	4.14	5.06	8.95
f.	ISLANDS	3.54	2.52	5.30	5.25	6.83
	Sicily	3.49	2.55	5.57	5.29	6.77
	Sardinia	3.63	2.46	4.91	5.20	7.21

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 2013

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a. ITALY	2.38	2.32	4.94	4.60
b. NORTH-WEST ITALY	2.36	2.30	4.68	4.27
Piedmont and Valle d'Aosta	2.47	2.44	4.82	4.31
Liguria	2.37	2.27	4.97	4.46
Lombardy	2.32	2.26	4.57	4.23
c. NORTH-EAST ITALY	2.25	2.22	4.87	4.58
Trentino-Alto Adige	2.56	2.51	4.84	4.55
Veneto	2.22	2.18	4.74	4.45
Friuli-Venezia Giulia	2.21	2.14	5.17	4.80
Emilia Romagna	2.23	2.19	4.91	4.66
d. CENTRAL ITALY	2.39	2.35	5.01	4.79
Marche	2.42	2.36	4.52	4.44
Tuscany	2.23	2.24	4.98	4.66
Umbria	2.47	2.46	5.03	4.61
Lazio	2.51	2.40	5.10	4.89
e. SOUTHERN ITALY	2.68	2.52	5.06	4.73
Abruzzo and Molise	2.47	2.34	4.90	4.64
Campania	2.67	2.52	5.13	4.78
Apulia	2.78	2.60	5.08	4.69
Basilicata	2.89	2.47	5.00	4.61
Calabria	2.61	2.54	5.04	4.77
f. ISLANDS	2.48	2.39	5.32	5.00
Sicily	2.49	2.40	5.35	4.98
Sardinia	2.45	2.37	5.29	5.02

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

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted new business in the quarter
[TDB30900](#)

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 2013

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.96	3.50	4.87	4.14
NORTH-WEST ITALY	3.92	3.39	4.58	3.92
NORTH-EAST ITALY	3.80	3.41	5.11	4.10
CENTRAL ITALY	4.05	3.63	5.06	4.38
SOUTHERN ITALY	4.16	3.70	5.17	4.53
ISLANDS	4.07	3.57	5.01	4.45

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

September 2013		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	6.01	6.36	5.72	7.35	6.53	8.89	5.21
b.	NORTH-WEST ITALY	5.46	5.97	5.45	7.10	6.08	8.97	5.27
	Piedmont and Valle d'Aosta	5.90	5.98	5.51	6.97	6.09	8.79	5.07
	Liguria	6.64	6.84	5.94	7.92	6.95	10.00	5.98
	Lombardy	5.28	5.92	5.42	7.08	6.00	8.96	5.28
c.	NORTH-EAST ITALY	5.70	5.78	5.24	6.89	5.89	8.05	4.97
	Trentino-Alto Adige	5.11	5.18	4.67	5.64	5.24	6.46	5.25
	Veneto	5.79	5.88	5.22	7.24	6.26	8.40	4.41
	Friuli-Venezia Giulia	5.54	5.50	5.08	7.05	5.48	9.06	5.02
	Emilia-Romagna	5.77	5.86	5.37	7.05	5.80	8.31	5.60
d.	CENTRAL ITALY	6.51	7.00	6.36	7.70	7.11	9.06	5.03
	Marche	6.74	6.74	6.00	8.12	6.78	8.99	5.71
	Tuscany	6.66	7.02	6.32	9.13	7.05	9.63	5.67
	Umbria	7.44	7.35	6.83	8.87	7.28	9.97	6.49
	Lazio	6.22	7.01	6.56	6.97	7.19	8.13	4.70
e.	SOUTHERN ITALY	7.68	7.78	7.24	8.14	7.98	9.87	5.85
	Campania	7.69	7.97	7.37	8.29	8.20	9.83	5.30
	Abruzzo and Molise	7.47	7.45	6.84	7.79	7.94	9.36	6.07
	Apulia and Basilicata	7.46	7.46	7.15	7.87	7.38	10.04	5.98
	Calabria	8.85	9.00	8.51	9.54	9.07	9.96	7.13
f.	ISLANDS	7.11	7.91	7.46	8.38	7.97	9.25	5.89
	Sicily	7.81	7.96	7.51	8.32	8.06	9.14	5.98
	Sardinia	5.65	7.77	7.30	8.52	7.71	9.74	5.64

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

September 2013		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.52	1.49	0.85	0.87	0.25	0.32
b.	NORTH-EAST ITALY	0.47	1.05	0.73	0.78	0.23	0.30
	Piedmont	0.52	1.29	1.33	0.82	0.23	0.26
	Valle d'Aosta	0.50	0.86	1.86	0.91	0.12	0.17
	Liguria	0.45	0.75	2.19	0.94	0.20	0.25
	Lombardy	0.46	1.01	0.50	0.75	0.24	0.33
c.	NORTH-WEST ITALY	0.51	0.99	0.61	0.98	0.28	0.31
	Trentino-Alto Adige	0.68	0.96	1.86	1.13	0.28	0.35
	Veneto	0.44	1.13	0.44	0.84	0.26	0.29
	Friuli-Venezia Giulia	0.42	0.97	0.87	0.97	0.21	0.20
	Emilia-Romagna	0.58	0.93	1.08	1.07	0.31	0.35
d.	CENTRAL ITALY	0.73	1.78	1.37	1.01	0.30	0.41
	Marche	0.57	0.76	2.17	1.07	0.33	0.39
	Tuscany	0.45	1.30	1.28	0.78	0.26	0.28
	Umbria	0.70	1.15	1.98	1.34	0.41	0.39
	Lazio	0.86	1.84	1.36	1.08	0.32	0.48
e.	SOUTHERN ITALY	0.36	1.03	1.55	0.74	0.20	0.24
	Abruzzo	0.58	1.53	2.12	1.03	0.34	0.39
	Molise	0.47	0.28	2.22	0.82	0.21	0.32
	Campania	0.31	1.07	1.44	0.65	0.13	0.20
	Apulia	0.37	1.08	0.82	0.82	0.25	0.25
	Basilicata	0.37	0.88	1.65	0.57	0.22	0.32
	Calabria	0.24	0.78	0.97	0.50	0.12	0.18
f.	ISLANDS	0.37	0.85	1.74	0.70	0.19	0.22
	Sicily	0.41	0.94	2.00	0.88	0.24	0.26
	Sardinia	0.30	0.75	1.57	0.41	0.10	0.15

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

September 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	0.16	0.18	0.30	1.08	0.09	0.14	0.31	1.00
b.	NORTH-WEST ITALY	0.18	0.17	0.28	0.94	0.09	0.15	0.32	0.89
	Piedmont	0.16	0.16	0.27	1.00	0.08	0.13	0.30	0.82
	Valle d'Aosta	0.20	0.16	0.23	1.13	0.06	0.08	0.19	0.62
	Liguria	0.13	0.15	0.29	1.20	0.07	0.12	0.28	0.80
	Lombardy	0.20	0.18	0.28	0.90	0.10	0.16	0.33	0.92
c.	NORTH-EAST ITALY	0.16	0.20	0.35	1.24	0.09	0.15	0.33	1.00
	Trentino-Alto Adige	0.21	0.22	0.33	1.37	0.16	0.19	0.33	1.10
	Veneto	0.17	0.19	0.34	1.08	0.08	0.12	0.30	1.04
	Friuli-Venezia Giulia	0.20	0.19	0.33	1.28	0.06	0.10	0.24	0.74
	Emilia-Romagna	0.14	0.20	0.36	1.34	0.10	0.18	0.38	1.01
d.	CENTRAL ITALY	0.16	0.19	0.36	1.21	0.09	0.15	0.33	1.24
	Marche	0.14	0.22	0.52	1.46	0.07	0.17	0.50	1.46
	Tuscany	0.15	0.18	0.35	0.98	0.08	0.13	0.30	1.06
	Umbria	0.19	0.23	0.51	1.74	0.11	0.18	0.47	1.32
	Lazio	0.16	0.19	0.32	1.24	0.11	0.16	0.32	1.27
e.	SOUTHERN ITALY	0.14	0.15	0.25	1.02	0.06	0.10	0.23	0.85
	Abruzzo	0.17	0.24	0.45	1.37	0.11	0.18	0.41	1.28
	Molise	0.16	0.16	0.29	1.20	0.08	0.15	0.34	1.01
	Campania	0.12	0.13	0.19	0.88	0.05	0.08	0.16	0.72
	Apulia	0.14	0.15	0.27	1.17	0.06	0.11	0.27	0.93
	Basilicata	0.13	0.14	0.24	0.85	0.08	0.15	0.37	0.96
	Calabria	0.14	0.13	0.18	0.70	0.06	0.10	0.21	0.65
f.	ISLANDS	0.13	0.14	0.23	0.98	0.09	0.13	0.25	0.73
	Sicily	0.15	0.17	0.28	1.23	0.09	0.15	0.29	0.84
	Sardinia	0.10	0.10	0.15	0.55	0.08	0.11	0.16	0.44

Notes: Only deposit in euros is considered.

Information on the Bank of Italy

[TDB40606](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2013 July	2013 Aug.	2013 Sept.
a. TOTAL	566,224	560,470	566,070
b. GOLD AND GOLD RECEIVABLES	72,516	72,516	77,968
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	38,977	38,850	37,968
receivables from the IMF	12,612	12,587	12,301
securities	24,819	25,149	24,028
current accounts and other deposits	1,413	843	1,081
reverse operations	129	266	554
other claims	5	5	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	957	913	913
financial counterparties	957	913	913
<i>of which:</i> securities	204	241	283
reverse operations	153	3	-
other claims	600	669	630
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,395	1,400	1,401
claims on non-euro-area EU central banks	-	-	-
securities	1,395	1,400	1,401
other claims	-	-	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	247,703	241,513	235,395
main refinancing operations	6,112	957	1,386
longer-term refinancing operations	241,591	240,556	234,009
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	113,553	114,742	115,244
securities held for monetary policy purposes	40,652	40,177	39,719
other securities	72,901	74,566	75,525

TDB40606

Bank of Italy

	2013 July	2013 Aug.	2013 Sept.
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,527	14,527	14,506
i. INTRA-EUROSISTEM CLAIMS	20,010	21,050	21,926
participating interest in the ECB	1,377	1,377	1,377
claims deriving from the transfer of foreign reserves to the ECB	7,219	7,219	7,219
net claims related to the allocation of euro banknotes within the Eurosystem	11,413	12,453	13,330
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	54,516	52,644	58,166
<i>of which: investments of reserves and provisions</i>	36,918	35,299	36,577
m EXPENSE FOR THE YEAR	2,071	2,314	2,581

Notes:

TDB40616

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2013 July	2013 Aug.	2013 Sept.
a. TOTAL	566,224	560,470	566,070
b. BANKNOTES IN CIRCULATION	151,309	151,477	151,347
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	21,656	20,582	25,075
current accounts (covering the minimum reserve system)	20,947	19,894	24,385
deposit facility	709	688	490
fixed-term deposits	-	-	200
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	61,738	33,901	29,420
general government	61,278	33,585	28,224
<i>of which:</i> treasury payment account	773	809	811
sinking fund for the redemption of government securities	3,865	4,138	4,777
other liabilities	56,639	28,639	22,636
other counterparties	460	315	1,197
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	1,577	1,371	1,447
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	1,577	1,371	1,447
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	386	385	378
financial sector counterparties	-	-	-
general government	386	385	378
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	2	2
deposits and balances	2	2	2
other liabilities	-	-	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,566	7,566	7,472
i. INTRA-EUROSISTEM LIABILITIES	211,123	233,786	233,176
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation or euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	211,123	233,786	233,176

TDB40616

Bank of Italy

	2013 July	2013 Aug.	2013 Sept.
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,342	1,209	1,244
m PROVISIONS	8,126	8,126	8,126
provisions for specific risks	1,517	1,517	1,517
sundry staff-related provisions	6,609	6,609	6,609
n. REVALUATION ACCOUNTS	58,431	58,431	63,872
o. PROVISION FOR GENERAL RISKS	13,191	13,191	13,191
p. CAPITAL AND RESERVES	23,538	23,538	23,538
capital	..	..	..
ordinary and extraordinary reserves	15,798	15,798	15,798
other reserves	7,740	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	-	-	-
r. INCOME FOR THE YEAR	6,240	6,905	7,780
s. MEMORANDUM ACCOUNTS	621,116	612,561	603,225

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 openend 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 interestbearing 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 \square 75,000 to \square 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 \square 75,000 threshold for inclusion unchanged.

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

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

3.3 Surveys of interest rates

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

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

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

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

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

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

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

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of September 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.2 billion euros. About 0.2 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.

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.

Each release also updates the published data on the basis of any adjustments received in the meantime.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD	The total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
AMOUNT BACKED BY REAL SECURITY	AMOUNT BACKED BY REAL SECURITY: this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
BAD DEBTS	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS (NET USED MARGIN)	USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
BAD DEBTS DELETED	the amount of loans outstanding to borrowers no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: the state of insolvency or equivalent ceases to exist; the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported; the credit is transferred to a third party; the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings.
BAD DEBTS: NUMBER OF BORROWERS	BAD DEBTS: see item. BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BANKS (NUMBER)	Number of banks with headquarters in the province.
BANKS DEPOSITS AND POSTAL SAVINGS	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
BRANCH LOCATION	location - geographical area, region, province or municipality - of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
COUNTERPART INSTITUTIONAL SECTOR	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, subsectors 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 attività 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.
CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER ASSETS UNDER MANAG:TOT SECURITIES INCLUD. DEPOSITARY BANK TRANSACTIONS	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	It's about activities on buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.

**DERIVATES TRADING
(QUARTERLY FLOW)**

derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

**ECONOMIC ACTIVITY OF THE
CUSTOMER (NACE 2007)**

Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 2007 classification published by Istat (www.istat.it/strumenti/definizioni/ateco). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: <http://ec.europa.eu/eurostat> following the path Statistics/standard code lists/item 36

**ECONOMIC PURPOSE OF THE
INVESTMENT**

Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations". For more details, please refer to our website, *Circolare no. 272/2008*, Section C.16 - Purpose of the loan (only in Italian). It is possible to ask to statistiche@bancaditalia.it the detailed breakdown of the "economic purpose of investment".

**END-QUARTER PORTFOLIO
STOCKS (PORTFOLIO
MANAGEMENT SERVICES)**

Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).

**FACTORING - ADVANCES ON
RECEIVABLES FACILITIES
GRANTED**

FACTORING - ADVANCES ON RECEIVABLES In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments. **FACILITIES GRANTED**: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

**FACTORING - ADVANCES ON
RECEIVABLES FACILITIES
USED MARGIN**

see item **FACTORING - ADVANCES ON RECEIVABLES - FACILITIES GRANTED USED MARGIN**: the amount of credit actually disbursed to a customer.

**FINANCIAL DERIVATES:
INTRINSIC VALUE**

is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN	USED MARGIN: it is the amount of the guarantees actually granted.
GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
INDIVIDUAL PORTFOLIO MANAGEMENT	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.

LOAN FACILITIES - FACILITIES GRANTED	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
LOAN FACILITIES - OVERSHOOT	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
LOAN FACILITIES - UNUSED MARGIN	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
LOAN FACILITIES - USED MARGIN	USED MARGIN: The amount of credit actually disbursed to a customer.
LOANS	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
LOANS LEVEL	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
LOANS FACILITIES: NUMBER OF BORROWERS	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS: FACILITIES GRANTED	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
MATCHED LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW ADJUSTED BAD DEBTS (CREDIT USED)	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.

NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
PROPRIETARY TRADING	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of 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 number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report 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). 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.
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	It is about 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 - entities 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.

RESIDENCE

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

RESIDUAL MATURITY

the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).

REVOCABLE LOANS: FACILITIES GRANTED

REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

REVOCABLE LOANS: USED MARGIN

USED MARGIN: the amount of credit actually disbursed to a customer.

SHORT TERM

Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT GRANTED

the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT USED

the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.

SOUTHERN ITALY

comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

SUBSIDIZED LOANS - AMOUNTS OUTSTANDING	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidizes loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
TERM LOANS: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
TERM LOANS: OVERSHOOT	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
TERM LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TYPE OF SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
UNDERWRITING	It's about activities that regard 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.