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Director: GRAZIA MARCHESE

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Notice to readers

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

II. Symbols:

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

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

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


Additional information concerning this issue

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

June 2014

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	678	31,234	179	20,399
b. PIEDMONT	27	2,531	18	1,893
Alessandria	-	278	-	186
Asti	1	162	1	128
Biella	4	134	4	116
Cuneo	13	501	5	340
Novara	-	205	-	109
Turin	9	1,034	8	893
Verbano-Cusio-Ossola	-	88	-	28
Vercelli	-	129	-	93
c. VALLE D'AOSTA	1	96	-	67
Aosta	1	96	-	67
d. LIGURIA	6	900	5	723
Genoa	4	488	3	394
Imperia	-	113	-	84
La Spezia	1	126	1	110
Savona	1	173	1	135
e. LOMBARDY	162	6,085	51	3,451
Bergamo	11	730	1	389
Brescia	15	910	5	446
Como	3	342	-	205
Cremona	4	274	-	121
Lecco	2	226	1	118
Lodi	3	150	-	51
Mantua	4	315	1	226
Milan	111	1,816	41	1,133
Monza-Brianza	5	453	1	247
Pavia	1	316	-	216
Sondrio	3	122	1	23
Varese	-	431	-	276
f. TRENTINO-ALTO ADIGE	101	927	7	278
Bolzano	55	403	4	136
Trento	46	524	3	142
g. VENETO	44	3,335	6	1,746
Belluno	1	175	-	103
Padua	11	603	2	378
Rovigo	2	161	-	96
Treviso	8	601	1	280
Venice	6	497	2	291
Verona	7	678	1	316
Vicenza	9	620	-	282

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	6,125	381	4,449	81	261	5,789
-	428	8	188	1	22	632
-	85	-	6	-	1	86
-	21	-	11	-	2	60
-	17	-	-	-	1	40
-	38	8	122	-	1	141
-	96	-	-	-	-	60
-	78	-	47	1	16	173
-	58	-	2	-	-	27
-	35	-	-	-	1	45
-	8	1	21	-	-	31
-	8	1	21	-	-	31
-	147	-	24	1	6	136
-	88	-	2	1	4	52
-	18	-	10	-	1	23
-	13	-	2	-	1	25
-	28	-	10	-	-	36
5	1,695	42	805	64	134	1,178
1	197	9	142	-	2	206
1	222	9	229	-	13	180
-	88	3	48	-	1	96
-	80	4	73	-	-	89
-	76	1	31	-	1	64
-	54	3	44	-	1	52
-	47	3	42	-	-	68
1	490	5	89	64	104	129
-	130	4	70	-	6	55
-	74	1	24	-	2	99
2	97	-	2	-	-	44
-	140	-	11	-	4	96
1	129	90	513	3	7	298
1	67	47	194	3	6	111
-	62	43	319	-	1	187
5	905	33	671	-	13	538
-	47	1	25	-	-	50
1	94	8	128	-	3	101
-	12	2	53	-	-	43
1	185	6	134	-	2	95
-	119	4	85	-	2	44
1	240	5	118	-	4	94
2	208	7	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	22	882	5	472
Gorizia	4	92	-	40
Pordenone	3	207	1	116
Trieste	3	124	1	88
Udine	12	459	3	228
i. EMILIA ROMAGNA	46	3,259	20	2,159
Bologna	11	738	5	480
Ferrara	3	221	2	189
Forlì	9	324	3	192
Modena	5	446	2	255
Parma	2	335	2	259
Piacenza	1	210	-	131
Ravenna	4	322	2	259
Reggio Emilia	5	384	3	244
Rimini	6	279	1	150
l. MARCHE	27	1,110	7	829
Ancona	10	346	3	250
Ascoli Piceno	4	146	1	112
Fermo	4	146	1	112
Macerata	4	225	1	179
Pesaro e Urbino	7	290	1	200
m. TUSCANY	47	2,343	15	1,549
Arezzo	4	221	-	133
Florence	14	632	6	462
Grosseto	3	146	-	95
Livorno	2	201	-	125
Lucca	3	254	2	159
Massa Carrara	1	108	1	92
Pisa	5	279	2	178
Pistoia	8	174	2	108
Prato	1	123	-	66
Siena	6	205	2	131
n. UMBRIA	6	527	3	430
Perugia	4	402	1	322
Terni	2	125	2	108
o. LAZIO	61	2,620	21	1,806
Frosinone	6	207	-	116
Latina	5	190	-	115
Rieti	2	79	1	57
Rome	42	1,942	19	1,381
Viterbo	6	202	1	137
p. ABRUZZO	11	637	3	444
Chieti	3	168	1	114
L'Aquila	1	138	-	71
Pescara	2	163	1	129
Teramo	5	168	1	130

						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	164	15	243	1	3	171
-	16	4	36	-	-	20
-	41	2	50	-	-	39
-	16	1	18	1	2	4
1	91	8	139	-	1	108
4	647	21	440	1	13	325
-	134	6	117	-	7	55
-	12	1	20	-	-	24
-	42	6	90	-	-	30
2	177	-	12	1	2	47
-	58	-	17	-	1	44
1	63	-	15	-	1	41
-	14	2	48	-	1	18
-	96	2	43	-	1	45
1	51	4	78	-	-	21
-	89	20	192	-	-	209
-	38	7	58	-	-	46
-	5	3	29	-	-	30
-	5	3	29	-	-	30
-	15	3	31	-	-	49
-	28	6	62	-	-	56
3	441	29	349	-	4	269
2	59	2	29	-	-	36
-	78	8	91	-	1	42
-	17	3	34	-	-	28
-	52	2	24	-	-	20
-	73	1	22	-	-	28
-	13	-	2	-	1	15
1	66	2	34	-	1	37
-	23	6	42	-	1	21
-	43	1	14	-	-	6
-	17	4	57	-	-	36
-	49	3	48	-	-	82
-	39	3	41	-	-	51
-	10	-	7	-	-	31
5	477	25	290	10	47	261
2	61	4	29	-	1	61
1	50	4	25	-	-	30
-	14	1	8	-	-	31
2	338	11	177	10	46	84
-	14	5	51	-	-	55
-	107	8	86	-	-	172
-	39	2	15	-	-	55
-	45	1	22	-	-	44
-	14	1	20	-	-	31
-	9	4	29	-	-	42

Distribution by location (province) and institutional category of bank

[TDB10207](#)

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	2	138	-	89
	Campobasso	2	106	-	73
	Isernia	-	32	-	16
r.	CAMPANIA	32	1,518	8	1,171
	Avellino	4	134	1	93
	Benevento	2	92	1	56
	Caserta	4	195	2	161
	Naples	9	745	4	631
	Salerno	13	352	-	230
s.	APULIA	28	1,319	1	902
	Bari	14	466	1	307
	Barletta - Andria - Trani	3	116	-	83
	Brindisi	2	115	-	77
	Foggia	1	210	-	139
	Lecce	3	249	-	181
	Taranto	5	163	-	115
t.	BASILICATA	3	230	-	138
	Matera	-	73	-	53
	Potenza	3	157	-	85
u.	CALABRIA	16	468	2	372
	Catanzaro	5	99	-	78
	Cosenza	5	186	1	137
	Crotone	3	34	1	25
	Reggio Calabria	1	113	-	104
	Vibo Valentia	2	36	-	28
v.	SICILY	31	1,641	4	1,223
	Agrigento	4	150	-	101
	Caltanissetta	6	94	-	57
	Catania	5	339	2	239
	Enna	1	60	-	43
	Messina	3	212	1	169
	Palermo	7	397	1	326
	Ragusa	2	112	-	68
	Syracuse	1	121	-	89
	Trapani	2	156	-	131
z.	SARDINIA	5	668	3	657
	Cagliari	2	207	1	203
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	38	-	38
	Nuoro	-	68	-	68
	Ogliastra	-	26	-	26
	Olbia Tempio	-	76	-	75
	Oristano	1	82	-	76
	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	33	1	16	-	-	46
1	20	1	13	-	-	34
-	13	-	3	-	-	12
5	203	19	136	-	8	324
-	21	3	20	-	-	51
-	24	1	12	-	-	41
-	26	2	7	-	1	57
4	106	1	3	-	5	81
1	26	12	94	-	2	94
3	297	24	119	-	1	225
2	105	11	53	-	1	40
-	25	3	8	-	-	10
-	26	2	12	-	-	20
-	61	1	10	-	-	48
1	57	2	11	-	-	80
-	23	5	25	-	-	27
-	49	3	43	-	-	83
-	9	-	11	-	-	23
-	40	3	32	-	-	60
1	10	13	86	-	-	171
1	2	4	19	-	-	37
-	7	4	42	-	-	65
-	-	2	9	-	-	16
-	1	1	8	-	-	35
-	-	2	8	-	-	18
3	246	24	171	-	1	328
-	22	4	27	-	-	37
-	8	6	29	-	-	20
1	81	2	19	-	-	56
-	3	1	14	-	-	19
-	32	2	11	-	-	67
1	31	5	39	-	1	74
1	39	1	5	-	-	12
-	24	1	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

June 2014

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	16	15
Customer trading	24	22
Underwriting	5	5
Placement	47	42
Individual portfolio management	40	40
Reception of orders	48	44
Investment advice	83	78
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

94

88

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

	2014 Mar.	2014 June
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	710	741
Equity	141	138
Balanced	43	51
Bond	277	284
Liquidity	26	26
Flexible	269	291
c. NUMBER OF ASSET MANAGEMENT COMPANIES	39	39

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

	2014 Mar.	2014 June
a. NUMBER OF FINANCIAL INTERMEDIARIES	187	188
Leasing	39	39
Factoring	27	27
Consumer credit	32	32
Other forms of finance	14	14
Acquisition of shareholdings	2	2
Issue and/or management of credit cards	1	1
Securitization	9	9
Foreign exchange trading and other activities	63	64
b. NUMBER OF PAYMENT INSTITUTIONS	57	56
c. NUMBER OF E-MONEY INSTITUTIONS	4	5

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	
	2014 Mar.	2014 June	2014 Mar.	2014 June	2014 Mar.	2014 June
a. NUMBER OF BORROWERS	7,592,289	7,604,163	4,481,916	4,444,394	3,110,373	3,159,769
of which: joint borrowers	2,212,302	2,214,485	998,340	976,482	1,213,962	1,238,003
b. LOAN FACILITIES						
facilities granted	2,190,705	2,173,606	1,796,217	1,778,464	394,488	395,142
used margin	1,756,872	1,740,693	1,369,251	1,352,344	387,621	388,349
overshoot	56,064	57,811	50,579	52,152	5,485	5,659
unused margin	489,896	490,724	477,545	478,272	12,352	12,452
of which: matched loans						
facilities granted	278,721	278,785	239,898	241,120	38,823	37,665
used margin	148,376	148,799	119,761	121,140	28,615	27,660
term loans						
facilities granted	1,655,424	1,644,062	1,300,057	1,287,080	355,367	356,982
used margin	1,466,801	1,453,011	1,108,797	1,093,544	358,004	359,467
revocable loans						
facilities granted	256,435	250,583	256,137	250,103	297	480
used margin	141,634	138,778	140,631	137,561	1,003	1,217
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	361,184	365,051	344,434	348,599	16,750	16,451
used margin	184,655	185,174	168,383	169,209	16,273	15,965
d. BAD DEBTS	216,362	222,168	157,716	163,248	58,646	58,920
e. NUMBER OF GUARANTORS	4,082,871	4,060,581	2,721,805	2,691,218	1,361,066	1,369,363
of which: joint guarantors	1,420,257	1,413,812	953,074	944,816	467,183	468,996
f. GUARANTEES RECEIVED	822,936	819,210	615,752	612,570	207,184	206,640

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

[TDC40010](#)

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

	2013 June	2013 Sept.	2013 Dec.	2014 Mar.	2014 June
a. TOTAL STOCKS					
Loans	1,913,863	1,891,539	1,877,428	1,875,687	1,867,368
<i>of which: bad debts</i>	139,228	145,505	156,865	165,608	171,336
Deposits	1,269,753	1,263,976	1,276,777	1,289,024	1,323,881
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,875,017	1,855,194	1,845,333	1,844,016	1,836,437
<i>of which: in non-euro-area currencies</i>	17,381	16,509	15,983	15,183	15,315
more than 12 months	-	-	-	-	-
bad debts	138,209	144,556	155,890	164,612	170,347
Deposits	1,255,209	1,248,550	1,258,067	1,268,113	1,302,594
<i>of which: in non-euro-area currencies</i>	12,043	12,785	13,101	13,456	14,205
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	38,807	36,341	32,091	31,663	30,914
<i>of which: bad debts</i>	1,019	948	975	995	989
Deposits	14,533	15,395	18,676	20,877	21,254

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

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

[TDB10232](#)Source: Supervisory returns
Stocks in millions of euro

June 2014		Total	General government	Financial companies
a.	TOTAL	1,836,437	267,900	147,803
b.	NORTH-WEST ITALY	611,163	22,337	96,288
	Piedmont	114,871	11,057	6,437
	Valle d'Aosta	2,760	140	196
	Liguria	36,236	1,894	825
	Lombardy	457,296	9,246	88,829
c.	NORTH-EAST ITALY	396,179	10,615	29,696
	Trentino-Alto Adige	40,669	996	1,163
	Veneto	163,338	3,914	13,662
	Friuli-Venezia Giulia	31,224	1,817	1,381
	Emilia-Romagna	160,948	3,887	13,491
d.	CENTRAL ITALY	553,430	210,807	18,974
	Marche	42,972	1,819	1,839
	Tuscany	113,219	4,909	4,166
	Umbria	21,170	890	54
	Lazio	376,069	203,188	12,914
e.	SOUTHERN ITALY	185,778	16,171	1,192
	Abruzzo	25,152	1,269	81
	Molise	3,766	289	16
	Campania	74,874	7,290	921
	Apulia	54,866	3,124	155
	Basilicata	6,847	645	5
	Calabria	20,272	3,553	14
f.	ISLANDS	89,886	7,970	1,654
	Sicily	65,091	6,848	228
	Sardinia	24,795	1,123	1,426

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
822,285	251,877	147,814	404,391	93,792	504,641
298,876	98,285	49,409	147,158	27,448	166,213
52,390	18,091	8,439	25,052	7,259	37,728
1,426	532	344	543	224	774
17,941	5,165	3,243	9,417	2,235	13,341
227,119	74,497	37,384	112,144	17,730	114,371
221,081	74,499	38,090	102,637	25,629	109,158
24,137	6,600	4,368	12,409	3,907	10,465
90,353	33,384	13,785	41,132	10,229	45,180
14,930	6,001	2,391	6,000	2,279	10,818
91,662	28,514	17,546	43,096	9,214	42,694
187,232	48,455	37,439	96,959	18,639	117,776
22,534	8,531	5,233	8,246	3,445	13,335
60,586	17,748	10,038	30,501	7,852	35,705
11,689	4,329	2,165	4,675	1,736	6,800
92,422	17,848	20,003	53,538	5,606	61,936
80,830	22,730	16,398	39,325	14,298	73,287
13,132	4,827	3,145	4,800	2,191	8,480
1,625	486	402	675	400	1,435
33,416	7,924	5,632	19,310	3,864	29,383
22,730	6,831	4,944	10,030	5,149	23,708
3,164	887	779	1,354	747	2,287
6,764	1,775	1,495	3,156	1,947	7,995
34,267	7,908	6,478	18,312	7,780	38,207
24,098	5,776	4,039	13,259	5,638	28,271
10,169	2,132	2,439	5,053	2,142	9,935

Distribution by customer location (geographical area) and economic activity

[TDB10255](#)

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

June 2014		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	916,078	326,323	246,710	205,870	95,128	42,046
	Agricultural, forestry and fishing	43,984	12,465	14,725	8,532	5,115	3,147
	Mining and quarrying	3,112	1,234	702	848	214	113
	Manufacturing	214,707	83,407	68,197	37,154	19,775	6,174
	Electricity, gas, steam and air conditioning supply	32,682	12,907	5,465	9,531	3,061	1,718
	Water supply, sewerage, waste management and remediation activities	9,756	3,125	2,242	2,740	1,078	570
	Construction	158,546	52,729	40,913	39,538	17,981	7,385
	Wholesale and retail trade, repair of motor vehicles and motorcycles	141,966	45,161	35,794	30,038	20,786	10,186
	Transportation and storage	39,872	11,789	7,171	11,967	5,987	2,958
	Accommodation and food service activities	37,704	8,304	12,401	8,632	5,305	3,061
	Information and communication	16,139	7,284	2,360	5,316	799	381
	Financial and insurance activities	17,907	7,402	4,686	4,253	1,025	542
	Real estate activities	118,657	48,231	31,831	29,897	6,275	2,423
	Professional, scientific and technical activities	38,742	18,095	11,266	6,286	2,166	930
	Administrative and support service activities	19,195	6,822	3,859	5,584	2,232	698
	All remaining activities (sections O, P,Q,R,S,T)	23,108	7,367	5,098	5,555	3,327	1,761

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

June 2014

June 2014		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year		
a.	TOTAL	345,457	68,929	41,446	70,412	164,670	323,790
b.	EUROPE	292,159	56,425	37,775	61,672	136,287	305,896
of which:							
	Albania	435	52	5	123	256	534
	Austria	16,837	1,648	976	2,542	11,671	55,787
	Belgium	5,931	3,290	701	374	1,566	700
	Bosnia and Herzegovina	573	2	..	125	447	2,397
	Bulgaria	4,827	238	3	815	3,772	2,690
	Czech Republic	4,497	75	122	932	3,368	9,561
	Croatia	14,650	299	63	2,056	12,232	8,589
	Denmark	1,782	902	337	156	387	-
	Finland	731	90	124	179	339	-
	France	41,430	15,379	9,146	3,705	13,200	1,458
	Germany	32,098	4,880	2,012	13,636	11,570	143,526
	Greece	473	6	61	86	320	288
	Ireland	6,272	373	352	1,239	4,308	952
	Liechtenstein	86	..	-	35	51	-
	Luxembourg	17,349	2,670	1,194	4,240	9,245	2,477
	Malta	870	270	132	38	429	-
	Montenegro	1	..	..	..	..	-
	Norway	1,926	571	362	71	921	-
	Netherlands	14,952	2,154	2,665	1,464	8,668	89
	Poland	7,839	30	14	1,738	6,059	29,493
	Portugal	2,512	549	103	59	1,800	-
	United Kingdom	47,494	15,032	12,799	14,631	5,032	3,813
	Romania	7,441	210	315	1,556	5,360	3,246
	Russia	9,717	334	452	2,398	6,534	11,675
	Serbia	4,288	23	1,031	919	2,316	2,256
	Slovakia	4,919	65	98	1,131	3,624	10,186
	Slovenia	756	41	6	78	631	4,136
	Spain	14,223	3,078	2,277	2,206	6,662	1,126
	Sweden	1,668	527	382	183	575	-
	Switzerland	7,123	775	1,599	1,927	2,821	2,821
	Turkey	5,835	2,400	207	1,081	2,147	239
	Hungary	7,559	32	25	1,265	6,237	6,324
c.	ASIA	14,172	5,974	1,612	1,313	5,273	1,096
of which:							
	Saudi Arabia	224	48	47	67	63	-
	China	6,218	4,746	611	264	596	521
	South Korea	277	172	47	17	41	-
	Philippines	153	2	..	1	150	-
	Japan	2,463	128	178	317	1,840	==
	India	930	453	28	64	385	7
	Indonesia	732	6	1	40	686	

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	201	18	100	32	51	-
	Israel	174	14	..	13	147	..
	Kazakhstan	560	2	466	9	83	-
	Malaysia	21	8	-	4	9	-
	Pakistan	13	2	..	..	11	-
	Qatar	390	30	..	27	333	-
	Taiwan	52	43	7	..	2	6
	Thailand	14	8	..	3	3	-
d.	AFRICA	2,803	364	270	868	1,300	3,654
	of which: Algeria	634	13	..	579	41	-
	Egypt	632	224	2	195	212	3,654
	Morocco	163	20	90	20	34	-
	South Africa	207	34	3	11	160	-
	Tunisia	193	33	145	10	4	-
e.	AMERICA	16,520	4,262	1,276	3,379	7,603	12,967
	of which: Argentina	88	..	..	16	71	..
	Brazil	695	65	35	285	311	-
	Canada	1,562	591	125	178	668	-
	Chile	92	3	1	28	60	..
	Colombia	27	1	..	17	10	-
	Cuba	67	16	48	..	2	-
	Mexico	481	5	2	113	361	..
	Peru	44	3	2	35	3	2
	United States	13,098	3,571	1,053	2,597	5,877	12,965
	Uruguay	5	..	-	4	1	-
	Venezuela	86	-	..	42	44	-
f.	OCEANIA	2,395	143	325	284	1,643	1
	of which: Australia	1,463	134	315	235	780	1
	New Zealand	72	9	11	9	44	-
g.	OFF-SHORE CENTRES	8,647	1,760	184	1,880	4,822	176
	of which: Bahamas	568	193	-	147	228	-
	Cayman Islands	2,230	704	85	115	1,327	..
	Gibraltar	9	-	-	2	6	-
	Hong Kong	983	302	17	493	172	101
	Jersey, C.I.	709	..	19	43	647	-
	Singapore	1,315	206	4	665	441	74
h.	INTERNATIONAL ORGANIZATIONS	8,718	-	-	1,015	7,703	

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

June 2014

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	1,139,332	2,190	76,197	1,033	57,494
b. NORTH-WEST ITALY	389,844	48	24,519	330	15,894
Piedmont	80,192	17	4,744	149	3,023
Valle d'Aosta	2,132	8	199	2	214
Liguria	28,268	2	1,312	16	916
Lombardy	279,253	23	18,265	163	11,741
c. NORTH-EAST ITALY	260,621	193	17,246	311	15,051
Trentino-Alto Adige	27,946	109	3,023	150	2,386
Veneto	107,084	27	6,959	65	6,448
Friuli-Venezia Giulia	22,681	39	1,482	35	950
Emilia-Romagna	102,910	18	5,781	61	5,267
d. CENTRAL ITALY	292,153	79	19,446	104	15,867
Marche	28,664	13	2,403	62	1,267
Tuscany	77,270	15	5,500	16	5,717
Umbria	14,025	1	1,465	13	1,086
Lazio	172,193	50	10,078	13	7,797
e. SOUTHERN ITALY	133,270	32	10,143	125	7,821
Abruzzo	18,638	3	2,083	19	1,085
Molise	2,529	1	240	8	180
Campania	53,072	11	2,637	23	3,397
Apulia	40,144	10	3,801	59	2,237
Basilicata	4,446	2	357	7	281
Calabria	14,441	6	1,026	9	641
f. ISLANDS	63,445	1,838	4,842	163	2,861
Sicily	45,461	1,366	3,057	83	1,586
Sardinia	17,984	472	1,785	81	1,276

Notes:

Banks and CDP

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
1,223	82,384	1,848	292,776	1,971	58,880	5,177	558,160
480	31,393	66	104,371	178	21,372	1,412	189,782
138	6,490	14	22,799	63	3,427	431	38,897
4	270	-	488	..	127	85	735
33	1,814	10	8,968	22	3,749	147	11,279
304	22,820	41	72,116	92	14,069	749	138,870
330	20,802	525	63,552	264	13,591	1,607	127,150
43	1,179	319	3,988	103	1,627	308	14,712
118	9,747	43	26,788	44	5,226	348	51,271
65	1,966	47	6,352	28	1,010	215	10,493
105	7,910	116	26,424	90	5,728	736	50,674
163	15,278	260	69,060	152	14,437	1,066	156,241
68	1,389	16	6,663	47	1,509	434	14,794
49	4,686	30	21,185	60	5,050	127	34,834
19	994	10	3,269	12	745	51	6,360
27	8,208	202	37,944	34	7,133	454	100,252
178	11,501	67	37,631	1,204	6,229	611	57,726
55	1,370	6	4,269	1,104	838	98	7,710
9	204	..	689	12	123	20	1,044
42	5,221	55	15,458	14	2,723	100	23,390
42	3,397	4	12,918	67	1,892	212	15,506
2	421	..	915	3	202	35	2,222
27	889	2	3,384	4	453	146	7,853
72	3,410	932	18,162	172	3,250	481	27,261
56	2,434	87	13,413	102	2,274	397	20,608
17	975	845	4,748	71	976	84	6,653

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2014

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL	841,450	338	22,940	149	11,951
b. NORTH-WEST ITALY	325,022	3	9,266	32	4,028
Piedmont	65,690	1	1,788	11	730
Valle d'Aosta	1,057	-	41	2	17
Liguria	15,160	..	420	7	318
Lombardy	243,114	2	7,016	12	2,962
c. NORTH-EAST ITALY	239,371	24	4,375	77	3,665
Trentino-Alto Adige	15,437	21	1,074	59	817
Veneto	135,110	1	1,707	16	1,379
Friuli-Venezia Giulia	13,223	-	365	-	285
Emilia-Romagna	75,601	2	1,229	2	1,184
d. CENTRAL ITALY	180,935	11	6,120	1	2,203
Marche	17,295	2	803	1	212
Tuscany	43,965	..	1,142	..	1,071
Umbria	6,855	-	281	-	195
Lazio	112,820	9	3,894	..	725
e. SOUTHERN ITALY	65,260	7	2,372	36	1,499
Abruzzo	8,069	..	424	1	358
Molise	1,299	-	103	-	19
Campania	29,108	5	675	26	452
Apulia	19,174	1	896	10	496
Basilicata	1,735	..	50	-	87
Calabria	5,876	..	223	-	87
f. ISLANDS	30,862	293	807	3	556
Sicily	23,951	214	520	2	367
Sardinia	6,911	79	287	1	189

Notes:

Banks and CDP

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
554	73,008	417	62,381	302	13,600	2,115	653,694
245	35,062	1	22,452	10	5,802	602	247,518
87	3,379	..	5,368	..	906	129	53,289
14	70	-	133	-	88	24	667
14	608	..	1,909	..	682	31	11,170
129	31,004	1	15,042	10	4,126	419	182,392
115	17,844	62	13,093	257	3,277	834	195,747
1	762	23	1,327	4	560	50	10,739
59	7,999	1	5,369	3	1,046	284	117,245
12	1,388	1	1,394	-	139	166	9,473
43	7,695	37	5,003	250	1,532	334	58,290
58	12,615	33	15,105	16	3,205	372	141,196
38	1,040	..	1,169	5	258	302	13,464
8	2,728	9	4,487	10	1,137	18	33,355
5	970	..	638	-	107	5	4,654
7	7,877	24	8,810	..	1,704	46	89,724
101	5,741	2	8,206	5	960	183	46,149
30	655	..	810	-	125	42	5,623
4	134	..	128	-	26	..	885
39	1,684	2	3,518	-	333	37	22,338
23	2,722	..	2,844	5	296	101	11,781
2	149	-	198	..	42	2	1,204
3	397	..	707	-	139	1	4,318
35	1,746	320	3,525	13	355	125	23,083
22	1,239	30	2,754	1	255	120	18,427
12	508	290	772	13	100	5	4,657

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

Source: Supervisory returns
Stocks in millions of euro

June 2014

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	13,651	499	13,152	5,972	109	5,863
b.	NORTH-WEST ITALY	4,151	158	3,993	1,937	76	1,860
	Piedmont	1,077	28	1,050	438	3	434
	Valle d'Aosta	41	..	41	31	..	31
	Liguria	75	..	74	40	..	40
	Lombardy	2,958	129	2,829	1,428	73	1,355
c.	NORTH-EAST ITALY	4,202	157	4,045	1,672	12	1,660
	Trentino-Alto Adige	534	64	470	258	3	254
	Veneto	1,657	28	1,629	621	1	620
	Friuli-Venezia Giulia	402	40	362	155	7	148
	Emilia-Romagna	1,609	26	1,583	638	1	637
d.	CENTRAL ITALY	2,882	58	2,824	1,439	9	1,431
	Marche	355	26	329	136	3	132
	Tuscany	1,358	15	1,343	679	3	676
	Umbria	324	7	318	188	..	187
	Lazio	844	10	834	437	2	436
e.	SOUTHERN ITALY	1,698	68	1,629	663	9	655
	Abruzzo	168	3	164	58	..	58
	Molise	48	4	44	18	-	18
	Campania	424	12	412	220	1	219
	Apulia	715	18	697	288	2	286
	Basilicata	126	3	122	35	..	34
	Calabria	216	27	189	45	6	39
f.	ISLANDS	718	58	660	261	3	258
	Sicily	437	52	384	134	1	134
	Sardinia	282	6	276	127	2	124

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,023	227	4,795	2,656	163	2,493
1,525	76	1,449	689	5	684
431	24	407	209	1	208
7	..	6	3	-	3
24	..	24	10	..	10
1,064	52	1,012	467	4	463
1,613	72	1,541	917	73	844
89	4	86	187	58	130
731	25	706	305	1	303
171	20	150	76	12	64
622	23	599	349	2	347
826	27	799	616	22	594
109	9	100	110	13	97
432	5	427	247	7	240
81	5	76	56	2	55
204	7	197	203	1	202
784	42	742	251	18	233
77	3	74	32	..	32
23	1	22	7	3	4
128	7	121	76	5	71
331	9	321	97	7	90
67	2	66	24	1	22
157	21	137	14	1	13
275	11	264	183	45	138
153	8	145	150	44	106
122	3	119	33	1	32

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2014

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	597	19	578	177	1	176
b.	NORTH-WEST ITALY	159	8	151	58	1	57
	Piedmont	59	2	57	18	-	18
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	2	..	2	2	..	1
	Lombardy	97	6	91	38	1	38
c.	NORTH-EAST ITALY	234	6	228	62	-	62
	Trentino-Alto Adige	23	..	23	6	-	6
	Veneto	89	3	86	27	-	27
	Friuli-Venezia Giulia	22	1	21	10	-	10
	Emilia-Romagna	100	2	98	18	-	18
d.	CENTRAL ITALY	98	2	96	32	..	32
	Marche	14	1	14	4	..	4
	Tuscany	34	1	33	12	-	12
	Umbria	13	..	13	3	-	3
	Lazio	37	..	36	13	-	13
e.	SOUTHERN ITALY	81	2	79	17	..	17
	Abruzzo	9	..	8	2	-	2
	Molise	3	..	3	..	-	..
	Campania	21	..	21	4	-	4
	Apulia	34	1	33	9	..	9
	Basilicata	6	..	6	1	-	1
	Calabria	8	..	8	2	-	2
f.	ISLANDS	25	1	24	8	..	8
	Sicily	16	..	15	5	..	5
	Sardinia	9	..	9	3	-	3

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
345	18	327	75	..	75
82	7	75	19	..	19
33	2	31	8	-	8
1	..	1	-	-	-
..	-	-	..
48	5	43	11	..	11
132	6	126	40	-	40
6	..	6	11	-	11
48	3	45	13	-	13
10	1	9	2	-	2
68	2	65	14	-	14
60	2	58	6	..	6
9	..	8	1	-	1
21	..	20	2	..	2
9	..	9	1	-	1
21	..	20	3	-	3
56	2	54	8	-	8
7	..	6	1	-	1
3	..	2	..	-	..
14	..	14	3	-	3
22	1	21	3	-	3
5	..	4	..	-	..
6	..	6	..	-	..
15	1	14	2	-	2
10	..	9	1	-	1
5	..	5	1	-	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

June 2014

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	13,609	79	509	651
b.	NORTH-WEST ITALY	2,539	40	142	221
	Piedmont	846	14	35	32
	Valle d'Aosta	94	..	2	54
	Liguria	230	2	5	1
	Lombardy	1,369	25	101	134
c.	NORTH-EAST ITALY	3,299	3	156	224
	Trentino-Alto Adige	1,033	..	9	52
	Veneto	663	..	83	57
	Friuli-Venezia Giulia	429	-	15	29
	Emilia-Romagna	1,175	3	48	85
d.	CENTRAL ITALY	1,825	5	150	108
	Marche	642	3	114	52
	Tuscany	304	..	9	18
	Umbria	105	..	13	6
	Lazio	774	1	14	32
e.	SOUTHERN ITALY	2,274	20	46	79
	Abruzzo	1,338	..	11	6
	Molise	50	2	..	1
	Campania	246	2	6	8
	Apulia	396	11	21	49
	Basilicata	50	4	1	7
	Calabria	195	1	6	9
f.	ISLANDS	3,672	11	16	19
	Sicily	2,102	7	11	17
	Sardinia	1,569	4	5	2

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
514	395	3,619	1,197	1,517	4,934	194	102
50	90	138	474	65	1,283	36	21
5	23	31	264	32	375	36	21
2	..	1	1	-	34	-	-
29	..	58	66	-	69	..	-
13	67	48	144	33	804	1	..
270	171	682	176	356	1,182	81	35
118	32	412	21	..	386	2	-
20	44	48	99	3	284	23	6
60	68	82	19	1	153	2	..
72	25	139	36	352	359	55	29
80	53	279	277	1	863	9	2
61	25	31	247	1	107	1	..
5	11	29	10	..	214	6	..
1	6	15	5	..	59	..	..
13	10	203	15	..	483	2	2
19	40	94	191	1,092	636	56	34
16	4	7	58	1,092	91	53	33
..	2	..	13	..	31	-	-
..	12	64	5	..	147	1	-
2	15	3	69	..	224	2	1
-	2	2	8	-	25	..	..
1	5	17	38	..	118	-	-
94	41	2,427	80	3	969	12	10
50	35	1,137	52	2	778	12	10
44	6	1,289	28	1	191	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2014

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	465	..	29	34
b.	NORTH-WEST ITALY	94	..	6	9
	Piedmont	23	..	..	3
	Valle d'Aosta	4	-	1	2
	Liguria	5	..	-	-
	Lombardy	62	-	5	4
c.	NORTH-EAST ITALY	172	-	4	13
	Trentino-Alto Adige	19	-	-	1
	Veneto	41	-	2	2
	Friuli-Venezia Giulia	18	-	-	9
	Emilia-Romagna	95	-	1	1
d.	CENTRAL ITALY	56	-	10	9
	Marche	36	-	10	8
	Tuscany	12	-	..	..
	Umbria	1	-	-	..
	Lazio	7	-	..	..
e.	SOUTHERN ITALY	63	-	8	2
	Abruzzo	36	-	..	..
	Molise	..	-	-	-
	Campania	11	-	2	..
	Apulia	14	-	5	2
	Basilicata	1	-	..	-
	Calabria	..	-	..	..
f.	ISLANDS	80	..	1	..
	Sicily	40	..	1	..
	Sardinia	40	-	1	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
15	30	75	26	42	126	89	44
1	11	3	10	..	44	10	2
..	2	..	8	-	6	4	2
..	..	-	-	-	1	-	-
..	-	2	2	-	1	-	-
-	9	..	..	..	37	6	-
7	13	8	4	42	46	36	18
3	1	3	..	-	8	2	-
1	9	..	3	1	18	5	2
1	1	..	1	-	6	..	-
2	2	4	..	41	15	28	16
2	3	1	9	-	13	9	..
2	1	..	9	-	6	1	-
1	1	..	..	-	2	7	..
-	-	-	..	-	-
..	..	1	-	-	5	..	-
..	2	1	2	-	15	32	23
..	..	..	2	-	1	31	23
-	-	..	-	-
-	..	1	-	-	8	1	-
-	1	..	-	-	6	..	..
-	-	-	..	-	-
-	-	-	..	-	-
4	1	62	1	-	8	2	1
4	1	25	..	-	8	2	1
..	..	38	..	-	..	..	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

June 2014

	Total	Banks	Financial intermediaries
a. TOTAL	104,815	53,397	51,418
b. NORTH-WEST ITALY	26,900	13,843	13,056
Piedmont	7,774	4,121	3,652
Valle d'Aosta	220	114	105
Liguria	2,608	1,206	1,402
Lombardy	16,298	8,401	7,897
c. NORTH-EAST ITALY	16,377	8,593	7,784
Trentino-Alto Adige	878	588	290
Veneto	6,884	3,402	3,482
Friuli-Venezia Giulia	1,844	955	889
Emilia-Romagna	6,771	3,648	3,123
d. CENTRAL ITALY	22,833	11,676	11,157
Marche	2,223	1,145	1,079
Tuscany	6,971	3,206	3,766
Umbria	1,633	784	849
Lazio	12,006	6,542	5,464
e. SOUTHERN ITALY	24,222	12,243	11,979
Abruzzo	2,324	1,156	1,168
Molise	529	259	269
Campania	9,891	5,154	4,737
Apulia	6,863	3,326	3,537
Basilicata	874	415	459
Calabria	3,741	1,932	1,809
f. ISLANDS	14,482	7,042	7,441
Sicily	10,648	5,199	5,448
Sardinia	3,835	1,842	1,992

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

June 2014		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	352,439	83,114	60,147	182,423	17,515	9,240
	General Government	147,029	1,394	720	143,345	739	831
	Financial and insurance corporations	19,372	13,341	1,767	2,348	933	983
	Non-financial corporations	148,349	56,194	46,990	28,539	11,522	5,104
	Producer households	14,350	4,071	4,161	2,791	2,136	1,192
	Consumer households	23,338	8,114	6,509	5,400	2,185	1,129
b.	MORTGAGE LOANS	885,145	289,976	199,500	240,253	105,558	49,858
	General government	110,665	19,893	9,245	62,697	13,427	5,402
	Financial and insurance corporations	18,784	13,014	2,885	2,588	112	186
	Non-financial corporations	316,130	109,783	85,847	73,720	32,592	14,187
	Producer households	55,447	16,994	15,982	10,974	7,450	4,047
	<i>of which: for house purchase</i>	19,455	5,652	4,855	4,337	2,863	1,748
	Consumer households	384,119	130,292	85,541	90,274	51,977	26,035
	<i>of which: for house purchase</i>	324,191	112,395	71,738	75,282	42,615	22,162
c.	LOANS SECURED BY PLEDGE OF SALARY	9,146	1,856	1,025	1,781	2,987	1,498
	Producer households	4	1	1	1	1	..
	Consumer households	9,143	1,855	1,024	1,780	2,986	1,498
d.	PERSONAL LOANS	31,797	8,119	5,566	7,031	6,866	4,214
	Producer households	906	236	207	219	147	98
	Consumer households	30,891	7,883	5,359	6,812	6,719	4,117
e.	FACTORING	7,474	1,987	1,048	2,430	1,481	529
	General government	2,455	293	225	765	861	311
	Financial and insurance corporations	66	55	-	12	-	-
	Non-financial corporations	4,901	1,623	815	1,639	610	213
	Producer households	23	7	6	2	6	2
	Consumer households	29	9	2	12	4	3
f.	FINANCIAL LEASING	38,652	15,332	9,073	8,738	3,704	1,805
	General government	258	19	86	44	96	13
	Financial and insurance corporations	365	123	63	167	8	3
	Non-financial corporations	35,257	14,197	8,278	7,959	3,212	1,611
	Producer households	1,955	727	455	354	283	135
	Consumer households	817	266	192	213	104	41

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

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

June 2014

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	16,958	5,633	2,904	5,933	1,935	553
Factoring: advances to assignor	10,509	4,884	1,524	2,708	1,066	327
nominal value of credits acquired pro-solvendo	20,710	8,875	3,172	5,572	2,401	690
Total exposure in respect of finance leases	60,281	22,529	17,042	12,944	5,385	2,380
Receivables for consumer credit	51,418	13,056	7,784	11,157	11,979	7,441
Other finance	6,634	2,783	892	1,468	1,053	438

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

June 2014

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	16,957	4,386	447	11,462	339	324
Factoring: advances to assignor	10,509	167	1,216	8,992	81	52
Nominal value of receivables acquired pro-solvendo	20,710	203	2,180	17,495	126	706
Total exposure in respect of finance leases	60,228	473	503	55,228	2,700	1,324
Receivables for consumer credit	-	-	-	-	-	51,418
Other finance	6,472	30	575	3,411	788	1,669

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

June 2014

	Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a. ITALY	1,570,858	641,055	1,190,704	351,264	15,609	441,377
General government	56,970	20,011	34,603	7,054	72	378
Financial companies	335,797	91,472	266,363	53,919	3,556	14,316
Non-Financial companies	914,608	476,693	643,081	255,205	9,696	232,595
of which: industry	331,393	206,889	202,396	95,452	3,012	35,939
building	125,550	48,244	112,729	35,911	440	66,652
services	439,516	214,549	312,797	119,722	6,221	122,852
Producer households	60,231	19,622	54,267	13,053	183	33,226
Consumer households and nec	198,731	31,790	188,431	21,131	2,084	158,420
b. NORTH-WEST ITALY	686,447	276,722	515,813	147,962	8,418	152,302
General government	13,289	4,500	6,914	639	70	54
Financial companies	235,627	68,376	190,328	39,766	3,476	7,779
Non-Financial companies	355,965	185,419	243,353	95,578	3,366	84,875
of which: industry	132,765	82,933	81,967	37,902	1,081	14,229
building	44,890	15,848	39,271	11,623	179	24,431
services	174,094	85,244	118,502	45,192	2,088	44,519
Producer households	17,268	5,703	15,363	3,682	75	9,492
Consumer households and nec	62,939	12,300	58,693	8,048	1,424	49,369
c. NORTH-EAST ITALY	394,690	167,459	304,570	89,730	2,510	118,178
General government	7,942	1,969	3,900	571	-	98
Financial companies	65,358	8,566	56,285	5,001	59	2,559
Non-Financial companies	249,393	141,517	177,456	73,966	2,122	63,584
of which: industry	101,549	67,767	62,292	30,729	1,098	11,400
building	33,548	15,167	29,913	11,099	102	16,846
services	107,267	55,431	79,828	30,483	919	32,832
Producer households	19,196	6,235	17,138	4,093	77	10,555
Consumer households and nec	51,517	8,713	48,672	5,803	248	40,674
d. CENTRAL ITALY	321,378	128,622	227,970	71,404	2,096	99,404
General government	23,211	6,355	16,779	3,009	2	193
Financial companies	29,639	9,982	15,942	5,798	21	3,873
Non-Financial companies	210,444	101,444	140,524	55,275	1,873	51,409
of which: industry	67,452	39,289	36,069	17,220	641	5,447
building	30,050	10,699	27,631	8,232	48	16,070
services	109,249	50,145	73,551	28,987	1,180	28,098
Producer households	11,500	3,598	10,529	2,487	20	6,642
Consumer households and nec	45,665	6,976	43,366	4,675	178	36,761

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

TDC30021

Banks

		Facilities granted		Used margin			
		of which:		of which:			
			short-term		short-term	in non-euro area currencies	with real security
e.	SOUTHERN ITALY	112,798	47,375	94,497	28,396	2,367	46,421
	General government	7,905	4,562	4,381	1,421	-	15
	Financial companies	2,157	2,014	1,094	951	..	62
	Non-Financial companies	69,787	35,229	57,497	22,228	2,173	22,193
	of which: industry	21,930	12,884	16,268	7,351	156	3,432
	building	12,451	5,017	11,482	3,788	107	6,412
	services	33,438	16,603	27,987	10,595	1,909	11,541
	Producer households	7,926	2,695	7,254	1,861	10	4,165
	Consumer households and nec	24,337	2,631	23,665	1,787	180	19,653
f.	ISLANDS	55,545	20,876	47,854	13,771	218	25,072
	General government	4,623	2,625	2,630	1,413	-	18
	Financial companies	3,016	2,532	2,714	2,402	-	43
	Non-Financial companies	29,020	13,083	24,251	8,159	163	10,535
	of which: industry	7,699	4,016	5,799	2,250	35	1,430
	building	4,611	1,513	4,432	1,169	4	2,893
	services	15,467	7,126	12,929	4,464	124	5,861
	Producer households	4,341	1,390	3,982	930	1	2,372
	Consumer households and nec	14,272	1,170	14,035	818	54	11,963

Note: .

Distribution by total credit used

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

June 2014

	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	5,552,607	1,954,945	1,449,177	1,059,077	258,067
Facilities granted	1,961,349	106,792	147,920	187,275	100,726
used margin	1,574,700	98,613	141,621	174,721	85,968
<i>of which: backed by real security</i>	716,183	78,794	128,128	149,947	55,123
Unused margin	436,844	10,093	7,962	15,509	17,804
Overshoot	50,195	1,913	1,663	2,954	3,046

Note:

Distribution by total credit used

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

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	112,997	76,935	28,480	22,105	4,174
Facilities granted	96,327	142,090	115,662	262,678	757,427
used margin	76,321	114,693	94,414	207,537	576,439
<i>of which: backed by real security</i>	<i>38,264</i>	<i>52,964</i>	<i>41,295</i>	<i>79,018</i>	<i>92,031</i>
Unused margin	23,483	33,096	26,221	67,037	195,448
Overshoot	3,476	5,700	4,974	11,897	14,460

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

June 2014

	Total	from 30.000 to 75.000	from 75.000 to 125.000	from 125.000 to 250.000	from 250.000 to 500.000	from 500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	632,926	12,504	10,577	19,437	28,023	36,870
Used margin	344,859	6,677	5,820	11,235	16,292	21,353
of which:backed by real security	37,949	537	678	1,503	2,543	3,652
Overshoot	24,812	846	667	1,251	1,467	1,772
unused margin	312,879	6,673	5,425	9,452	13,198	17,289
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	8,129	21	32	75	132	210
Used margin	6,405	19	28	68	117	199
of which:backed by real security	361	2	4	13	26	36
Overshoot	646	1	1	4	6	19
unused margin	2,370	3	5	12	21	30
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	919,862	38,118	52,813	75,701	38,863	33,979
Used margin	830,237	38,508	53,151	75,916	39,016	33,994
of which:backed by real security	398,350	27,908	47,501	66,920	30,210	24,069
Overshoot	18,992	656	690	952	980	1,046
unused margin	108,617	265	352	737	827	1,032
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,941	153	309	969	378	172
Used margin	9,204	153	309	966	380	173
of which:backed by real security	4,717	144	291	891	283	44
Overshoot	234	1	2	4	8	5
unused margin	971	1	2	6	6	4

Note:

Distribution by type of transaction and total credit granted

[TDB30136](#)

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro				
Facilities granted	59,944	50,661	126,450	287,312
Used margin	34,315	28,556	66,618	148,224
of which: backed by real security	6,405	5,137	9,202	7,531
Overshoot	2,501	1,996	4,206	4,891
unused margin	28,129	24,101	64,039	143,980
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	431	444	1,514	5,270
Used margin	376	375	1,237	3,973
of which: backed by real security	74	51	96	58
Overshoot	22	7	16	557
unused margin	77	75	293	1,854
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	52,822	45,107	103,912	477,518
Used margin	52,726	44,787	101,670	385,513
of which: backed by real security	36,085	28,963	59,490	74,591
Overshoot	1,698	1,436	3,573	4,023
unused margin	1,795	1,757	5,814	96,028
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	267	191	555	6,945
Used margin	271	191	525	6,227
of which: backed by real security	52	50	240	2,715
Overshoot	12	7	9	180
unused margin	8	7	39	898

Note:

Distribution by type of transaction

[TDB30136](#)

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

June 2014

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Facilities granted	1,961,349	101,966	143,853	178,193	93,352
Used margin	1,574,700	96,705	139,613	170,403	81,780
<i>of which: backed by real security</i>	<i>716,183</i>	<i>78,313</i>	<i>127,494</i>	<i>148,602</i>	<i>54,429</i>
Unused margin	436,844	7,030	5,871	10,354	14,309
Overshoot	50,195	1,769	1,631	2,565	2,737

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	87,753	135,278	112,658	266,546	839,463
Used margin	72,150	109,264	89,920	202,459	599,859
<i>of which: backed by real security</i>	<i>37,502</i>	<i>52,173</i>	<i>40,170</i>	<i>78,646</i>	<i>95,203</i>
Unused margin	18,746	30,683	26,562	72,622	250,063
Overshoot	3,143	4,669	3,824	8,535	10,459

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

June 2014	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,080,67	692,666	635,092	235,880	123,539	88,814	33,628	27,805	5,914
Facilities granted	50,795	63,731	96,182	67,396	71,231	113,464	96,403	232,431	777,046
Used margin	45,357	59,306	88,186	55,804	55,719	87,688	73,910	170,050	543,937
b. PIEMONTE									
Number of borrowers	79,723	51,726	45,586	17,275	9,142	6,493	2,377	1,864	393
Facilities granted	3,735	4,730	6,807	4,910	5,305	8,335	6,939	15,263	39,832
Used margin	3,264	4,325	6,110	3,917	3,943	6,112	5,000	10,495	24,616
c. VALLE D'AOSTA									
Number of borrowers	2,345	1,418	1,627	683	311	205	90	69	10
Facilities granted	108	119	225	179	156	214	182	434	766
Used margin	93	107	202	147	125	172	135	315	476
d. LIGURIA									
Number of borrowers	24,056	15,463	15,009	5,842	2,661	1,742	607	524	125
Facilities granted	1,106	1,397	2,222	1,581	1,482	2,194	1,701	4,646	11,282
Used margin	975	1,289	2,029	1,314	1,163	1,683	1,244	3,377	7,984
e. LOMBARDY									
Number of borrowers	170,626	130,396	135,472	51,648	28,963	22,277	9,130	8,151	1,975
Facilities granted	8,053	12,067	20,570	14,697	16,699	28,785	26,415	69,742	363,070
Used margin	6,908	11,125	18,664	11,806	12,669	21,478	19,725	49,458	270,318
f. TRENTINO-ALTO ADIGE									
Number of borrowers	32,098	22,125	26,002	11,086	5,714	3,873	1,464	972	152
Facilities granted	1,528	2,080	4,154	3,280	3,369	5,173	4,290	8,063	9,750
Used margin	1,278	1,885	3,801	2,851	2,858	4,369	3,559	6,526	5,832
g. VENETO									
Number of borrowers	96,847	69,762	63,473	25,092	14,338	10,359	4,028	3,328	696
Facilities granted	4,588	6,440	9,473	7,154	8,264	13,155	11,603	27,654	83,711
Used margin	4,015	5,944	8,586	5,779	6,336	9,894	8,639	19,494	67,855
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	34,094	22,370	15,820	5,225	2,748	2,007	744	573	109
Facilities granted	1,647	2,062	2,368	1,502	1,602	2,597	2,231	4,942	8,579
Used margin	1,524	1,964	2,184	1,250	1,269	2,000	1,688	3,585	4,766
i. EMILIA-ROMAGNA									
Number of borrowers	99,649	67,523	64,341	24,848	13,702	10,150	3,923	3,404	741
Facilities granted	4,700	6,234	9,786	7,242	8,049	13,166	11,304	29,074	63,310
Used margin	4,011	5,648	8,738	5,703	5,945	9,702	8,301	20,301	44,167
l. MARCHE									
Number of borrowers	34,927	22,162	20,151	8,418	4,392	3,007	1,013	785	120
Facilities granted	1,651	2,026	2,988	2,409	2,515	3,760	2,737	6,120	8,691
Used margin	1,462	1,866	2,737	2,000	2,001	2,966	2,081	4,548	5,682

Distribution by customer location (region) and total granted

TDB30146		Banks								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	TUSCANY									
	Number of borrowers	79,387	51,205	51,638	19,421	10,091	7,045	2,531	2,018	341
	Facilities granted	3,731	4,721	7,812	5,521	5,840	8,969	7,276	16,647	30,599
	Used margin	3,308	4,387	7,165	4,622	4,652	7,116	5,714	12,326	18,943
n.	UMBRIA									
	Number of borrowers	19,990	11,789	9,590	3,834	1,992	1,385	506	370	76
	Facilities granted	939	1,070	1,418	1,098	1,172	1,774	1,471	3,042	3,215
	Used margin	848	1,010	1,291	929	952	1,432	1,169	2,190	2,292
o.	LAZIO									
	Number of borrowers	103,231	62,212	64,845	21,285	9,271	6,691	2,443	2,281	625
	Facilities granted	4,832	5,783	10,126	6,005	5,166	8,289	6,826	18,904	115,742
	Used margin	4,430	5,466	9,602	5,294	4,290	6,881	5,740	15,674	62,236
p.	ABRUZZO									
	Number of borrowers	27,184	15,270	11,864	4,372	2,256	1,587	594	426	62
	Facilities granted	1,278	1,402	1,798	1,305	1,345	2,073	1,771	3,500	3,018
	Used margin	1,177	1,335	1,662	1,115	1,099	1,718	1,466	2,710	1,820
q.	MOLISE									
	Number of borrowers	4,419	2,453	1,938	688	319	210	86	32	9
	Facilities granted	201	220	292	200	185	265	227	230	282
	Used margin	186	205	266	169	149	221	177	161	195
r.	CAMPANIA									
	Number of borrowers	60,641	33,447	29,268	10,650	5,490	3,734	1,275	1,023	176
	Facilities granted	2,784	3,050	4,431	3,033	3,088	4,558	3,447	8,056	13,461
	Used margin	2,560	2,855	4,143	2,595	2,503	3,640	2,727	6,145	10,043
s.	APULIA									
	Number of borrowers	57,742	33,645	25,858	8,513	4,207	2,935	1,033	721	96
	Facilities granted	2,688	3,072	3,834	2,444	2,436	3,739	2,986	5,965	5,050
	Used margin	2,504	2,928	3,590	2,103	1,984	3,035	2,454	4,545	3,839
t.	BASILICATA									
	Number of borrowers	8,546	4,036	3,088	1,177	575	391	144	105	11
	Facilities granted	393	364	469	342	337	509	439	850	585
	Used margin	365	344	425	289	260	397	320	675	417
u.	CALABRIA									
	Number of borrowers	24,360	11,804	9,123	3,061	1,500	877	300	186	31
	Facilities granted	1,119	1,077	1,380	886	871	1,099	818	1,324	1,845
	Used margin	1,042	1,020	1,291	756	699	875	671	1,087	1,690
v.	SICILY									
	Number of borrowers	83,638	39,966	28,001	9,211	4,156	2,858	951	670	115
	Facilities granted	3,905	3,609	4,144	2,592	2,372	3,574	2,652	5,484	8,713
	Used margin	3,680	3,456	3,887	2,246	1,974	2,922	2,147	4,207	6,378
z.	SARDINIA									
	Number of borrowers	37,169	23,894	12,398	3,551	1,711	988	389	303	51
	Facilities granted	1,807	2,208	1,885	1,018	978	1,237	1,089	2,494	5,548
	Used margin	1,727	2,149	1,813	916	849	1,075	953	2,230	4,387

Note:

Distribution by customer sector and sub-sector of economic activity

[TDB30171](#)

Source: Central Credit Register
Stocks in millions of euros

June 2014

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,173,606	1,740,693	57,811
b. GENERAL GOVERNMENT	65,986	44,144	2,041
central government	16,580	15,593	281
Local government	49,268	28,445	1,747
Social security funds	138	105	13
c. FINANCIAL COMPANIES	459,282	373,854	3,440
Monetary financial institutions	117,677	101,667	798
Other financial intermediaries	331,760	266,007	2,507
Financial auxiliaries	6,157	4,797	104
Insurance companies and pension funds	3,688	1,383	31
d. NON-FINANCIAL COMPANIES	1,052,281	773,368	38,014
Public companies	48,933	16,826	472
Private companies	912,204	679,284	33,967
Associations of non-financial companies	1,280	842	25
Craft non-financial quasi-companies	29,826	23,810	1,044
Other non-financial quasi-companies	60,037	52,605	2,506
e. HOUSEHOLDS	483,879	470,166	7,156
Producer households	84,382	78,362	2,770
Consumer households	399,497	391,804	4,386
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,205	9,082	165
g. REST OF THE WORLD	94,532	64,280	6,818
General government	1,478	1,277	..
Monetary financial institutions	40,145	23,507	5,287
Other financial institutions	29,010	22,454	1,073
Non-financial companies	22,296	15,701	418
Households	1,364	1,284	34
Non-profit institutions serving households	16	8	..
International organizations and other institutions	222	49	7
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	191	117	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
1,778,464	1,352,344	52,152	395,142	388,349	5,659
56,970	34,603	1,377	9,016	9,541	664
12,804	11,700	163	3,776	3,894	118
44,035	22,812	1,208	5,233	5,633	539
131	91	6	7	14	7
453,114	367,650	3,387	6,168	6,204	53
117,317	101,287	777	360	380	20
328,373	262,601	2,482	3,387	3,406	25
3,743	2,386	96	2,414	2,411	8
3,681	1,376	31	7	7	..
914,608	643,081	34,314	137,673	130,287	3,700
46,618	14,661	415	2,315	2,166	57
792,479	566,879	30,827	119,726	112,405	3,140
1,216	786	23	64	56	1
24,929	18,860	907	4,897	4,950	137
49,366	41,895	2,141	10,671	10,710	365
248,051	233,932	6,075	235,827	236,234	1,080
60,231	54,267	2,419	24,151	24,096	351
187,820	179,665	3,657	211,676	212,138	729
10,737	8,666	159	467	416	7
90,242	60,307	6,691	4,290	3,973	127
1,386	1,185	..	92	92	-
40,075	23,459	5,287	70	47	..
28,764	22,246	1,070	247	208	3
18,617	12,286	305	3,679	3,415	113
1,163	1,074	23	202	209	11
16	8	..	..	..	-
221	49	7	1	1	-
173	99	3	18	18	..

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

June 2014

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,142,914	857,414	40,957
	Agricultural, forestry and fishing	42,034	38,119	1,178
	Mining and quarrying	2,719	2,176	169
	Manufacturing	321,797	202,873	6,784
	Electricity, gas, steam and air conditioning supply	44,205	33,784	1,021
	Water supply, sewerage, waste management and remediation activities	13,531	9,902	243
	Construction	148,774	135,206	11,315
	Wholesale and retail trade, repair of motor vehicles and motorcycles	184,870	129,717	5,210
	Transportation and storage	55,811	41,560	1,486
	Accommodation and food service activities	34,611	32,860	1,558
	Information and communication	30,222	16,227	1,053
	Financial and insurance activities	19,259	13,406	738
	Real estate activities	118,804	117,520	6,784
	Professional, scientific and technical activities	62,135	33,097	1,349
	Administrative and support service activities	26,661	20,248	1,078
	All remaining activities (sections O, P,Q,R,S,T)	28,349	22,508	713

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
979,407	701,353	36,878	163,507	156,060	4,078
36,269	32,421	1,114	5,765	5,698	65
2,454	1,891	143	265	285	27
284,681	168,938	6,056	37,116	33,936	728
37,610	27,685	983	6,595	6,099	38
11,704	8,153	223	1,827	1,749	20
131,621	118,193	10,558	17,153	17,014	756
158,401	105,379	4,595	26,469	24,338	614
48,407	34,447	1,286	7,405	7,113	199
27,583	25,726	1,390	7,028	7,134	169
26,927	13,175	953	3,295	3,052	99
17,928	12,083	707	1,331	1,323	31
88,802	86,852	5,861	30,002	30,668	923
56,302	27,508	1,256	5,833	5,589	93
22,139	16,347	897	4,522	3,901	181
21,605	16,484	615	6,744	6,024	98

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

June 2014

		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
	Total					
a. TOTAL						
Number of borrowers	3,249,219	1,080,672	692,666	635,092	235,880	123,539
Facilities granted	1,570,858	50,795	63,731	96,182	67,396	71,231
Used margin	1,190,704	45,357	59,306	88,186	55,804	55,719
b. GENERAL GOVERNMENT						
Number of borrowers	7,499	525	430	928	1,216	1,224
Facilities granted	56,970	26	41	165	422	825
Used margin	34,603	26	35	98	178	339
c. FINANCIAL COMPANIES						
Number of borrowers	7,591	1,841	995	1,132	716	442
Facilities granted	335,797	84	90	178	205	261
Used margin	266,363	56	64	148	188	199
d. NON-FINANCIAL COMPANIES						
Number of borrowers	776,977	180,409	97,983	127,175	113,148	88,062
Facilities granted	914,608	8,261	8,980	20,443	34,566	52,062
Used margin	643,081	6,051	6,672	15,454	26,100	39,336
<i>of which: industry</i>						
Number of borrowers	168,885	27,818	17,948	26,295	26,731	23,077
Facilities granted	331,393	1,298	1,672	4,331	8,447	14,067
Used margin	202,396	888	1,101	2,874	5,546	8,986
<i>of which: building</i>						
Number of borrowers	127,161	25,171	14,562	19,972	19,668	16,686
Facilities granted	125,550	1,165	1,347	3,265	6,115	10,015
Used margin	112,729	878	1,018	2,615	5,032	8,451
<i>of which: services</i>						
Number of borrowers	463,080	123,737	63,398	78,044	64,169	46,160
Facilities granted	439,516	5,634	5,772	12,385	19,206	26,702
Used margin	312,797	4,157	4,391	9,571	14,836	20,793
e. PRODUCER HOUSEHOLDS						
Number of borrowers	443,470	161,369	83,701	87,146	38,985	14,853
Facilities granted	60,231	7,396	7,485	12,889	10,717	8,078
Used margin	54,267	6,240	6,727	11,724	9,477	7,074
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	1,986,244	724,439	504,953	414,682	79,809	18,027
Facilities granted	198,731	34,490	46,725	61,897	20,916	9,507
Used margin	188,431	32,584	45,473	60,238	19,367	8,343

Note:

Distribution by customer segment of economic activity and total credit granted

Banks

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

		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL					
Number of borrowers		88,814	33,628	27,805	5,914
Facilities granted		113,464	96,403	232,431	777,046
Used margin		87,688	73,910	170,050	543,937
b. GENERAL GOVERNMENT					
Number of borrowers		1,201	545	589	331
Facilities granted		1,774	1,686	5,658	46,374
Used margin		801	841	2,550	29,630
c. FINANCIAL COMPANIES					
Number of borrowers		460	264	487	517
Facilities granted		639	847	5,211	328,278
Used margin		377	522	3,113	261,165
d. NON-FINANCIAL COMPANIES					
Number of borrowers		73,744	30,069	25,497	4,977
Facilities granted		94,948	85,846	212,143	397,052
Used margin		72,567	65,582	156,559	248,718
<i>of which: industry</i>					
Number of borrowers		21,058	9,586	9,389	2,177
Facilities granted		28,243	28,381	83,310	161,615
Used margin		18,020	18,116	52,245	93,872
<i>of which: building</i>					
Number of borrowers		14,563	5,942	4,291	569
Facilities granted		18,802	16,675	32,660	35,475
Used margin		16,888	15,373	30,768	29,790
<i>of which: services</i>					
Number of borrowers		36,149	13,482	11,073	2,147
Facilities granted		45,321	37,632	90,255	196,369
Used margin		35,358	29,353	68,594	122,456
e. PRODUCER HOUSEHOLDS					
Number of borrowers		6,142	1,144	361	9
Facilities granted		7,190	3,201	2,374	450
Used margin		6,428	2,931	2,153	380
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		6,701	1,460	791	73
Facilities granted		8,228	4,453	6,535	4,591
Used margin		6,896	3,685	5,225	3,756

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

June 2014		Facilities granted	Used margin	Overshoot
a.	TOTAL	93,901	94,092	3,649
	<i>of which: transactions of financial intermediaries</i>	<i>60,463</i>	<i>61,737</i>	<i>2,629</i>
	Piedmont	6,644	6,349	185
	Valle d'Aosta	268	247	5
	Liguria	1,503	1,495	54
	Lombardy	28,210	28,262	948
	Trentino-Alto Adige	2,694	2,633	24
	Veneto	11,362	11,340	330
	Friuli-Venezia Giulia	1,930	1,933	53
	Emilia-Romagna	9,142	9,094	249
	Marche	3,629	3,697	224
	Tuscany	5,692	5,640	225
	Umbria	1,223	1,209	40
	Lazio	9,774	10,036	486
	Abruzzo	1,413	1,459	104
	Molise	154	155	12
	Campania	3,459	3,582	282
	Apulia	1,974	2,001	148
	Basilicata	211	219	14
	Calabria	783	847	90
	Sicily	2,029	2,068	115
	Sardinia	1,806	1,824	61

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

Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register
Stocks in millions of euro

June 2014

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	36,869	19,497	17,372	41,085	30,110
<i>of which: transactions of financial intermediaries</i>	<i>31,141</i>	<i>16,861</i>	<i>14,280</i>	<i>32,993</i>	<i>23,958</i>
Piedmont	2,899	1,991	908	3,386	2,248
Valle d'Aosta	32	32	-	59	25
Liguria	618	428	190	863	562
Lombardy	12,098	5,029	7,068	13,375	10,132
Trentino-Alto Adige	241	112	129	251	199
Veneto	1,868	1,306	562	2,278	1,455
Friuli-Venezia Giulia	423	349	75	553	351
Emilia-Romagna	2,439	1,448	991	3,398	1,971
Marche	368	279	89	299	213
Tuscany	1,214	714	500	1,512	979
Umbria	589	233	356	769	561
Lazio	9,522	4,200	5,322	9,802	8,080
Abruzzo	729	494	235	667	621
Molise	19	19	-	38	28
Campania	1,736	1,404	331	1,683	1,162
Apulia	385	338	47	487	299
Basilicata	123	102	22	106	79
Calabria	262	211	51	174	120
Sicily	713	647	67	649	470
Sardinia	589	161	429	736	553

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 and CDP

Source: supervisory returns
Stocks in millions of euro

	2014-Q2	2014-Q1	2013-Q4
a. IMPAIRED LOANS			
Bad debts	169,823	164,298	155,357
Substandard loans	102,685	101,434	94,213
Restructured loans	15,736	15,728	14,571
Overdue / overdrawn loans	16,092	16,087	18,402
b. TOTAL LOANS	1,911,766	1,923,118	1,691,541

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. Data up to 2013-Q4 refer only to banks.

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

Source: supervisory returns
Stocks in millions of euro

June 2014

		Substandard loans			
		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a.	TOTAL	100,995	78,448	6,202	14,073
b.	NORTH-WEST ITALY	32,334	25,644	1,380	3,942
	Piedmont and Valle d'Aosta	4,306	3,127	334	818
	Liguria	2,536	2,082	131	307
	Lombardy	25,492	20,435	915	2,818
c.	NORTH-EAST ITALY	24,236	19,324	1,429	2,981
	Trentino-Alto Adige	2,517	1,925	252	322
	Veneto	10,285	8,346	597	1,234
	Friuli-Venezia Giulia	1,435	1,008	129	220
	Emilia-Romagna	9,999	8,045	451	1,206
d.	CENTRAL ITALY	24,567	19,664	1,418	3,212
	Marche	3,708	2,922	267	505
	Tuscany	7,058	5,437	635	965
	Umbria	1,480	1,145	126	208
	Lazio	12,320	10,159	391	1,534
e.	SOUTHERN ITALY	13,449	9,592	1,242	2,521
	Abruzzo and Molise	2,267	1,644	234	358
	Campania	5,759	4,303	325	1,076
	Apulia and Basilicata	3,740	2,576	445	714
	Calabria	1,446	925	197	319
f.	ISLANDS	6,410	4,225	733	1,416
	Sicily	4,593	2,837	572	1,150
	Sardinia	1,817	1,388	161	266

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

Banks and CDP

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
15,337	15,912	9,789	1,380	3,909
6,649	5,071	3,004	344	1,000
588	801	459	91	224
260	268	152	39	77
5,800	4,002	2,393	214	699
4,679	3,072	2,077	280	649
235	281	173	37	71
1,783	1,348	921	113	265
247	246	168	29	49
2,413	1,197	815	101	265
2,575	3,944	2,596	351	981
544	460	248	69	143
823	1,375	928	147	297
88	229	127	31	69
1,121	1,880	1,293	104	472
895	2,629	1,493	268	855
22	378	223	48	107
681	1,079	645	68	359
149	856	478	107	268
26	267	131	35	98
539	1,196	620	137	425
320	955	470	110	367
219	241	150	27	58

Distribution by amount

[TDB30206](#)

Banks

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

June 2014

Number of
 borrowers

Net used

a.	TOTAL		
		Number of borrowers	Net used
	TOTAL	1,214,197	162,238
	from 250 to 30,000	752,635	6,122
	from 30,000 to 75,000	162,535	7,214
	from 75,000 to 125,000	90,375	8,075
	from 125,000 to 250,000	112,526	17,495
	from 250,000 to 500,000	44,802	13,362
	from 500,000 to 1,000,000	23,258	13,705
	from 1,000,000 to 2,500,000	16,760	21,721
	from 2,500,000 to 5,000,000	6,248	17,991
	from 5,000,000 to 25,000,000	4,553	35,651
	more than 25,000,000	505	20,902

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

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

[TDC30031](#)

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2014		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
Number of borrowers		54	1,589	228,996	48,355	45,121	131,750	181,957	792,814
Bad debts		214	1,119	116,406	32,496	31,508	50,202	13,869	30,054
b. NORTH-WEST ITALY									
Number of borrowers		3	483	61,596	13,341	12,118	35,688	39,620	194,055
Bad debts		128	429	33,066	9,494	8,866	14,333	3,143	9,418
c. NORTH-EAST ITALY									
Number of borrowers		2	310	44,220	10,677	9,263	23,771	28,575	121,190
Bad debts		5	295	26,979	8,194	7,960	10,459	2,480	5,622
d. CENTRAL ITALY									
Number of borrowers		7	398	59,119	11,728	11,015	35,567	39,315	169,141
Bad debts		17	319	33,295	8,236	9,317	15,110	3,166	6,615
e. SOUTHERN ITALY									
Number of borrowers		32	244	42,923	9,159	8,585	23,951	45,084	197,695
Bad debts		48	60	16,354	5,089	3,812	6,981	3,095	5,435
f. ISLANDS									
Number of borrowers		10	154	21,138	3,450	4,140	12,773	29,363	110,733
Bad debts		16	16	6,712	1,484	1,554	3,318	1,984	2,964

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2014

Number of
borrowers

Bad debts

a.	TOTAL	Number of borrowers	Bad debts
	TOTAL	419,750	130,852
	Agricultural, forestry and fishing	18,041	4,915
	Mining and quarrying	557	347
	Manufacturing	67,918	32,641
	Electricity, gas, steam and air conditioning supply	223	344
	Water supply, sewerage, waste management and remediation activities	1,014	710
	Construction	84,603	34,352
	Wholesale and retail trade, repair of motor vehicles and	114,478	22,549
	Transportation and storage	17,421	3,793
	Accommodation and food service activities	34,944	4,844
	Information and communication	7,501	1,952
	Financial and insurance activities	2,008	1,120
	Real estate activities	16,228	14,613
	Professional, scientific and technical activities	12,502	2,727
	Administrative and support service activities	14,557	3,057
	All remaining activities (sections O, P,Q,R,S,T)	16,523	2,221

Note:

Distribution by customer sector and sub-sector of economic activity

[TDB30231](#)

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

Source: Central Credit Register
Stocks in millions of euro

June 2014		Total	Banks	Financial intermediaries
a.	TOTAL	222,168	163,248	58,920
b.	GENERAL GOVERNMENT	292	214	78
	Central government	14	12	3
	Local government	277	202	75
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,948	1,119	829
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,535	764	771
	Financial auxiliaries	408	353	55
	Insurance companies and pension funds	5	2	3
d.	NON-FINANCIAL COMPANIES	156,715	116,406	40,310
	Public companies	351	188	163
	Private companies	136,519	102,158	34,361
	Associations of non-financial companies	181	106	75
	Craft non-financial quasi-companies	5,051	3,860	1,190
	Other non-financial quasi-companies	14,614	10,093	4,520
e.	HOUSEHOLDS	60,035	43,305	16,730
	Producer households	20,173	13,869	6,304
	Consumer households	39,862	29,436	10,426
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	951	609	342
g.	REST OF THE WORLD	1,162	1,010	152
	General government	1	1	-
	Monetary financial institutions	78	77	1
	Other financial institutions	451	418	32
	Non-financial companies	542	444	98
	Households	90	70	21
	Non-profit institutions serving households	1	1	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	11	9	2

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2014

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	91,415	4,645	67,248	1,436
b.	NORTH-WEST ITALY	21,088	1,358	12,916	401
	Piedmont	6,285	301	3,880	85
	Valle d'Aosta	140	5	81	2
	Liguria	1,997	62	1,311	21
	Lombardy	12,666	991	7,644	294
c.	NORD-EAST ITALY	13,268	1,035	8,657	232
	Trentino-Alto Adige	738	73	504	17
	Veneto	5,432	443	3,388	110
	Friuli-Venezia Giulia	1,191	64	937	25
	Emilia-Romagna	5,907	456	3,828	80
d.	CENTRAL ITALY	21,985	964	16,340	354
	Marche	2,034	139	1,237	25
	Tuscany	4,825	346	3,535	66
	Umbria	1,297	63	695	11
	Lazio	13,829	416	10,873	252
e.	SOUTHERN ITALY	22,752	945	18,443	318
	Abruzzo	2,442	278	1,276	25
	Molise	533	13	420	10
	Campania	10,555	369	8,975	123
	Apulia	5,308	172	4,275	91
	Basilicata	528	17	967	23
	Calabria	3,386	96	2,530	45
f.	ISLANDS	12,322	343	10,892	130
	Sicily	10,318	259	9,552	110
	Sardinia	2,004	83	1,340	20

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2014		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL		91,415	4,645	67,248	1,436
General government		12	9	4	2
Financial companies		94	23	115	72
Non-financial companies		10,311	3,018	8,349	586
<i>of which: industry</i>		<i>1,686</i>	<i>473</i>	<i>1,856</i>	<i>172</i>
building		2,266	999	1,316	135
services		6,188	1,503	5,029	265
Producer households		10,183	402	8,479	190
Consumer households and nec		70,250	1,153	49,579	574

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2014

		Bad debts (gross of writeoffs)	of which: backed by real security
a.	TOTAL	152,172	51,078
	Agricultural, forestry and fishing	5,169	2,824
	Mining and quarrying	382	156
	Manufacturing	40,622	8,955
	Electricity, gas, steam and air conditioning supply	415	78
	Water supply, sewerage, waste management and remediation activities	811	192
	Construction	38,828	17,068
	Wholesale and retail trade, repair of motor vehicles and	26,851	5,394
	Transportation and storage	4,443	1,013
	Accommodation and food service activities	5,109	2,664
	Information and communication	2,344	397
	Financial and insurance activities	1,290	414
	Real estate activities	15,867	9,152
	Professional, scientific and technical activities	3,293	837
	Administrative and support service activities	3,541	839
	All remaining activities (sections O, P,Q,R,S,T)	2,468	832

Note:

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

[TDC30033](#)

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2014	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	216	1,396	136,903	40,578	35,795	58,142	14,626	31,259
of which: backed by real security	..	602	54,160	11,235	18,722	22,777	6,634	18,400
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	128	604	39,763	12,123	10,257	16,975	3,274	9,694
of which: backed by real security	..	248	15,765	3,264	5,552	6,679	1,660	6,567
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	5	322	31,590	10,265	9,021	11,902	2,577	5,756
of which: backed by real security	..	226	13,471	2,789	4,991	5,431	1,342	3,764
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	17	363	38,744	10,199	10,381	17,501	3,336	6,898
of which: backed by real security	-	112	14,606	2,607	5,244	6,312	1,562	3,769
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	50	88	19,063	6,220	4,270	8,039	3,301	5,731
of which: backed by real security	..	11	7,300	2,021	2,016	3,011	1,310	2,840
f. ISLANDS								
Bad debts (gross of writeoffs)	16	19	7,743	1,771	1,865	3,724	2,138	3,180
of which: backed by real security	-	5	3,018	555	919	1,344	759	1,459

Note:

Distribution by customer location (region)

Banks

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

June 2014		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	1,184,035	173,758	1.07	89,877	9,287
b.	NORTH-WEST ITALY	287,290	50,175	1.08	20,769	2,762
	Piedmont	78,932	10,501	1.07	6,174	530
	Valle d'Aosta	1,555	169	1.06	134	9
	Liguria	26,753	3,042	1.05	1,967	126
	Lombardy	180,050	36,462	1.09	12,494	2,097
c.	NORTH-EAST ITALY	189,358	37,372	1.05	13,126	2,172
	Trentino-Alto Adige	9,321	2,613	1.08	729	131
	Veneto	75,428	16,236	1.05	5,360	937
	Friuli-Venezia Giulia	17,462	2,655	1.04	1,206	137
	Emilia-Romagna	87,147	15,868	1.06	5,831	966
d.	CENTRAL ITALY	262,428	46,936	1.08	21,490	1,997
	Marche	33,192	6,826	1.11	2,000	289
	Tuscany	75,817	14,726	1.06	4,726	692
	Umbria	19,859	3,071	1.08	1,281	166
	Lazio	133,560	22,313	1.08	13,483	850
e.	SOUTHERN ITALY	283,448	26,781	1.07	22,376	1,628
	Abruzzo	29,435	3,952	1.03	2,385	428
	Molise	6,041	720	1.09	509	32
	Campania	122,095	10,768	1.06	10,378	599
	Apulia	71,810	7,006	1.09	5,248	350
	Basilicata	11,022	1,319	1.06	522	47
	Calabria	43,045	3,016	1.08	3,334	171
f.	ISLANDS	161,511	12,495	1.06	12,116	728
	Sicily	129,360	9,675	1.07	10,122	506
	Sardinia	32,151	2,820	1.03	1,994	222

Notes:

Distribution by customer location (region)

[TDB30265](#)

Banks

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

June 2014

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,946	1,223
b.	NORTH-WEST ITALY	940	519
	Piedmont	238	87
	Valle d'Aosta	4	..
	Liguria	102	20
	Lombardy	596	412
c.	NORTH-EAST ITALY	671	152
	Trentino-Alto Adige	55	27
	Veneto	275	58
	Friuli-Venezia Giulia	54	5
	Emilia-Romagna	287	62
d.	CENTRAL ITALY	890	354
	Marche	134	43
	Tuscany	257	97
	Umbria	60	23
	Lazio	439	191
e.	SOUTHERN ITALY	918	132
	Abruzzo	113	12
	Molise	19	1
	Campania	359	49
	Apulia	245	52
	Basilicata	36	6
	Calabria	146	13
f.	ISLANDS	527	66
	Sicily	446	55
	Sardinia	81	11

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

June 2014		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	1,184,035	173,758	1.07	89,877	9,287
	General government	44	331	1.55	15	12
	Financial companies	1,599	1,525	1.36	95	67
	Non-financial companies	226,310	125,964	1.08	10,387	6,987
	<i>of which: industry</i>	<i>48,413</i>	<i>35,215</i>	<i>1.08</i>	<i>1,703</i>	<i>1,494</i>
	building	<i>43,944</i>	<i>34,214</i>	<i>1.09</i>	<i>2,306</i>	<i>2,250</i>
	services	<i>116,706</i>	<i>50,691</i>	<i>1.05</i>	<i>5,545</i>	<i>2,970</i>
	Producer households	179,373	14,791	1.07	9,988	743
	Consumer households and nec	767,753	30,569	1.02	68,835	1,443

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

June 2014		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	3,946	1,223
	General government	3	1
	Financial companies	5	67
	Non-financial companies	696	883
	<i>of which: industry</i>	<i>151</i>	<i>280</i>
	building	154	308
	services	342	281
	Producer households	739	94
	Consumer households and nec	2,476	175

Notes:

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	130,922	5,324	9,525	111,080	1,911	3,083
b.	NORTH-WEST ITALY	56,048	198	6,587	47,404	535	1,324
	Piedmont	5,978	37	293	5,324	166	158
	Valle d'Aosta	196	1	1	182	3	8
	Liguria	4,522	20	14	4,404	31	52
	Lombardy	45,353	140	6,278	37,494	335	1,106
c.	NORTH-EAST ITALY	29,623	683	1,832	25,335	812	962
	Trentino-Alto Adige	3,639	152	58	2,890	231	306
	Veneto	8,455	109	1,430	6,422	214	280
	Friuli-Venezia Giulia	5,465	21	101	5,165	121	58
	Emilia-Romagna	12,065	401	243	10,858	246	318
d.	CENTRAL ITALY	38,765	4,283	870	32,730	273	609
	Marche	1,068	9	17	906	58	78
	Tuscany	5,511	210	35	5,007	113	146
	Umbria	438	4	7	386	23	19
	Lazio	31,747	4,061	811	26,431	79	365
e.	SOUTHERN ITALY	4,421	141	44	3,922	189	126
	Abruzzo	743	12	4	671	34	22
	Molise	71	..	2	62	4	3
	Campania	2,315	42	24	2,165	49	35
	Apulia	917	13	8	774	66	55
	Basilicata	91	..	1	76	10	4
	Calabria	284	73	4	174	26	7
f.	ISLANDS	2,065	18	192	1,690	103	63
	Sicily	1,016	..	13	899	65	38
	Sardinia	1,049	18	179	791	38	24

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

June 2014		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	10,517	4,906	1,607	1,826	1,631	548
	General government	119	5	9	67	26	12
	Financial corporations	1,112	877	163	40	4	28
	Non-financial corporation	1,660	751	107	617	156	29
	Producer households	118	27	23	20	37	12
	Consumer households	7,507	3,247	1,304	1,082	1,408	466
b.	WITH AGREED MATURITY	180,685	52,024	46,865	63,569	13,867	4,360
	General government	33,720	91	105	33,472	19	34
	Financial corporations	32,477	11,200	17,658	3,493	67	60
	Non-financial corporation	18,817	9,088	4,694	4,100	735	200
	Producer households	3,876	999	1,291	745	675	166
	Consumer households	91,794	30,646	23,117	21,759	12,372	3,900
c.	UNREDEEMABLE AT NOTICE	301,951	69,861	50,637	60,100	90,536	30,817
	General government	8,434	1,044	891	3,719	2,208	572
	Financial corporations	916	723	126	28	22	18
	Non-financial corporation	2,930	663	802	648	569	248
	Producer households	2,104	285	587	364	555	313
	Consumer households	287,567	67,147	48,230	55,341	87,183	29,667
d.	CUSTOMER CURRENT ACCOUNTS	770,051	285,508	174,265	185,882	86,124	38,271
	General government	25,502	2,391	3,482	16,732	1,586	1,311
	Financial corporations	66,625	36,982	14,606	12,388	1,432	1,217
	Non-financial corporation	170,181	64,915	41,667	41,911	15,511	6,177
	Producer households	38,012	11,774	9,977	7,110	6,402	2,749
	Consumer households	469,732	169,447	104,534	107,741	61,193	26,816
e.	SAVING CERTIFICATES AND CDs ISSUED	39,389	8,896	12,289	8,718	6,779	2,708
	General government	55	2	19	15	18	..
	Financial corporations	611	369	122	112	5	3
	Non-financial corporation	2,432	1,135	717	312	227	41
	Producer households	1,403	206	509	327	282	79
	Consumer households	34,889	7,184	10,923	7,951	6,246	2,585

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

June 2014		Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households
a.	TOTAL	1,317,150	211,273	45,703	921,948
b.	NORTH-WEST ITALY	429,475	79,927	13,333	283,371
	Piedmont	105,558	15,977	3,727	73,452
	Valle d'Aosta	3,552	669	134	2,388
	Liguria	35,365	4,863	1,165	27,783
	Lombardy	285,000	58,418	8,307	179,748
c.	NORTH-EAST ITALY	295,005	53,158	12,411	192,488
	Trentino-Alto Adige	28,666	5,303	1,687	19,425
	Veneto	125,477	20,276	4,828	77,561
	Friuli-Venezia Giulia	29,068	4,281	889	18,809
	Emilia-Romagna	111,794	23,299	5,006	76,692
d.	CENTRAL ITALY	301,414	50,708	8,610	201,266
	Marche	33,600	4,072	1,265	27,206
	Tuscany	76,589	13,745	3,198	56,984
	Umbria	15,746	2,347	528	12,492
	Lazio	175,478	30,544	3,619	104,584
e.	SOUTHERN ITALY	210,247	19,737	8,004	178,091
	Abruzzo	25,602	2,688	1,146	20,932
	Molise	5,894	325	147	5,249
	Campania	87,147	9,451	3,071	73,157
	Apulia	56,013	5,223	2,443	47,195
	Basilicata	10,054	645	325	8,890
	Calabria	25,537	1,407	871	22,668
f.	ISLANDS	81,009	7,743	3,345	66,733
	Sicily	58,576	5,019	2,210	49,540
	Sardinia	22,433	2,723	1,135	17,193

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns
Stocks in millions of euro

June 2014

	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	-	13	73,401	-	79	72,963
Credit default swap	917	1,358	46,984	-	1,500	45,668
Credit default option	-	-	50	-	57	-
Total rate of return swap	-	-	-	-	-	162
Other credit derivatives	-	341	22	-	-	..

Notes:

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

[TDB30586](#)

Banks

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

June 2014

	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	22,907	331	1,521	4,309	8,321	8,109
Intrinsic value	6,321	5	11	87	536	5,633
b. NORTH-WEST ITALY						
Number of holders	8,049	101	498	1,454	2,845	3,065
Intrinsic value	2,472	2	3	30	167	2,258
c. NORTH-EAST ITALY						
Number of holders	6,069	87	385	1,105	2,096	2,333
Intrinsic value	1,102	..	2	20	113	958
d. CENTRAL ITALY						
Number of holders	5,357	82	398	1,088	2,031	1,675
Intrinsic value	2,106	1	3	24	175	1,884
e. SOUTHERN ITALY						
Number of holders	2,268	31	138	405	908	729
Intrinsic value	408	..	2	7	56	333
f. ISLAND						
Number of holders	1,164	30	102	257	441	307
Intrinsic value	233	..	1	6	24	199

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

June 2014

	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	25,791	555	2,386	4,773	8,630	8,792
Intrinsic value	45,575	8	121	303	1,988	36,664
b. GENERAL GOVERNMENT						
Number of holders	161	2	-	12	40	98
Intrinsic value	7,383	..	-	7	19	7,333
c. FINANCIAL COMPANIES						
Number of holders	264	1	5	23	36	153
Intrinsic value	6,819	..	71	2	5	3,055
d. NON-FINANCIAL COMPANIES						
Number of holders	20,980	197	1,061	3,597	7,803	8,033
Intrinsic value	6,262	4	10	78	504	5,617
<i>of which: industry</i>						
Number of holders	8,091	28	190	881	2,900	4,012
Intrinsic value	2,005	..	1	11	161	1,818
building						
Number of holders	1,925	32	109	351	757	633
Intrinsic value	866	1	1	8	61	790
services						
Number of holders	10,172	130	734	2,233	3,788	3,126
Intrinsic value	3,258	3	7	56	252	2,911
e. PRODUCER HOUSEHOLDS						
Number of holders	1,927	134	460	712	518	76
Intrinsic value	59	..	1	9	32	15
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,656	209	819	368	115	44
Intrinsic value	57	..	3	5	7	35
g. REST OF THE WORLD						
Number of holders	391	3	7	12	41	161
Intrinsic value	16,919	3	1	201	1,290	12,840

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

Distribution by type of security and type of deposit

[TDB40082](#)

Source: Supervisory returns
Stocks in millions of euro

June 2014

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,951,451	748,480	209,335
Italian government securities	743,533	214,764	61,791
<i>of which:</i> BOTs	39,276	10,833	1,787
CCTs	49,340	15,399	3,835
BTPs	616,934	183,206	55,391
Other debt securities	486,054	182,678	29,631
<i>of which:</i> in non-euro-area currencies	51,403	19,543	3,171
Equity securities	257,888	75,007	89,504
<i>of which:</i> in non-euro-area currencies	35,577	7,845	1,404
Units of collective investment undertakings	448,285	273,465	20,813
Other securities and the like	3,587	660	1,302

Notes:

Banks and CDP

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
82,742	51,230	5,799	1,546,133	678,500	182,471
26,290	12,706	1,531	583,744	196,772	51,531
1,602	992	159	18,185	9,802	1,488
3,342	2,280	293	36,344	12,487	2,820
18,381	7,591	882	509,294	171,224	46,735
13,723	6,455	807	398,627	170,727	26,622
2,099	1,512	191	34,505	17,366	2,892
4,840	2,770	672	207,708	68,899	80,973
1,506	784	320	16,407	6,847	943
37,779	29,246	2,783	342,125	239,747	16,573
..	..	-	2,936	572	937

Distribution by customer location (region)

[TDB40087](#)Source: Supervisory returns
Stocks in millions of euro

June 2014

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,951,451	748,480	209,335
b.	NORTH-WEST ITALY	935,132	356,938	71,514
	Piedmont	207,864	93,067	15,231
	Valle d'Aosta	2,529	1,699	186
	Liguria	40,962	32,150	2,926
	Lombardy	683,777	230,022	53,172
c.	NORTH-EAST ITALY	427,065	172,929	30,683
	Trentino-Alto Adige	15,024	9,106	1,598
	Veneto	105,680	61,744	11,741
	Friuli-Venezia Giulia	137,020	14,139	1,264
	Emilia-Romagna	169,340	87,940	16,081
d.	CENTRAL ITALY	486,608	130,499	97,576
	Marche	20,269	15,940	3,303
	Tuscany	64,073	47,278	8,451
	Umbria	10,334	7,939	1,428
	Lazio	391,933	59,342	84,395
e.	SOUTHERN ITALY	73,137	64,376	6,646
	Abruzzo	7,140	6,196	658
	Molise	1,082	945	127
	Campania	33,915	29,375	3,063
	Apulia	21,710	19,523	1,957
	Basilicata	2,392	2,215	175
	Calabria	6,898	6,122	665
f.	ISLANDS	29,508	23,738	2,916
	Sicily	21,369	18,027	1,692
	Sardinia	8,139	5,711	1,225

Notes:

Banks and CDP

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
82,742	51,230	5,799	1,546,133	678,500	182,471
43,838	25,087	3,222	695,535	323,742	61,801
14,583	5,677	431	183,261	85,763	13,389
84	84	..	2,341	1,593	182
1,626	1,517	69	38,474	30,104	2,539
27,545	17,809	2,721	471,459	206,283	45,690
22,509	13,810	1,162	386,543	155,121	24,942
1,302	807	41	12,124	8,076	1,426
11,370	4,037	438	87,509	56,173	9,730
1,059	879	89	134,282	12,988	1,063
8,779	8,087	594	152,629	77,885	12,722
11,705	8,562	885	371,331	118,187	88,340
739	648	64	18,670	14,970	3,009
3,589	3,029	244	56,290	42,841	7,559
511	446	31	9,511	7,295	1,290
6,866	4,438	545	286,860	53,081	76,482
3,522	2,756	386	65,495	59,372	5,047
265	246	19	6,640	5,794	569
28	26	1	992	879	104
1,865	1,329	157	29,545	26,854	2,233
1,134	967	167	19,641	17,965	1,453
54	48	6	2,238	2,097	140
176	140	36	6,439	5,783	549
1,168	1,014	145	27,229	22,077	2,341
637	580	58	19,895	16,938	1,335
530	435	87	7,334	5,139	1,006

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2014

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,066,588	1,012,706	53,882
Italian government securities	571,137	559,214	11,923
<i>of which:</i> BOTs	74,695	73,465	1,230
CCT	68,899	67,522	1,376
BTPs	385,615	376,732	8,883
Other debt securities	286,195	270,768	15,427
Equity securities	193,100	167,673	25,427
Other securities	2,868	1,762	1,105
b. TOTAL DERIVATIVE INSTRUMENTS	1,378,687	1,346,803	31,885
Futures	538,230	520,655	17,575
<i>of which:</i> on interest rates	==	121,597	==
on stock indices	161,646	146,524	15,122
Swaps and forward rate agreements	624,069	624,069	-
<i>of which:</i> interest rate swaps	407,578	407,578	-
currency swaps	6,968	6,968	-
Forward rate agreements	206,712	206,712	-
Options on securities	42,199	36,093	6,106
<i>of which:</i> on equity securities	41,775	35,670	6,106
Options on futures or stock indices	102,306	94,228	8,078
<i>of which:</i> on stock indices or futures on stock indices	95,856	87,792	8,064
Interest rate options	26,723	26,723	-
Foreign currency options and other derivative instruments	45,160	45,034	126

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

Distribution of portfolio by type of security

[TDB40520](#)

Source: Supervisory returns
Stocks and flows in millions of euro

2nd quarter 2014

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	86,136	75,395	665,254
	Italian government securities	23,972	20,498	222,506
	<i>of which:</i> BOTs	2,058	3,028	3,839
	CCTs	3,507	1,892	13,953
	BTPs	17,036	13,688	193,754
	Other debt securities	21,845	16,755	228,736
	<i>of which:</i> in non-euro-area currencies	3,453	1,378	==
	Equity securities	7,172	6,871	56,957
	<i>of which:</i> in non-euro-area currencies	1,130	1,171	==
	Units of collective investment undertakings	27,851	25,766	156,809
	Other securities and the like	5,296	5,505	247

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
22,201	21,209	99,305	5,940	5,609	10,425	57,994	48,577	555,524
6,370	5,475	33,663	638	617	1,722	16,964	14,405	187,120
622	497	1,699	106	120	197	1,329	2,411	1,942
983	415	3,715	61	83	338	2,463	1,394	9,900
4,027	3,612	25,080	439	343	1,095	12,570	9,733	167,579
4,105	4,411	17,793	1,222	1,281	2,944	16,518	11,063	207,999
794	739	2,860	252	206	797	2,408	433	==
2,259	2,085	5,898	966	1,000	1,107	3,947	3,786	49,952
503	498	2,263	63	57	365	564	616	==
9,097	8,908	41,966	1,219	1,271	4,645	17,536	15,587	110,198
372	330	-15	1,894	1,439	7	3,030	3,736	255

Information on customers and on risk

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

TDB30446

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

June 2014		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a.	TOTAL	3,249,219	1,080,672	692,666	635,092	235,880	123,539
	<i>of which:</i> 1 facility	2,778,136	1,059,045	641,511	537,184	137,634	47,147
	2 facilities	282,508	20,693	48,077	79,270	62,850	35,115
	3-4 facilities	136,840	922	3,047	18,383	33,347	35,045
	more than 4 facilities	51,735	12	31	255	2,049	6,232
b.	GENERAL GOVERNMENT	7,499	525	430	928	1,216	1,224
	<i>of which:</i> 1 facility	4,617	503	390	752	877	723
	2 facilities	1,862	21	38	163	298	425
	3-4 facilities	808	1	2	13	40	75
	more than 4 facilities	212	-	-	-	1	1
c.	FINANCIAL COMPANIES	7,591	1,841	995	1,132	716	442
	<i>of which:</i> 1 facility	5,409	1,757	770	749	397	228
	2 facilities	1,309	79	205	291	189	119
	3-4 facilities	584	5	20	87	114	73
	more than 4 facilities	289	-	-	5	16	22
d.	NON-FINANCIAL COMPANIES	776,977	180,409	97,983	127,175	113,148	88,062
	<i>of which:</i> 1 facility	454,844	172,657	72,607	72,355	47,300	27,526
	2 facilities	164,855	7,417	23,818	42,535	39,493	25,786
	3-4 facilities	108,833	327	1,546	12,126	24,787	29,303
	more than 4 facilities	48,445	8	12	159	1,568	5,447
e.	PRODUCER HOUSEHOLDS	443,470	161,369	83,701	87,146	38,985	14,853
	<i>of which:</i> 1 facility	368,242	155,711	70,795	64,879	20,897	5,557
	2 facilities	55,345	5,419	12,072	18,159	11,835	4,690
	3-4 facilities	17,764	236	824	4,051	5,891	4,018
	more than 4 facilities	2,119	3	10	57	362	588
f.	CONSUMER HOUSEHOLDS AND NEC	1,986,244	724,439	504,953	414,682	79,809	18,027
	<i>of which:</i> 1 facility	1,919,580	716,501	492,773	394,989	66,548	12,410
	2 facilities	57,402	7,587	11,525	17,610	10,717	3,921
	3-4 facilities	8,604	350	646	2,050	2,442	1,529
	more than 4 facilities	658	1	9	33	102	167

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

June 2014

	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	88,814	33,628	27,805	5,914
of which: 1 facility	25,394	7,304	4,476	601
2 facilities	20,067	5,750	3,326	572
3-4 facilities	29,080	9,655	5,941	851
more than 4 facilities	14,273	10,919	14,062	3,890
b. GENERAL GOVERNMENT	1,201	545	589	331
of which: 1 facility	527	188	150	17
2 facilities	481	198	172	47
3-4 facilities	187	143	210	136
more than 4 facilities	6	16	57	131
c. FINANCIAL COMPANIES	460	264	487	517
of which: 1 facility	261	147	242	177
2 facilities	113	55	92	127
3-4 facilities	58	40	87	85
more than 4 facilities	28	22	66	128
d. NON-FINANCIAL COMPANIES	73,744	30,069	25,497	4,977
of which: 1 facility	18,448	5,898	3,649	386
2 facilities	16,091	4,847	2,809	381
3-4 facilities	25,809	8,766	5,349	609
more than 4 facilities	13,396	10,558	13,690	3,601
e. PRODUCER HOUSEHOLDS	6,142	1,144	361	9
of which: 1 facility	1,676	217	37	1
2 facilities	1,664	245	53	2
3-4 facilities	2,125	426	111	1
more than 4 facilities	677	256	160	5
f. CONSUMER HOUSEHOLDS AND NEC	6,701	1,460	791	73
of which: 1 facility	4,035	756	330	16
2 facilities	1,634	376	194	15
3-4 facilities	869	262	178	17
more than 4 facilities	163	66	89	25

Note:

Distribution by customer location (region) and number of facilities

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

June 2014		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,570,858	1,190,704	3,249,219	474,289	423,273	2,778,136
b.	NORTH-WEST ITALY	686,447	515,813	928,543	180,129	156,768	780,922
	Piedmont	95,988	68,284	235,399	24,542	21,766	200,747
	Valle d'Aosta	2,387	1,784	7,397	826	737	6,399
	Liguria	27,655	21,286	73,094	9,596	8,710	63,392
	Lombardy	560,417	424,459	612,653	145,165	125,556	510,384
c.	NORTH-EAST ITALY	394,690	304,570	839,373	136,309	123,191	707,171
	Trentino-Alto Adige	41,777	33,085	113,102	18,091	14,956	100,222
	Veneto	172,236	137,758	316,662	75,054	68,990	264,066
	Friuli-Venezia Giulia	27,591	20,383	92,202	8,659	8,008	80,899
	Emilia-Romagna	153,087	113,343	317,407	34,504	31,236	261,984
d.	CENTRAL ITALY	321,378	227,970	716,176	90,672	80,729	613,974
	Marche	32,991	25,620	107,333	11,147	10,305	88,469
	Tuscany	91,287	69,063	249,514	33,600	27,353	207,567
	Umbria	15,245	12,253	56,262	4,442	4,159	46,838
	Lazio	181,855	121,034	303,067	41,484	38,913	271,100
e.	SOUTHERN ITALY	112,798	94,497	480,776	43,692	40,185	419,809
	Abruzzo	17,551	14,365	72,311	6,357	6,012	62,096
	Molise	2,110	1,757	11,398	884	815	9,794
	Campania	46,032	37,943	165,485	17,281	15,194	145,022
	Apulia	32,327	27,520	151,703	12,898	12,240	132,679
	Basilicata	4,305	3,546	20,489	1,705	1,607	17,721
	Calabria	10,472	9,365	59,390	4,567	4,317	52,497
f.	ISLANDS	55,545	47,854	284,351	23,487	22,400	256,260
	Sicily	37,227	31,578	196,633	15,811	14,991	175,596
	Sardinia	18,317	16,276	87,718	7,676	7,409	80,664

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
194,218	149,173	282,508	224,327	172,522	136,840	678,024	445,737	51,735
81,658	60,417	85,512	99,332	76,561	44,085	325,328	222,067	18,024
11,558	8,229	21,096	14,769	10,366	10,030	45,119	27,923	3,526
301	233	687	650	401	254	609	413	57
3,487	2,511	6,100	3,407	2,424	2,641	11,165	7,642	961
66,313	49,444	57,629	80,505	63,370	31,160	268,434	186,089	13,480
49,812	41,093	77,160	53,323	38,839	39,203	155,247	101,447	15,839
6,436	5,370	8,990	7,072	5,474	3,109	10,178	7,284	781
16,220	13,141	30,117	21,044	15,080	15,826	59,918	40,547	6,653
2,725	2,235	6,745	3,909	2,973	3,236	12,298	7,167	1,322
24,432	20,348	31,308	21,299	15,311	17,032	72,852	46,448	7,083
39,899	28,578	61,385	43,915	34,719	29,719	146,892	83,944	11,098
3,944	3,307	10,975	4,928	3,592	5,666	12,972	8,416	2,223
10,297	8,278	24,049	15,248	11,560	12,808	32,142	21,872	5,090
2,035	1,685	5,514	2,498	1,880	2,786	6,271	4,529	1,124
23,622	15,308	20,847	21,243	17,687	8,459	95,507	49,127	2,661
15,606	13,002	39,085	19,003	15,267	16,777	34,497	26,044	5,105
2,535	2,092	6,495	2,848	2,144	2,750	5,812	4,117	970
348	281	1,056	370	303	448	509	358	100
5,509	4,588	13,079	7,133	5,826	5,569	16,110	12,335	1,815
4,919	4,130	12,056	5,852	4,779	5,365	8,657	6,371	1,603
648	512	1,776	846	604	804	1,107	823	188
1,648	1,399	4,623	1,954	1,611	1,841	2,303	2,038	429
7,244	6,083	19,366	8,754	7,136	7,056	16,060	12,235	1,669
5,036	4,159	14,322	6,562	5,209	5,413	9,818	7,220	1,302
2,208	1,924	5,044	2,192	1,927	1,643	6,242	5,015	367

Distribution by customer segment of economic activity and total credit granted

Banks

Source: Central Credit Register
Size classes in euro

June 2014		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL							
Average number of banks per borrower		1.28	1.02	1.08	1.19	1.62	2.17
First banks share of total credit granted(%)		65	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.64	1.04	1.10	1.20	1.32	1.48
First banks share of total credit granted(%)		71	100	98	95	93	90
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.66	1.05	1.25	1.44	1.72	1.88
First banks share of total credit granted(%)		80	98	91	87	84	83
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.90	1.05	1.28	1.54	1.90	2.34
First banks share of total credit granted(%)		52	98	90	83	77	71
<i>of which: industry</i>							
Average number of banks per borrower		2.50	1.05	1.30	1.64	2.11	2.74
First banks share of total credit granted(%)		40	98	89	80	71	62
<i>of which: building</i>							
Average number of banks per borrower		1.72	1.04	1.25	1.47	1.75	2.03
First banks share of total credit granted(%)		67	99	91	86	81	78
<i>of which: services</i>							
Average number of banks per borrower		1.73	1.05	1.28	1.53	1.86	2.27
First banks share of total credit granted(%)		55	98	89	83	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.24	1.04	1.16	1.31	1.68	2.12
First banks share of total credit granted(%)		85	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.03	1.05	1.21	1.45
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

June 2014

from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
--------------------------------------	--------------------------------------	---------------------------------------	-------------------------

a. TOTAL

Average number of banks per borrower	2.79	3.63	5.05	7.76
First banks share of total credit granted(%)	69	64	54	57

b. GENERAL GOVERNMENT

Average number of banks per borrower	1.75	2.05	2.56	4.45
First banksshare of total credit granted(%)	87	85	85	67

c. FINANCIAL COMPANIES

Average number of banks per borrower	1.85	2.03	2.65	4.34
First banks share of total credit granted(%)	86	85	80	80

d. NON-FINANCIAL COMPANIES

Average number of banks per borrower	2.94	3.78	5.26	8.33
First banks share of total credit granted(%)	66	61	52	38

of which: industry

Average number of banks per borrower	3.57	4.64	6.43	9.65
First banks share of total credit granted(%)	55	49	41	30

of which: building

Average number of banks per borrower	2.35	2.83	3.73	6.49
First banks share of total credit granted(%)	77	75	68	47

of which: services

Average number of banks per borrower	2.82	3.63	4.88	7.44
First banks share of total credit granted(%)	68	63	56	42

e. PRODUCER HOUSEHOLDS

Average number of banks per borrower	2.61	3.28	4.46	4.22
First banks share of total credit granted(%)	77	74	66	54

f. CONSUMER HOUSEHOLDS
AND NEC

Average number of banks per borrower	1.66	1.89	2.40	9.00
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

	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
a. TOTAL	0.43	0.57	0.47	0.53	0.53
up to 125,000	0.30	0.34	0.29	0.29	0.32
from 125,000 to 500,000	0.50	0.56	0.48	0.49	0.51
more than 500,000	0.44	0.63	0.50	0.59	0.58
b. GENERAL GOVERNMENT	0.04	..	0.01	..	0.01
up to 125,000	0.08	-	-	0.01	-
from 125,000 to 500,000	-	0.05	-	0.03	0.09
more than 500,000	0.04	..	0.01	-	0.01
c. FINANCIAL COMPANIES	0.01	0.01	0.01	0.01	0.05
up to 125,000	0.35	0.72	0.22	0.44	0.62
from 125,000 to 500,000	0.44	0.49	0.94	0.67	0.80
more than 500,000	..	0.01	..	0.01	0.05
d. NON-FINANCIAL COMPANIES	0.57	0.80	0.68	0.79	0.78
up to 125,000	0.63	0.82	0.70	0.75	0.71
from 125,000 to 500,000	0.56	0.83	0.72	0.76	0.71
more than 500,000	0.56	0.80	0.68	0.80	0.79
e. PRODUCER HOUSEHOLDS	0.66	0.73	0.65	0.66	0.70
up to 125,000	0.47	0.55	0.52	0.55	0.55
from 125,000 to 500,000	0.62	0.73	0.66	0.70	0.68
more than 500,000	0.91	0.88	0.75	0.72	0.86
f. CONSUMER HOUSEHOLDS	0.37	0.35	0.30	0.31	0.35
up to 125,000	0.25	0.26	0.22	0.22	0.25
from 125,000 to 500,000	0.46	0.43	0.35	0.35	0.41
more than 500,000	0.64	0.57	0.53	0.71	0.60
g. OTHER SECTORS	0.10	4.10	0.04	0.22	0.24
up to 125,000	0.19	0.28	0.14	0.21	0.14
from 125,000 to 500,000	0.06	0.18	0.14	0.14	0.10
more than 500,000	0.09	5.02	0.02	0.23	0.27

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-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2
0.72	0.68	0.78	0.71	0.79	0.61	0.65
0.33	0.31	0.29	0.30	0.31	0.28	0.33
0.61	0.53	0.53	0.54	0.59	0.49	0.64
0.83	0.79	0.94	0.84	0.95	0.72	0.73
0.03	0.07	0.01	0.02	0.22	0.33	0.03
-	0.04	-	0.09	0.08	0.10	0.19
0.11	0.12	0.09	0.06	0.17	0.04	0.13
0.03	0.07	0.01	0.02	0.22	0.33	0.03
0.03	0.13	0.12	0.02	0.08	0.07	0.03
0.66	0.53	0.57	0.84	0.93	0.67	0.98
0.48	0.85	0.67	0.41	0.78	0.44	1.07
0.03	0.13	0.12	0.02	0.07	0.07	0.02
1.15	1.06	1.23	1.19	1.31	0.99	1.02
0.92	0.77	0.83	0.78	0.92	0.75	0.91
0.95	0.84	0.93	0.87	1.04	0.86	1.07
1.18	1.08	1.26	1.23	1.34	1.01	1.02
0.88	0.77	0.88	0.71	0.85	0.79	1.02
0.63	0.57	0.57	0.53	0.59	0.52	0.65
0.89	0.77	0.77	0.72	0.82	0.71	0.92
1.12	0.95	1.35	0.87	1.16	1.17	1.56
0.35	0.34	0.33	0.33	0.33	0.28	0.37
0.24	0.23	0.21	0.23	0.21	0.20	0.25
0.43	0.37	0.35	0.38	0.38	0.32	0.44
0.71	0.91	1.09	0.67	0.94	0.59	0.83
0.06	0.08	3.16	0.37	0.07	0.12	0.10
0.28	0.15	0.30	0.17	0.32	0.18	0.22
0.19	0.08	0.17	0.17	0.19	0.15	0.24
0.02	0.07	3.88	0.42	0.03	0.11	0.07

Lending and deposit rates

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

TDB30821

Sample of banks

Sources: Survey of lending rates
Percentages

June 2014		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
a. ITALY								
Initial period of rate fixation:								
up to 1 year		3.44	4.13	4.11	4.53	4.00	4.40	2.90
from 1 to 5 years		3.09	3.40	3.39	3.17	3.49	5.33	4.48
more than 5 years		3.92	4.46	4.60	4.36	4.38	5.42	4.76
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.94	3.99	3.96	4.30	3.89	4.28	2.88
from 1 to 5 years		2.67	3.17	3.52	2.72	3.30	5.26	4.16
more than 5 years		4.36	4.19	4.26	4.15	4.14	5.27	4.47
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.73	4.07	4.00	4.56	3.95	4.05	2.82
from 1 to 5 years		3.10	3.53	3.43	3.53	3.56	4.30	5.00
more than 5 years		2.83	3.97	3.81	3.62	4.14	5.09	4.71
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.71	4.01	4.20	4.51	3.74	4.44	2.89
from 1 to 5 years		3.58	3.32	2.44	4.30	3.33	5.75	4.52
more than 5 years		4.65	4.65	5.14	4.56	4.36	5.49	4.87
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.62	5.03	4.99	5.19	5.00	5.34	3.13
from 1 to 5 years		5.26	5.26	5.19	4.55	5.63	5.97	4.73
more than 5 years		5.07	5.31	5.61	5.06	5.24	5.64	4.93
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		4.05	4.60	4.28	4.96	4.63	5.15	2.98
from 1 to 5 years		5.04	5.02	5.10	3.75	5.29	6.32	4.25
more than 5 years		4.97	5.05	5.24	5.12	4.90	5.65	5.17

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2014

	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	6.76	10.46	10.20	9.25	8.08	6.89	3.44
b. NORTH-WEST ITALY	5.81	10.49	9.96	8.96	7.59	6.58	2.79
Piedmont	6.73	10.07	9.60	8.68	7.58	6.79	4.03
Valle d'Aosta	7.88	9.56	9.98	9.21	7.96	8.55	4.92
Liguria	6.96	11.83	10.87	9.52	8.74	6.31	2.81
Lombardy	5.50	10.47	9.98	9.00	7.50	6.54	2.57
c. NORTH-EAST ITALY	6.77	9.52	9.17	8.28	7.36	6.27	4.32
Trentino-Alto Adige	5.52	7.76	7.21	6.62	5.74	4.67	4.25
Veneto	7.01	9.85	9.90	8.86	7.77	6.53	4.25
Friuli-Venezia Giulia	7.17	9.86	9.59	8.32	7.54	6.26	4.37
Emilia-Romagna	6.99	9.69	9.15	8.45	7.71	6.87	4.39
d. CENTRAL ITALY	7.36	10.71	10.54	9.69	8.77	7.59	4.17
Marche	8.62	9.81	10.12	9.78	9.09	8.51	5.61
Tuscany	8.29	11.50	10.97	10.03	9.33	7.79	4.11
Umbria	9.78	10.60	11.10	10.40	9.68	9.69	8.08
Lazio	6.49	10.42	10.27	9.31	8.24	7.01	3.98
e. SOUTHERN ITALY	8.82	11.06	11.47	10.52	9.62	8.44	4.44
Abruzzo	8.97	10.21	10.59	9.78	9.41	8.11	6.75
Molise	8.81	10.78	10.36	9.74	8.43	9.56	3.44
Campania	8.24	11.68	11.61	10.61	10.04	8.78	3.83
Apulia	9.15	10.43	11.61	10.61	9.36	8.07	4.99
Basilicata	9.38	10.49	11.06	10.83	9.22	8.61	7.48
Calabria	10.06	11.82	12.03	11.00	9.86	9.12	5.83
f. ISLANDS	7.65	10.87	10.90	10.32	9.36	7.56	3.08
Sicily	8.88	10.73	10.77	10.33	9.35	7.62	5.38
Sardinia	5.79	11.33	11.25	10.28	9.39	7.43	2.25

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2014

June 2014		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	5.14	3.19	3.81	4.58	7.93
	up to 250,000	8.88	3.52	5.93	5.57	11.23
	from 250,000 to 1,000,000	7.91	3.63	5.60	5.50	9.98
	from 1,000,000 to 5,000,000	6.47	3.53	4.88	5.08	8.50
	from 5,000,000 to 25,000,000	4.85	3.36	4.21	4.32	7.18
	more than 25,000,000	3.38	2.80	3.13	3.44	5.06
b.	NORTH-EAST ITALY	4.79	3.16	3.83	4.30	7.42
	up to 250,000	9.45	3.41	5.61	5.35	11.29
	from 250,000 to 1,000,000	8.04	3.51	5.41	5.33	9.80
	from 1,000,000 to 5,000,000	6.31	3.43	4.84	4.99	7.99
	from 5,000,000 to 25,000,000	4.58	3.31	4.52	4.41	6.88
	more than 25,000,000	3.00	2.89	3.17	3.33	4.75
c.	NORTH-WEST ITALY	4.89	3.27	3.64	4.13	7.27
	up to 250,000	8.37	3.42	4.95	5.19	10.29
	from 250,000 to 1,000,000	7.29	3.53	4.41	4.97	8.98
	from 1,000,000 to 5,000,000	6.04	3.48	3.80	4.64	7.82
	from 5,000,000 to 25,000,000	4.63	3.37	3.79	3.93	6.60
	more than 25,000,000	3.54	3.01	3.33	3.38	4.90
d.	CENTRAL ITALY	5.65	2.97	3.44	4.65	8.31
	up to 250,000	8.61	3.58	6.32	5.66	11.57
	from 250,000 to 1,000,000	8.03	3.66	5.98	5.57	10.53
	from 1,000,000 to 5,000,000	6.86	3.58	5.44	4.97	9.23
	from 5,000,000 to 25,000,000	5.22	3.41	3.94	4.31	7.80
	more than 25,000,000	3.86	2.38	2.94	3.67	5.23
e.	SOUTHERN ITALY	6.26	3.60	5.38	5.39	9.76
	up to 250,000	9.13	3.84	6.55	5.83	11.85
	from 250,000 to 1,000,000	8.72	4.06	6.39	5.82	10.95
	from 1,000,000 to 5,000,000	7.26	3.84	5.78	5.63	9.85
	from 5,000,000 to 25,000,000	5.78	3.50	4.38	4.71	8.57
	more than 25,000,000	3.91	3.20	3.68	3.30	7.25
f.	ISLANDS	6.55	3.27	5.16	5.22	9.36
	up to 250,000	7.89	3.64	5.97	5.74	11.29
	from 250,000 to 1,000,000	8.20	3.82	6.16	5.79	10.58
	from 1,000,000 to 5,000,000	7.60	3.65	5.34	5.39	9.60
	from 5,000,000 to 25,000,000	6.23	3.31	3.85	4.57	7.74
	more than 25,000,000	4.61	2.70	4.47	3.75	6.42

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

June 2014

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.14	4.79	4.89	5.65	6.26	6.55
<i>of which:</i> discount lending	6.27	5.22	5.33	6.53	7.80	7.60
advance on loan selling	3.90	3.99	3.51	3.99	3.93	3.73
for factoring						
b. TERM LOANS	3.28	3.23	3.31	3.08	3.80	3.48
Initial period of rate fixation:						
up to 1 year	3.19	3.16	3.27	2.97	3.60	3.27
more than 1 year	4.36	4.15	4.00	4.23	5.39	5.22
<i>of which:</i> leasing	4.08	3.92	4.13	4.02	4.64	4.50
Initial period of rate fixation:						
up to 1 year	3.98	3.78	4.08	3.97	4.45	4.33
more than 1 year	4.89	4.71	4.87	4.53	6.09	6.02
c. REVOCABLE LOANS	7.93	7.42	7.27	8.31	9.76	9.36

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

June 2014

June 2014	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	5.14	3.20	4.58	7.93	3.25	2.89
Agricultural, forestry and fishing	5.89	3.40	5.32	8.07	4.65	5.44
Mining and quarrying	6.30	3.60	5.06	9.32	4.84	14.01
Manufacturing	4.90	3.27	4.62	8.96	3.40	1.69
Electricity, gas, steam and air conditioning supply	4.34	3.02	4.38	5.92	2.93	3.83
Water supply, sewerage, waste management and remediation activities	5.50	3.07	4.24	6.94	4.29	4.60
Construction	5.96	3.55	4.46	7.80	4.20	5.04
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.92	3.53	5.19	9.12	3.55	5.40
Transportation and storage	6.25	2.20	4.51	8.30	1.66	3.57
Accommodation and food service activities	6.30	3.01	5.04	8.44	4.00	5.91
Information and communication	6.18	3.32	3.94	5.47	1.44	0.61
Financial and insurance activities	3.64	3.19	3.26	5.62	3.62	3.85
Real estate activities	5.01	2.88	4.17	6.14	3.60	4.53
Professional, scientific and technical activities	6.34	3.30	3.91	6.98	2.80	4.43
Administrative and support service activities	5.49	3.21	4.57	7.99	3.24	5.03
All remaining activities (sections O, P,Q,R,S,T)	5.17	3.15	5.16	8.45	4.00	4.86

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

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

[TDB30870](#)

Sample of banks

Source: Survey of lending rates
Percentages

June 2014	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	3.19	3.75	2.75	4.89	5.72	5.60
North-west Italy	3.22	4.02	2.29	4.77	5.61	5.29
North-east Italy	3.25	3.50	3.56	4.63	5.34	5.35
Central Italy	2.65	3.01	4.60	5.16	4.73	5.71
Southern Italy	4.49	5.41	5.49	5.29	6.93	6.36
Islands	4.01	6.19	6.27	5.75	6.92	5.62

Notes: Only lending in euros is considered.

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

[TDB30880](#)

Sample of banks

Source: Survey of lending rates
Percentages

June 2014

June 2014		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	3.30	2.64	4.49	4.77	5.22
b.	NORTH-WEST ITALY	3.16	2.59	4.16	4.47	5.16
	Piedmont	3.30	2.65	4.52	4.58	4.98
	Valle d'Aosta	3.56	3.11	4.51	3.83	6.43
	Liguria	3.31	2.59	4.68	4.57	5.85
	Lombardy	3.10	2.57	4.01	4.41	5.15
c.	NORTH-EAST ITALY	3.10	2.59	5.03	4.72	4.74
	Trentino-Alto Adige	3.30	2.90	4.84	4.73	5.55
	Veneto	3.05	2.56	4.48	4.62	4.02
	Friuli-Venezia Giulia	3.17	2.45	5.26	4.98	4.82
	Emilia-Romagna	3.08	2.55	5.30	4.71	5.52
d.	CENTRAL ITALY	3.42	2.62	4.34	4.88	5.23
	Marche	3.27	2.74	4.43	4.73	5.73
	Tuscany	3.20	2.53	4.36	4.74	5.70
	Umbria	3.59	2.76	4.96	4.98	6.76
	Lazio	3.55	2.65	4.26	4.94	4.87
e.	SOUTHERN ITALY	3.69	2.88	4.87	4.95	6.75
	Abruzzo	3.61	2.78	4.89	5.03	6.73
	Molise	3.79	3.00	6.23	4.83	8.57
	Campania	3.69	2.88	4.87	4.86	5.88
	Apulia	3.68	2.89	4.63	4.99	7.26
	Basilicata	3.70	2.89	5.22	4.91	8.40
	Calabria	3.84	2.92	5.21	5.08	8.77
f.	ISLANDS	3.65	2.70	4.83	5.20	7.03
	Sicily	3.57	2.72	4.92	5.23	6.96
	Sardinia	3.79	2.67	4.67	5.18	7.44

Notes: Only lending in euros is considered

Distributed by initial period of rate fixation customer location (region) and total credit granted - outstanding transactions
[TDB30890](#)
Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2014

		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	2.54	2.49	4.85	4.50
b.	NORTH-WEST ITALY	2.46	2.43	4.54	4.21
	Piedmont and Valle d'Aosta	2.56	2.54	4.67	4.22
	Liguria	2.48	2.38	4.68	4.24
	Lombardy	2.43	2.40	4.44	4.20
c.	NORTH-EAST ITALY	2.43	2.41	4.85	4.45
	Trentino-Alto Adige	2.69	2.67	4.93	4.56
	Veneto	2.40	2.37	4.88	4.37
	Friuli-Venezia Giulia	2.37	2.32	5.09	4.68
	Emilia Romagna	2.42	2.38	4.70	4.46
d.	CENTRAL ITALY	2.57	2.53	4.92	4.67
	Marche	2.61	2.57	4.60	4.55
	Tuscany	2.41	2.42	4.83	4.47
	Umbria	2.68	2.71	5.03	4.55
	Lazio	2.69	2.58	5.01	4.78
e.	SOUTHERN ITALY	2.88	2.74	4.99	4.65
	Abruzzo and Molise	2.73	2.63	5.05	4.76
	Campania	2.88	2.75	4.91	4.58
	Apulia	2.94	2.79	5.04	4.64
	Basilicata	3.10	2.69	4.93	4.48
	Calabria	2.87	2.73	5.03	4.80
f.	ISLANDS	2.66	2.59	5.26	4.90
	Sicily	2.66	2.57	5.26	4.85
	Sardinia	2.67	2.61	5.26	4.97

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

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

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2014

	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	3.64	3.26	4.62	4.00
NORTH-WEST ITALY	3.59	3.21	4.43	3.89
NORTH-EAST ITALY	3.54	3.22	4.69	3.75
CENTRAL ITALY	3.63	3.24	4.77	4.11
SOUTHERN ITALY	3.81	3.46	4.83	4.34
ISLANDS	3.79	3.40	4.82	3.95

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

June 2014

	Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
			Industry	building	services		
a. ITALY	5.92	6.27	5.68	7.09	6.47	8.85	5.15
b. NORTH-WEST ITALY	5.27	5.77	5.33	6.39	5.94	8.91	5.19
Piedmont and Valle d'Aosta	5.80	5.82	5.47	6.94	5.77	8.82	5.05
Liguria	6.39	6.76	6.10	7.76	6.80	9.87	5.74
Lombardy	5.07	5.69	5.26	6.17	5.92	8.87	5.19
c. NORTH-EAST ITALY	5.67	5.76	5.30	6.76	5.86	7.87	4.78
Trentino-Alto Adige	5.15	5.19	4.74	5.53	5.26	6.47	5.28
Veneto	5.74	5.84	5.26	7.25	6.17	8.21	4.14
Friuli-Venezia Giulia	5.47	5.49	5.10	6.49	5.62	7.37	4.76
Emilia-Romagna	5.77	5.86	5.47	6.90	5.79	8.29	5.53
d. CENTRAL ITALY	6.55	6.91	6.24	7.85	7.01	9.03	5.07
Marche	6.73	6.74	5.86	8.24	6.97	8.95	5.64
Tuscany	6.79	6.81	6.19	9.12	6.76	9.39	5.66
Umbria	7.55	7.46	6.99	9.29	7.25	9.81	6.53
Lazio	6.23	6.94	6.31	7.11	7.13	8.39	4.79
e. SOUTHERN ITALY	7.59	7.91	7.34	8.31	8.12	9.94	5.86
Campania	7.27	8.00	7.45	8.08	8.30	9.94	5.44
Abruzzo and Molise	7.51	7.54	6.74	7.98	8.19	9.03	5.93
Apulia and Basilicata	7.68	7.70	7.44	8.35	7.52	10.24	5.93
Calabria	8.98	9.18	8.61	10.03	9.14	10.28	6.93
f. ISLANDS	7.22	8.14	7.57	8.85	8.20	9.73	5.96
Sicily	7.94	8.14	7.52	8.82	8.26	9.59	6.08
Sardinia	5.85	8.14	7.69	8.93	8.03	10.25	5.66

Note: Only lending in euros is considered.

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

Sample of banks

TDB30951

Source: Survey of deposit rates
Percentages

June 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.44	1.48	0.62	0.71	0.22	0.27
b.	NORTH-EAST ITALY	0.38	0.89	0.51	0.61	0.20	0.25
	Piedmont	0.35	0.95	0.68	0.61	0.17	0.20
	Valle d'Aosta	0.48	0.66	1.29	1.06	0.09	0.13
	Liguria	0.37	0.82	1.44	0.78	0.17	0.21
	Lombardy	0.38	0.91	0.43	0.60	0.21	0.28
c.	NORTH-WEST ITALY	0.43	1.01	0.52	0.77	0.25	0.27
	Trentino-Alto Adige	0.63	1.13	1.48	0.96	0.25	0.30
	Veneto	0.37	0.94	0.40	0.64	0.23	0.25
	Friuli-Venezia Giulia	0.33	0.90	0.50	0.66	0.21	0.17
	Emilia-Romagna	0.48	1.13	0.63	0.86	0.27	0.31
d.	CENTRAL ITALY	0.63	1.76	1.03	0.86	0.27	0.34
	Marche	0.50	1.03	1.80	0.80	0.30	0.35
	Tuscany	0.47	1.22	1.24	0.92	0.23	0.26
	Umbria	0.69	1.30	0.58	1.34	0.38	0.43
	Lazio	0.71	1.81	0.97	0.81	0.29	0.37
e.	SOUTHERN ITALY	0.30	0.96	1.49	0.57	0.17	0.21
	Abruzzo	0.56	1.22	2.62	0.89	0.29	0.35
	Molise	0.40	0.37	1.63	0.58	0.19	0.29
	Campania	0.23	1.00	0.79	0.44	0.12	0.17
	Apulia	0.31	0.97	0.53	0.68	0.22	0.21
	Basilicata	0.33	0.64	0.98	0.47	0.20	0.30
	Calabria	0.21	0.88	0.93	0.46	0.09	0.16
f.	ISLANDS	0.32	0.80	1.49	0.61	0.16	0.20
	Sicily	0.34	0.84	1.37	0.72	0.20	0.23
	Sardinia	0.29	0.76	1.55	0.42	0.09	0.13

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

June 2014

		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	0.13	0.15	0.26	0.86	0.07	0.12	0.25	0.81
b.	NORTH-WEST ITALY	0.13	0.15	0.24	0.73	0.08	0.12	0.25	0.73
	Piedmont	0.13	0.14	0.23	0.73	0.07	0.10	0.22	0.62
	Valle d'Aosta	0.16	0.13	0.17	1.23	0.04	0.06	0.14	0.51
	Liguria	0.10	0.12	0.24	0.97	0.06	0.10	0.23	0.68
	Lombardy	0.13	0.15	0.24	0.70	0.08	0.13	0.27	0.76
c.	NORTH-EAST ITALY	0.14	0.17	0.30	0.96	0.08	0.13	0.28	0.84
	Trentino-Alto Adige	0.17	0.19	0.30	1.15	0.16	0.18	0.32	0.79
	Veneto	0.14	0.16	0.29	0.80	0.06	0.10	0.25	0.87
	Friuli-Venezia Giulia	0.16	0.17	0.29	0.84	0.05	0.08	0.20	0.60
	Emilia-Romagna	0.13	0.17	0.31	1.06	0.08	0.15	0.33	0.85
d.	CENTRAL ITALY	0.16	0.16	0.30	1.02	0.08	0.13	0.29	0.95
	Marche	0.12	0.19	0.44	1.08	0.06	0.15	0.43	1.30
	Tuscany	0.11	0.14	0.30	1.18	0.06	0.11	0.27	0.93
	Umbria	0.17	0.20	0.43	1.68	0.10	0.18	0.50	1.43
	Lazio	0.20	0.16	0.26	0.92	0.09	0.14	0.27	0.92
e.	SOUTHERN ITALY	0.11	0.12	0.19	0.77	0.05	0.08	0.19	0.74
	Abruzzo	0.14	0.20	0.38	1.16	0.08	0.15	0.34	1.16
	Molise	0.12	0.12	0.27	0.82	0.06	0.13	0.30	0.90
	Campania	0.10	0.10	0.14	0.58	0.04	0.06	0.14	0.58
	Apulia	0.10	0.11	0.21	0.96	0.05	0.08	0.20	0.85
	Basilicata	0.10	0.10	0.21	0.70	0.06	0.11	0.29	1.13
	Calabria	0.10	0.09	0.14	0.65	0.04	0.08	0.17	0.59
f.	ISLANDS	0.10	0.11	0.19	0.83	0.08	0.11	0.21	0.70
	Sicily	0.11	0.13	0.22	1.00	0.08	0.12	0.24	0.80
	Sardinia	0.08	0.08	0.13	0.56	0.07	0.09	0.13	0.41

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

	2014 Apr.	2014 May	2014 June
a. TOTAL	535,408	546,378	516,556
b. GOLD AND GOLD RECEIVABLES	73,981	73,981	75,781
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	37,075	36,859	37,326
receivables from the IMF	11,936	11,742	11,894
securities	22,962	23,206	23,353
current accounts and other deposits	1,056	1,066	1,355
reverse operations	1,117	841	718
other claims	4	4	6
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	942	897	1,148
financial counterparties	942	897	1,148
of which: securities	226	266	270
reverse operations	109	36	245
other claims	607	595	632
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,412	1,913	1,774
claims on non-euro-area EU central banks	-	-	-
securities	1,411	1,411	1,423
other claims	1	502	351
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	210,499	216,437	179,633
main refinancing operations	23,543	32,110	8,746
longer-term refinancing operations	186,956	184,326	170,887
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	..
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	109,397	109,948	110,560
securities held for monetary policy purposes	34,856	34,502	33,974
other securities	74,541	75,446	76,586

[TDB40606](#)

Bank of Italy

	2014 Apr.	2014 May	2014 June
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,413	14,413	14,392
i. INTRA-EUROSISTEM CLAIMS	23,761	25,560	27,197
participating interest in the ECB	1,333	1,333	1,333
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134	7,134
net claims related to the allocation of euro banknotes within the Eurosystem	15,294	17,094	18,730
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	63,118	65,371	67,486
<i>of which:</i> investments of reserves and provisions	40,198	40,219	40,376
m EXPENSE FOR THE YEAR	810	999	1,260

Notes:

TDB40616

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2014 Apr.	2014 May	2014 June
a. TOTAL	535,408	546,378	516,556
b. BANKNOTES IN CIRCULATION	153,578	154,358	155,264
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	18,156	15,850	15,506
current accounts (covering the minimum reserve system)	17,621	15,490	15,343
deposit facility	425	360	163
fixed-term deposits	110	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	70,278	85,008	72,718
general government	62,942	75,002	61,341
of which: treasury payment account	807	843	44,190
sinking fund for the redemption of government securities	28	28	28
other liabilities	62,107	74,131	17,123
other counterparties	7,336	10,007	11,377
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	398	291	191
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	398	291	191
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	365	381	351
financial sector counterparties	-	-	-
general government	365	381	351
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	2	133
deposits and balances	2	2	2
other liabilities	-	-	131
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,370	7,370	7,445
i. INTRA-EUROSISTEM LIABILITIES	171,193	168,338	149,402
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	171,193	168,338	149,402

TDB40616

Bank of Italy

	2014 Apr.	2014 May	2014 June
(cont.)			
I. OTHER LIABILITIES	1,327	1,267	1,226
m PROVISIONS	7,963	7,963	7,963
provisions for specific risks	1,351	1,351	1,351
sundry staff-related provisions	6,612	6,612	6,612
n. REVALUATION ACCOUNTS	60,063	60,063	62,613
o. PROVISION FOR GENERAL RISKS	15,374	15,374	15,374
p. CAPITAL AND RESERVES	23,538	23,538	24,297
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	8,298	8,298	9,057
other reserves	7,740	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	3,035	3,035	-
r. INCOME FOR THE YEAR	2,768	3,539	4,074
s. MEMORANDUM ACCOUNTS	582,874	575,307	561,957

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 "BDS 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 Consolidated 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 "BDS 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 "BDS 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 investments firms (SIMs) to asset management companies (SGRs).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of December 2013, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 926 million euros (including 918 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 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 1,167 billion euros (including 945 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 June 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 879 million euros (including 595 million of bad debts), 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, Circulare 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.
ITALIAN ELMI	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.

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 subsidies 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.