



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 1 - 2014

quarter

1

---

## Statistical Bulletin

---



## Statistical publications and distribution options

---

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

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

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

---

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

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation of mistaken conclusions drawn on the basis of the information published.

---

*Director:* ENRICO D'ONOFRIO

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

---

ISSN 2281-4671 (on line)

## Notice to readers

---

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

### II. Symbols:

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

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

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

---

## Additional information concerning this issue

---

The *Statistical Bulletin* 2014-I differs from previous editions principally in its inclusion, among reporting institutions, of electronic money institutions (ELMI).

Specifically:

Table TDB10214 - ATMs and POS has been supplemented with the data on number of POS terminals at e-money institutions.

Table TDB40230 has been increased to include the number of e-money institutions. As a consequence the table is now entitled "*Financial companies, payment institutions and ELMI*".

\*\*\*

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


\*\*\*

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

## Key to symbols and information in the index

---

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

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

## A STRUCTURAL INFORMATION

☐ Q 5 [ba]	<b>A.1 Banks and branches</b>	[TDB10207]	p.	2
	distribution by location (province) and institutional category of bank			
☐ A 1 [ba-fi-pi-em]	<b>A.2 ATMs and POS terminals</b>	[TDB10214]	p	8
	distribution by location (province)			
☐ A 1 [ba]	<b>A.3 Telematic customer services</b>	[TDB10218]	p.	11
	distribution by customer location (province)			
○ A 1 [ba]	<b>A.4 Total number of employees</b>	[TDB10219]	p.	14
	distribution by branch location (province) and size of bank			
○ Q 5 [ba]	<b>Banks and branches</b>	[TDB10212]		
	distribution by location (province) and size of bank			
○ A 1 [ba]	<b>Number of bank branches per 100,000 inhabitants</b>	[TDB10220]		
	distribution by branch location (province)			
○ A 5 [ba]	<b>Branches</b>	[TDB10194]		
	distribution by location (municipality)			
☐ Q 5 [sf]	<b>A.5 Securities firms</b>	[TDB40210]	p.	20
	distribution by authorized activities			
☐ Q 5 [ci]	<b>A.6 Open-end securities investment funds</b>	[TDB40225]	p.	21
	distribution by operational specialization			
☐ Q 5 [fi-pi]-em	<b>A.7 Financial intermediaries, payment Institutions and ELMI</b>	[TDB40230]	p.	22
	distribution by prevalent activity			

## B INFORMATION ON BANKING AND FINANCIAL BUSINESS

### **B1 SUMMARY DATA**

☐ Q 2 [ba-fi]	<b>B1.1 Summary based on Central credit register observations</b>	[TDB30101]	p.	24
☐ Q 1 [ba-cdp]	<b>B1.2 Summary data on credit</b>	[TDC40010]	p.	25

### **B2 LOAN FACILITIES**

○ Q 1 [ba-cdp]	<b>B2.1 Loans</b>	[TDB10232]	p.	26
	distribution by customer location (region) and segment of economic activity			
○ Q 1 [ba-cdp]	<b>B2.2 Loans</b>	[TDB10255]	p.	28
	distribution by customer location (geographical area) and by economic activity			
☐ Q 1 [ba]	<b>B2.3 Foreign exposure</b>	[TDB30274]	p.	29
	distribution by country, type of customer and residual maturity			
○ A 1 [ba]	<b>B2.4 Loans: number of positions</b>	[TDB10286]	p.	31
	distribution by branch location (region)			
○ A 1 [ba]	<b>B2.5 Loans</b>	[TDB10194]	p.	32
	distribution by branch location (municipality)			
○ H 1 [ba]	<b>Loans</b>	[TDB10241]		
	distribution by branch location (province) and segment of economic activity of the customers			
○ Q 1 [ba-cdp]	<b>Loans</b>	[TDB10236]		
	distribution by customer location (province), size of bank and banks' head office			
○ M 1 [ba-cdp]	<b>Loans</b>	[TDB10295]		
	distribution by customer location (province) and sectors and sub-sector of economic activity			



## B3 PERFORMING LOANS

Ø Q 1 [ba]	<b>B3.1 Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	48
Ø Q 1 [ba]	<b>B3.2 Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10430]	p.	50
Ø Q 1 [ba]	<b>B3.3 Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10460]	p.	52
Ø Q 1 [ba]	<b>B3.4 Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10470]	p.	54
Ø Q 1 [ba]	<b>B3.5 Subsidized loans</b> distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding	[TDB10440]	p.	56
Ø Q 1 [ba]	<b>B3.6 Subsidized loans</b> distribution by maturity, location (region) of the investment and type of incentive law - disbursements	[TDB10450]	p.	58
Ø Q 1 [ba-fi]	<b>B3.7 Consumer credit</b> distribution by customer location (region)	[TDB10254]	p.	60
Ø Q 1 [ba]	<b>B3.8 Loans</b> distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10281]	p.	61
Ø Q 1 [fi]	<b>B3.9 Non-bank finance</b> distribution by technical form and customer location (geographical area)	[TDB10289]	p.	62
Ø Q 1 [fi]	<b>B3.10 Non-bank finance</b> distribution by technical form and customer segment of economic activity	[TDB10288]	p.	63
Ø M 1 [ba-cdp]	<b>Performing loans to the productive sector</b> distribution by customer location (province) and segment of economic activity	[TDB10224]		
Ø M 1 [ba-cdp]	<b>Performing loans</b> distribution by customer location (province) and customer sector	[TDB10226]		
Ø Q 2 [ba]	<b>B3.11 Loan facilities</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30021]	p.	64
Ø Q 2 [ba-fi]	<b>B3.12 Loan facilities</b> distribution by total credit used	[TDB30126]	p.	66
Ø Q 2 [ba]	<b>B3.13 Loan facilities</b> distribution by type of transaction and total credit granted	[TDB30136]	p.	68
Ø Q 2 [ba-fi]	<b>B3.14 Loan facilities</b> distribution by total credit granted	[TDB30136]	p.	70
Ø Q 2 [ba]	<b>B3.15 Loan facilities</b> distribution by customer location (region) and total credit granted	[TDB30146]	p.	72
Ø Q 2 [ba-fi]	<b>B3.16 Loan facilities</b> distribution by customer sector and sub-sector of economic activity	[TDB30171]	p.	74
Ø Q 2 [ba-fi]	<b>B3.17 Loan facilities</b> distribution by customer economic activity	[TDB30181]	p.	76
Ø Q 2 [ba]	<b>B3.18 Loan facilities</b> distribution by customer segment of economic activity and total credit granted	[TDB30156]	p.	78
Ø Q 2 [ba-fi]	<b>Loan facilities</b> distribution by customer economic activity and total credit granted	[TDB30166]		
Ø Q 2 [ba-fi]	<b>B3.19 Leasing</b> distribution by customer location (region)	[TDB30309]	p.	80
Ø Q 2 [ba-fi]	<b>B3.20 Factoring</b> distribution by customer location (region)	[TDB30315]	p.	81

## B4 IMPAIRED LOANS

Q 1 [ba]	<b>B4.1 Impaired loans</b> distribution by type of default	[TDB30261]	p.	82
Q 1 [ba]	<b>B4.2 Impaired loans</b> distribution by type of default, customer location (region) and sector of economic activity	[TDB30262]	p.	84
Q 2 [ba]	<b>B4.3 Bad debts</b> distribution by amount	[TDB30206]	p.	86
Q 2 [ba]	<b>B4.4 Bad debts</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30031]	p.	87
Q 2 [ba]	<b>B4.5 Bad debts</b> distribution by customer economic activity	[TDB30221]	p.	88
Q 2 [ba-fj]	<b>B4.6 Bad debts</b> distribution by customer sector and sub-sector of economic activity	[TDB30231]	p.	89
Q 2 [ba]	<b>B4.7 Bad debts - Flows</b> distribution by customer location (region)	[TDB30241]	p.	90
Q 2 [ba]	<b>B4.8 Bad debts - Flows</b> distribution by customer segment of economic activity	[TDB30251]	p.	91
Q 2 [ba]	<b>B4.9 Bad debts (gross of writeoffs)</b> distribution by customer economic activity	[TDB30226]	p.	92
Q 2 [ba]	<b>B4.10 Bad debts (gross of writeoffs)</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30033]	p.	93
Q 2 [ba]	<b>B4.11 Adjusted bad debts</b> distribution by customer location (region)	[TDB30265]	p.	94
Q 2 [ba]	<b>B4.12 Adjusted bad debts</b> distribution by customer segment of economic activity	[TDB30271]	p.	96
O Q 2 [ba]	<b>Bad debts</b> distribution by customer location (province) and segment of economic activity	[TDB30211]		

## B5 GUARANTEES

Q 1 [ba]	<b>B5.1 Guarantees</b> distribution by location (region) and customer segment of economic activity	[TDB40100]	p.	98
----------	--	------------	----	----

## B6 DEPOSITS AND REPOS

Q 1 [ba-cdp]	<b>B6.1 Deposits</b> distribution by technical form, customer sector and location (geographical area)	[TDB10269]	p.	99
Q 1 [ba-bp]	<b>B6.2 Banks deposits and postal savings</b> distribution by customer location (region) and by sector of economic activity	[TDB10163]	p.	100
A 1 [ba]	<b>B6.3 Deposits: number of positions</b> distribution by branch location (region)	[TDB10283]	p.	101
A 1 [ba]	<b>Deposits</b> distribution by branch location (municipality)	[TDB10194]		
M 1 [ba-cdp]	<b>Repos</b> distribution by customer location (province) and segment of economic activity	[TDB10221]		
H 1 [ba]	<b>Deposits</b> distribution by branch location (province) and customer segment of economic activity	[TDB10287]		
Q 1 [ba-cdp]	<b>Deposits</b> distribution by customer location (province), size of bank and banks' head office	[TDB10267]		

○ M 1 [ba-cdp]	<b>Deposits</b> distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10290]	
	<b>B7 CREDIT AND FINANCIAL DERIVATIVES</b>		
Ø Q 1 [ba]	<b>B7.1 Credit derivatives</b> distribution by type of derivative and customer sector of economic activity	[TDB30595]	p. 102
□ Q 2 [ba]	<b>B7.2 Financial derivatives in productive sector</b> distribution by customer location (geographical area) and total credit granted	[TDB30586]	p. 103
□ Q 2 [ba]	<b>B7.3 Financial derivatives</b> distribution by customer segment of economic activity and total credit granted	[TDB30591]	p. 104
	<b>B8 CUSTOMER ASSETS UNDER MANAGEMENT</b>		
□ Q 1 [ba]	<b>B8.1 Customer assets under management (at fair value)</b> distribution by type of securities and deposits	[TDB40082]	p. 106
Ø Q 1 [ba]	<b>B8.2 Customer assets under management (at fair value)</b> distribution by customer location (region)	[TDB40087]	p. 108

## **C INFORMATION ON SECURITIES BUSINESS**

□ Q 1 [ba-sf]	<b>C.1 Securities and derivatives trading</b> distribution by type of security and of derivative instrument	[TDB40500]	p. 113
□ Q 1 [ba-sf-cj]	<b>C.2 Portfolio management services</b> distribution of portfolio by type of security	[TDB40520]	p. 114
○ Q 1 [ba-sf-ci]	<b>Portfolio management services:</b> <b>portfolio under management and net new cash flow</b> distribution by customer location	[TDB40535]	

## **D INFORMATION ON CUSTOMERS AND ON RISK**

	<b>D1 MULTIPLE-BANK BORROWING</b>		
□ Q 2 [ba]	<b>D1.1 Number of borrowers</b> distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30446]	p. 118
□ Q 2 [ba]	<b>D1.2 Number of borrowers</b> distribution by customer location (region) and number of facilities	[TDB30431]	p. 120
□ Q 2 [ba]	<b>D1.3 Average number of banks per borrower</b> distribution by customer segment of economic activity and total credit granted	[TDB30466]	p. 122
○ Q 2 [ba]	<b>Average number of banks per borrower</b> distribution by customer economic activity and total credit granted	[TDB30476]	
	<b>D2 RISK CONCENTRATION</b>		
○ Q 2 [ba-fi]	<b>Largest borrowers' share of loans facilities</b> distribution by customer location (province)	[TDB30361]	
○ Q 2 [ba-fi]	<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30401]	

## D3 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

Q 2 [ba-f]	<b>D3.1 Quarterly default rates for loan facilities</b>	[TDB30486]	p. 124
	distribution by customer sector of economic activity and total credit used		
O Q 2 [ba-f]	<b>Quarterly default rates for loan facilities</b>	[TDB30496]	
	distribution by customer location (region) and sector of economic activity		
O Q 2 [ba-f]	<b>Quarterly default rates for loan facilities</b>	[TDB30507]	
	distribution by customer location (province) and sector of economic activity		
O Q 2 [ba-f]	<b>Quarterly default rates for loan facilities</b>	[TDB30516]	
	distribution by customer location (region) and total credit used		
O Q 2 [ba-f]	<b>Quarterly default rates for loan facilities</b>	[TDB30524]	
	distribution by customer location (geographical area), sector and economic activity		
O Q 2 [ba-f]	<b>Quarterly default rates for loan facilities</b>	[TDB30529]	
	distribution by customer location (geographical area), total credit used and economic activity		

## E LENDING AND DEPOSIT RATES

### E1 LENDING RATES

Ø Q 3 [cb]	<b>E1.1 Lending rates on loan facilities</b>	[TDB30821]	p. 128
	distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions		
Q 3 [cb]	<b>E1.2 Lending rates on revocable loans</b>	[TDB30830]	p. 129
	distribution by customer location (region) and total credit granted - outstanding transactions		
Q 3 [cb]	<b>E1.3 Lending rates loan facilities to the productive sector</b>	[TDB30840]	p. 130
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions		
Q 3 [cb]	<b>E1.4 Lending rates on loan facilities to the productive sector</b>	[TDB30850]	p. 131
	distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions		
Ø Q 3 [cb]	<b>E1.5 Lending rates on loan facilities</b>	[TDB30861]	p. 132
	distribution by type of transaction, initial period of rate fixation and by economic activity		
Ø Q 3 [cb]	<b>E1.6 APRC on term loans to the productive sector</b>	[TDB30870]	p. 133
	distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter		
Q 3 [cb]	<b>E1.7 Lending rates on loan facilities to consumer households</b>	[TDB30880]	p. 134
	distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions		
Q 3 [cb]	<b>E1.8 Lending rates applied on loans for house purchase</b>	[TDB30890]	p. 135
	distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions		
Q 3 [cb]	<b>E1.9 APRC applied to loans for house purchase</b>	[TDB30900]	p. 136
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - new business in the quarter		
Q 3 [cb]	<b>E1.10 Lending rates on matched and revocable loans</b>	[TDB30921]	p. 137
	distribution by customer location (region) and segment of economic activity - outstanding transactions		
O Q 3 [cb]	<b>Lending rates on matched and revocable loans</b>	[TDB30931]	
	distribution by customer location (region) and economic activity - outstanding transactions		
O Q 3 [cb]	<b>Lending rates on loan facilities</b>	[TDB30910]	
	distribution by type of transaction, customer sector and location (province) - outstanding transactions		

## **E2 DEPOSIT RATES**

Q 4 [cb]	<b>E2.1 Interest rates on sight current account deposits</b>	[TDB30951]	p. 138
	distribution by customer location (region) and segment of economic activity		
Q 4 [cb]	<b>E2.2 Interest rates on sight current account deposits</b>	[TDB30960]	p. 139
	distribution by customer location (region), segment of economic activity and size of deposits		

## **F INFORMATION ON THE BANK OF ITALY**

### **F1 BALANCE SHEET AGGREGATES**

Q 6 [bi]	<b>F1.1 Assets</b>	[TDB40606]	p. 142
Q 6 [bi]	<b>F1.2 Liabilities</b>	[TDB40616]	p. 144

<b>METHODOLOGICAL APPENDIX</b>	p. 149
--------------------------------	--------

<b>GLOSSARY</b>	p. 163
-----------------	--------

# Structural information

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

[TDB10207](#)Source: Archives of intermediary  
identification data

December 2013

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>684</b>	<b>31,761</b>	<b>182</b>	<b>21,123</b>
<b>b. PIEDMONT</b>	<b>27</b>	<b>2,589</b>	<b>18</b>	<b>1,948</b>
Alessandria	-	290	-	195
Asti	1	162	1	128
Biella	4	134	4	116
Cuneo	13	512	5	352
Novara	-	208	-	112
Turin	9	1,064	8	923
Verbano-Cusio-Ossola	-	87	-	28
Vercelli	-	132	-	94
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>99</b>	<b>-</b>	<b>70</b>
Aosta	1	99	-	70
<b>d. LIGURIA</b>	<b>6</b>	<b>917</b>	<b>5</b>	<b>741</b>
Genoa	4	495	3	402
Imperia	-	114	-	85
La Spezia	1	128	1	112
Savona	1	180	1	142
<b>e. LOMBARDY</b>	<b>163</b>	<b>6,199</b>	<b>52</b>	<b>3,753</b>
Bergamo	12	739	2	493
Brescia	15	921	5	514
Como	3	349	-	220
Cremona	4	275	-	122
Lecco	2	229	1	123
Lodi	3	154	-	55
Mantua	4	318	1	228
Milan	111	1,865	41	1,188
Monza-Brianza	5	463	1	266
Pavia	1	319	-	218
Sondrio	3	123	1	24
Varese	-	444	-	302
<b>f. TRENTINO-ALTO ADIGE</b>	<b>101</b>	<b>939</b>	<b>7</b>	<b>287</b>
Bolzano	55	407	4	140
Trento	46	532	3	147
<b>g. VENETO</b>	<b>48</b>	<b>3,400</b>	<b>7</b>	<b>1,807</b>
Belluno	1	177	-	105
Padua	11	615	2	387
Rovigo	3	167	-	100
Treviso	9	619	2	297
Venice	6	505	2	300
Verona	7	690	1	328
Vicenza	11	627	-	290

## Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>37</b>	<b>5,929</b>	<b>385</b>	<b>4,449</b>	<b>80</b>	<b>260</b>	<b>5,846</b>
-	<b>432</b>	<b>8</b>	<b>188</b>	<b>1</b>	<b>21</b>	<b>646</b>
-	88	-	6	-	1	90
-	21	-	11	-	2	60
-	17	-	-	-	1	40
-	38	8	121	-	1	148
-	96	-	-	-	-	60
-	78	-	48	1	15	176
-	57	-	2	-	-	27
-	37	-	-	-	1	45
-	<b>8</b>	<b>1</b>	<b>21</b>	-	-	<b>34</b>
-	8	1	21	-	-	34
-	<b>146</b>	-	<b>24</b>	<b>1</b>	<b>6</b>	<b>136</b>
-	87	-	2	1	4	52
-	18	-	10	-	1	23
-	13	-	2	-	1	25
-	28	-	10	-	-	36
<b>5</b>	<b>1,505</b>	<b>42</b>	<b>807</b>	<b>64</b>	<b>134</b>	<b>1,184</b>
1	102	9	142	-	2	206
1	165	9	229	-	13	180
-	80	3	48	-	1	97
-	80	4	73	-	-	90
-	74	1	31	-	1	66
-	54	3	44	-	1	53
-	48	3	42	-	-	69
1	482	5	90	64	105	129
-	121	4	70	-	6	55
-	75	1	25	-	1	99
2	97	-	2	-	-	44
-	127	-	11	-	4	96
<b>1</b>	<b>129</b>	<b>90</b>	<b>516</b>	<b>3</b>	<b>7</b>	<b>298</b>
1	67	47	194	3	6	111
-	62	43	322	-	1	187
<b>5</b>	<b>904</b>	<b>36</b>	<b>675</b>	-	<b>14</b>	<b>539</b>
-	47	1	25	-	-	50
1	95	8	130	-	3	101
-	12	3	55	-	-	44
1	186	6	134	-	2	95
-	118	4	85	-	2	44
1	239	5	118	-	5	94
2	207	9	128	-	2	111



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

[TDB10207](#)

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>22</b>	<b>908</b>	<b>5</b>	<b>498</b>
Gorizia	4	96	-	43
Pordenone	3	213	1	122
Trieste	3	132	1	96
Udine	12	467	3	237
<b>i. EMILIA ROMAGNA</b>	<b>47</b>	<b>3,309</b>	<b>21</b>	<b>2,210</b>
Bologna	11	753	5	491
Ferrara	3	222	2	190
Forlì	9	330	3	198
Modena	5	456	2	264
Parma	2	337	2	261
Piacenza	2	212	1	139
Ravenna	4	326	2	263
Reggio Emilia	5	387	3	247
Rimini	6	286	1	157
<b>l. MARCHE</b>	<b>27</b>	<b>1,129</b>	<b>7</b>	<b>848</b>
Ancona	10	352	3	256
Ascoli Piceno	4	153	1	119
Fermo	4	153	1	119
Macerata	4	228	1	182
Pesaro e Urbino	7	293	1	203
<b>m. TUSCANY</b>	<b>47</b>	<b>2,374</b>	<b>15</b>	<b>1,579</b>
Arezzo	4	222	-	134
Florence	13	643	6	472
Grosseto	3	148	-	97
Livorno	2	201	-	126
Lucca	3	258	2	163
Massa Carrara	2	107	1	91
Pisa	5	281	2	180
Pistoia	8	180	2	114
Prato	1	125	-	68
Siena	6	209	2	134
<b>n. UMBRIA</b>	<b>6</b>	<b>530</b>	<b>3</b>	<b>433</b>
Perugia	4	404	1	324
Terni	2	126	2	109
<b>o. LAZIO</b>	<b>59</b>	<b>2,643</b>	<b>20</b>	<b>1,851</b>
Frosinone	6	210	-	117
Latina	5	190	-	118
Rieti	2	79	1	57
Rome	40	1,962	18	1,421
Viterbo	6	202	1	138
<b>p. ABRUZZO</b>	<b>11</b>	<b>646</b>	<b>3</b>	<b>450</b>
Chieti	3	168	1	114
L'Aquila	1	141	-	72
Pescara	2	166	1	131
Teramo	5	171	1	133

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>164</b>	<b>15</b>	<b>243</b>	<b>1</b>	<b>3</b>	<b>172</b>
-	16	4	37	-	-	20
-	41	2	50	-	-	39
-	16	1	18	1	2	4
1	91	8	138	-	1	109
<b>4</b>	<b>650</b>	<b>21</b>	<b>436</b>	<b>1</b>	<b>13</b>	<b>333</b>
-	138	6	117	-	7	59
-	12	1	20	-	-	26
-	40	6	92	-	-	30
2	178	-	12	1	2	47
-	58	-	17	-	1	45
1	63	-	9	-	1	41
-	14	2	48	-	1	18
-	96	2	43	-	1	45
1	51	4	78	-	-	22
-	<b>89</b>	<b>20</b>	<b>192</b>	-	-	<b>212</b>
-	38	7	58	-	-	48
-	5	3	29	-	-	30
-	5	3	29	-	-	30
-	15	3	31	-	-	49
-	28	6	62	-	-	57
<b>3</b>	<b>444</b>	<b>29</b>	<b>347</b>	-	<b>4</b>	<b>276</b>
2	59	2	29	-	-	38
-	80	7	90	-	1	44
-	17	3	34	-	-	28
-	52	2	23	-	-	20
-	73	1	22	-	-	28
-	13	1	2	-	1	15
1	67	2	33	-	1	39
-	23	6	42	-	1	22
-	43	1	14	-	-	6
-	17	4	58	-	-	36
-	<b>49</b>	<b>3</b>	<b>48</b>	-	-	<b>82</b>
-	39	3	41	-	-	51
-	10	-	7	-	-	31
<b>5</b>	<b>459</b>	<b>25</b>	<b>287</b>	<b>9</b>	<b>46</b>	<b>261</b>
2	62	4	30	-	1	61
1	50	4	22	-	-	30
-	14	1	8	-	-	31
2	319	11	177	9	45	84
-	14	5	50	-	-	55
-	<b>110</b>	<b>8</b>	<b>86</b>	-	-	<b>171</b>
-	39	2	15	-	-	54
-	47	1	22	-	-	44
-	15	1	20	-	-	31
-	9	4	29	-	-	42

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

[TDB10207](#)

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>q.</b>	<b>MOLISE</b>	<b>2</b>	<b>137</b>	<b>-</b>	<b>89</b>
	Campobasso	2	106	-	73
	Isernia	-	31	-	16
<b>r.</b>	<b>CAMPANIA</b>	<b>32</b>	<b>1,561</b>	<b>8</b>	<b>1,214</b>
	Avellino	4	136	1	95
	Benevento	2	92	1	56
	Caserta	4	203	2	168
	Naples	9	770	4	656
	Salerno	13	360	-	239
<b>s.</b>	<b>APULIA</b>	<b>29</b>	<b>1,334</b>	<b>2</b>	<b>915</b>
	Bari	15	476	2	317
	Barletta - Andria - Trani	3	117	-	84
	Brindisi	2	114	-	76
	Foggia	1	212	-	140
	Lecce	3	251	-	182
	Taranto	5	164	-	116
<b>t.</b>	<b>BASILICATA</b>	<b>3</b>	<b>236</b>	<b>-</b>	<b>145</b>
	Matera	-	75	-	55
	Potenza	3	161	-	90
<b>u.</b>	<b>CALABRIA</b>	<b>16</b>	<b>478</b>	<b>2</b>	<b>382</b>
	Catanzaro	5	100	-	79
	Cosenza	5	191	1	142
	Crotone	3	34	1	25
	Reggio Calabria	1	117	-	108
	Vibo Valentia	2	36	-	28
<b>v.</b>	<b>SICILY</b>	<b>32</b>	<b>1,665</b>	<b>4</b>	<b>1,246</b>
	Agrigento	4	153	-	104
	Caltanissetta	6	94	-	57
	Catania	5	342	2	241
	Enna	1	62	-	45
	Messina	3	216	1	173
	Palermo	7	405	1	334
	Ragusa	2	113	-	69
	Syracuse	2	121	-	89
	Trapani	2	159	-	134
<b>z.</b>	<b>SARDINIA</b>	<b>5</b>	<b>668</b>	<b>3</b>	<b>657</b>
	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	80	-	74
	Sassari	2	139	2	139

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>33</b>	<b>1</b>	<b>15</b>	-	-	<b>45</b>
1	20	1	13	-	-	34
-	13	-	2	-	-	11
<b>5</b>	<b>202</b>	<b>19</b>	<b>137</b>	-	<b>8</b>	<b>334</b>
-	21	3	20	-	-	52
-	24	1	12	-	-	41
-	26	2	8	-	1	62
4	106	1	3	-	5	84
1	25	12	94	-	2	95
<b>3</b>	<b>299</b>	<b>24</b>	<b>119</b>	-	<b>1</b>	<b>225</b>
2	105	11	53	-	1	40
-	25	3	8	-	-	10
-	26	2	12	-	-	20
-	62	1	10	-	-	48
1	58	2	11	-	-	80
-	23	5	25	-	-	27
-	<b>49</b>	<b>3</b>	<b>42</b>	-	-	<b>85</b>
-	9	-	11	-	-	24
-	40	3	31	-	-	61
<b>1</b>	<b>10</b>	<b>13</b>	<b>86</b>	-	-	<b>175</b>
1	2	4	19	-	-	37
-	7	4	42	-	-	68
-	-	2	9	-	-	16
-	1	1	8	-	-	36
-	-	2	8	-	-	18
<b>3</b>	<b>246</b>	<b>25</b>	<b>172</b>	-	<b>1</b>	<b>328</b>
-	22	4	27	-	-	37
-	8	6	29	-	-	20
1	81	2	20	-	-	57
-	3	1	14	-	-	19
-	32	2	11	-	-	66
1	31	5	39	-	1	74
1	39	1	5	-	-	12
-	24	2	8	-	-	19
-	6	2	19	-	-	24
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>2</b>	<b>310</b>
-	-	1	2	-	2	65
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	1	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

## Distribution by location (province)

[TDB10214](#)Banks and financial intermediaries  
(Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI

Source: Supervisory returns

December 2013		Number of devices in operation	
		POS terminals	ATMs
<b>a. TOTAL</b>		<b>1,522,387</b>	<b>42,909</b>
<b>b. PIEDMONT</b>		<b>112,742</b>	<b>4,262</b>
Alessandria		11,414	341
Asti		5,076	178
Biella		4,726	153
Cuneo		16,164	567
Novara		11,462	338
Turin		55,026	2,432
Verbano-Cusio-Ossola		4,386	108
Vercelli		4,488	145
<b>c. VALLE D'AOSTA</b>		<b>4,796</b>	<b>135</b>
Aosta		4,796	135
<b>d. LIGURIA</b>		<b>45,139</b>	<b>1,160</b>
Genoa		22,159	618
Imperia		6,917	142
La Spezia		6,524	184
Savona		9,539	216
<b>e. LOMBARDY</b>		<b>266,626</b>	<b>7,896</b>
Bergamo		26,037	852
Brescia		32,248	1,454
Como		13,725	393
Cremona		7,714	374
Lecco		7,375	278
Lodi		5,346	216
Mantua		8,708	387
Milan		106,255	2,566
Monza-Brianza		10,474	328
Pavia		12,972	347
Sondrio		11,632	170
Varese		24,140	531
<b>f. TRENTINO-ALTO ADIGE</b>		<b>39,551</b>	<b>1,270</b>
Bolzano		20,566	583
Trento		18,985	687
<b>g. VENETO</b>		<b>133,103</b>	<b>4,296</b>
Belluno		6,382	231
Padua		23,964	782
Rovigo		4,756	180
Treviso		20,170	699
Venice		30,252	641
Verona		26,541	999
Vicenza		21,038	764

## Distribution by location (province)

<a href="#">TDB10214</a>		Banks and financial intermediaries (Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI	
		Number of devices in operation	
		POS terminals	ATMs
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>33,665</b>	<b>1,175</b>
	Gorizia	4,657	162
	Pordenone	7,331	276
	Trieste	5,995	200
	Udine	15,682	537
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>131,046</b>	<b>4,192</b>
	Bologna	30,832	973
	Ferrara	9,012	335
	Forlì	11,003	423
	Modena	18,546	580
	Parma	14,117	381
	Piacenza	7,871	267
	Ravenna	12,244	408
	Reggio Emilia	12,665	474
	Rimini	14,756	351
<b>l.</b>	<b>MARCHE</b>	<b>43,208</b>	<b>1,368</b>
	Ancona	13,833	405
	Ascoli Piceno	8,694	256
	Fermo	2,300	92
	Macerata	8,746	262
	Pesaro e Urbino	9,635	353
<b>m.</b>	<b>TUSCANY</b>	<b>124,157</b>	<b>3,209</b>
	Arezzo	10,278	268
	Florence	34,148	967
	Grosseto	9,097	192
	Livorno	13,015	264
	Lucca	15,533	332
	Massa Carrara	5,408	121
	Pisa	10,840	343
	Pistoia	8,404	215
	Prato	6,650	144
	Siena	10,784	363
<b>n.</b>	<b>UMBRIA</b>	<b>30,632</b>	<b>762</b>
	Perugia	24,239	617
	Terni	6,393	145
<b>o.</b>	<b>LAZIO</b>	<b>164,881</b>	<b>4,145</b>
	Frosinone	9,925	303
	Latina	11,405	260
	Rieti	3,773	90
	Rome	133,135	3,257
	Viterbo	6,643	235
<b>p.</b>	<b>ABRUZZO</b>	<b>34,353</b>	<b>835</b>
	Chieti	9,443	250
	L'Aquila	8,044	180
	Pescara	8,995	206
	Teramo	7,871	199

## Distribution by location (province)

<a href="#">TDB10214</a>		Banks and financial intermediaries (Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI	
		Number of devices in operation	
		POS terminals	ATMs
<b>q. MOLISE</b>		<b>5,861</b>	<b>176</b>
	Campobasso	3,978	128
	Isernia	1,883	48
<b>r. CAMPANIA</b>		<b>92,812</b>	<b>2,352</b>
	Avellino	5,914	180
	Benevento	4,584	110
	Caserta	12,142	252
	Naples	50,835	1,347
	Salerno	19,337	463
<b>s. APULIA</b>		<b>72,745</b>	<b>1,725</b>
	Bari	28,260	695
	Barletta-Andria-Trani	2,296	68
	Brindisi	7,489	140
	Foggia	9,079	284
	Lecce	15,186	337
	Taranto	10,435	201
<b>t. BASILICATA</b>		<b>9,645</b>	<b>286</b>
	Matera	4,025	89
	Potenza	5,620	197
<b>u. CALABRIA</b>		<b>34,686</b>	<b>675</b>
	Catanzaro	7,712	136
	Cosenza	11,945	277
	Crotone	2,999	54
	Reggio Calabria	9,502	150
	Vibo Valentia	2,528	58
<b>v. SICILY</b>		<b>102,603</b>	<b>2,250</b>
	Agrigento	6,450	193
	Caltanissetta	4,057	123
	Catania	20,931	447
	Enna	2,438	85
	Messina	13,872	285
	Palermo	30,268	560
	Ragusa	7,165	177
	Syracuse	7,982	180
	Trapani	9,440	200
<b>z. SARDINIA</b>		<b>40,136</b>	<b>740</b>
	Cagliari	16,043	286
	Carbonia Iglesias	1,334	32
	Medio Campidano	865	24
	Nuoro	3,526	66
	Ogliastra	1,013	16
	Olbia Tempio	5,056	82
	Oristano	2,753	62
	Sassari	9,546	172

Notes:

## Distribution by customer location (province)

[TDB10218](#)

Banks

Source: Supervisory returns

December 2013		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
<b>a. TOTALE</b>		<b>21,080,133</b>	<b>2,527,391</b>	<b>8,028,099</b>
<b>b. PIEDMONT</b>		<b>1,853,088</b>	<b>209,945</b>	<b>622,048</b>
Alessandria		155,688	20,373	58,870
Asti		60,974	7,986	17,455
Biella		64,635	10,223	21,426
Cuneo		185,810	29,034	87,747
Novara		154,012	15,160	72,449
Turin		1,116,609	114,657	314,077
Verbano-Cusio-Ossola		54,333	5,401	29,278
Vercelli		61,027	7,111	20,746
<b>c. VALLE D'AOSTA</b>		<b>57,834</b>	<b>8,238</b>	<b>11,096</b>
Aosta		57,834	8,238	11,096
<b>d. LIGURIA</b>		<b>575,539</b>	<b>67,769</b>	<b>271,277</b>
Genoa		353,697	38,264	150,875
Imperia		62,702	8,659	25,123
La Spezia		76,115	9,549	55,848
Savona		83,025	11,297	39,431
<b>e. LOMBARDY</b>		<b>4,600,422</b>	<b>559,155</b>	<b>2,041,622</b>
Bergamo		446,140	59,256	266,066
Brescia		471,066	59,724	232,909
Como		244,410	26,574	96,223
Cremona		122,960	14,645	60,051
Lecco		161,477	14,214	77,278
Lodi		86,648	9,459	41,978
Mantua		171,014	18,309	71,029
Milan		1,811,043	241,074	718,656
Monza-Brianza		426,042	48,737	171,399
Pavia		212,891	21,828	106,592
Sondrio		68,038	2,596	9,906
Varese		378,693	42,739	189,535
<b>f. TRENTINO-ALTO ADIGE</b>		<b>435,930</b>	<b>52,183</b>	<b>58,465</b>
Bolzano		186,906	19,443	28,399
Trento		249,024	32,740	30,066
<b>g. VENETO</b>		<b>1,985,268</b>	<b>247,954</b>	<b>732,667</b>
Belluno		90,987	7,695	18,918
Padua		371,310	53,140	126,391
Rovigo		69,579	10,955	18,313
Treviso		336,150	46,655	141,539
Venice		337,621	44,979	132,469
Verona		440,222	43,511	171,264
Vicenza		339,399	41,019	123,773



## Distribution by customer location (province)

<a href="#">TDB10218</a>		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>487,255</b>	<b>59,955</b>	<b>183,018</b>
	Gorizia	51,264	6,805	12,956
	Pordenone	116,269	15,368	53,468
	Trieste	116,236	12,045	44,675
	Udine	203,486	25,737	71,919
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>1,732,799</b>	<b>243,323</b>	<b>749,287</b>
	Bologna	477,390	66,754	151,748
	Ferrara	102,814	10,885	26,635
	Forlì	125,951	20,257	46,443
	Modena	277,123	41,539	104,926
	Parma	179,403	27,293	122,089
	Piacenza	104,522	14,720	73,626
	Ravenna	139,048	17,202	54,929
	Reggio Emilia	208,305	25,182	108,251
	Rimini	118,243	19,491	60,640
<b>l.</b>	<b>MARCHE</b>	<b>462,810</b>	<b>75,132</b>	<b>166,948</b>
	Ancona	159,462	21,526	67,869
	Ascoli Piceno	58,996	11,188	13,313
	Fermo	47,373	8,289	16,625
	Macerata	86,473	14,274	35,574
	Pesaro e Urbino	110,506	19,855	33,567
<b>m.</b>	<b>TUSCANY</b>	<b>1,310,937</b>	<b>200,070</b>	<b>473,189</b>
	Arezzo	102,759	17,405	30,662
	Florence	399,915	63,747	130,421
	Grosseto	70,227	10,591	19,201
	Livorno	119,437	14,362	47,118
	Lucca	132,945	18,165	60,491
	Massa Carrara	59,789	8,378	26,297
	Pisa	148,949	20,664	69,212
	Pistoia	88,235	13,814	28,420
	Prato	88,101	15,014	40,403
	Siena	100,580	17,930	20,964
<b>n.</b>	<b>UMBRIA</b>	<b>287,776</b>	<b>36,975</b>	<b>80,825</b>
	Perugia	221,888	28,126	60,657
	Terni	65,888	8,849	20,168
<b>o.</b>	<b>LAZIO</b>	<b>2,278,054</b>	<b>242,249</b>	<b>782,748</b>
	Frosinone	112,609	15,699	32,171
	Latina	161,508	18,683	61,975
	Rieti	41,126	3,810	10,039
	Rome	1,882,489	193,664	650,734
	Viterbo	80,322	10,393	27,829
<b>p.</b>	<b>ABRUZZO</b>	<b>328,364</b>	<b>53,865</b>	<b>100,234</b>
	Chieti	92,070	14,359	29,508
	L'Aquila	64,833	10,632	18,521
	Pescara	91,627	13,104	34,445
	Teramo	79,834	15,770	17,760

## Distribution by customer location (province)

<a href="#">TDB10218</a>		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
<b>q.</b>	<b>MOLISE</b>	<b>76,857</b>	<b>8,388</b>	<b>23,291</b>
	Campobasso	57,496	6,035	17,038
	Isernia	19,361	2,353	6,253
<b>r.</b>	<b>CAMPANIA</b>	<b>1,376,974</b>	<b>160,467</b>	<b>611,178</b>
	Avellino	76,096	10,565	26,305
	Benevento	52,665	6,834	21,534
	Caserta	176,297	20,655	84,358
	Naples	820,147	88,371	375,833
	Salerno	251,769	34,042	103,148
<b>s.</b>	<b>APULIA</b>	<b>950,253</b>	<b>97,437</b>	<b>366,326</b>
	Bari	315,825	35,782	116,593
	Barletta-Andria-Trani	84,126	8,651	32,833
	Brindisi	83,967	8,225	35,562
	Foggia	127,914	13,615	45,150
	Lecce	199,115	18,359	83,621
	Taranto	139,306	12,805	52,567
<b>t.</b>	<b>BASILICATA</b>	<b>104,726</b>	<b>13,475</b>	<b>47,357</b>
	Matera	38,300	4,889	14,705
	Potenza	66,426	8,586	32,652
<b>u.</b>	<b>CALABRIA</b>	<b>411,151</b>	<b>38,791</b>	<b>198,563</b>
	Catanzaro	82,501	8,358	32,891
	Cosenza	149,709	14,754	78,851
	Crotone	29,256	3,320	13,607
	Reggio Calabria	122,010	9,727	57,813
	Vibo Valentia	27,675	2,632	15,401
<b>v.</b>	<b>SICILY</b>	<b>1,370,639</b>	<b>100,016</b>	<b>404,757</b>
	Agrigento	95,530	7,279	27,090
	Caltanissetta	63,836	4,992	15,230
	Catania	329,127	22,453	104,100
	Enna	40,791	3,344	9,281
	Messina	168,753	12,667	44,843
	Palermo	368,751	22,697	115,498
	Ragusa	84,339	9,055	20,919
	Syracuse	115,991	8,174	33,765
	Trapani	103,521	9,355	34,031
<b>z.</b>	<b>SARDINIA</b>	<b>393,457</b>	<b>52,004</b>	<b>103,203</b>
	Cagliari	168,603	19,584	55,652
	Carbonia Iglesias	25,200	2,208	5,929
	Medio Campidano	16,254	2,157	3,690
	Nuoro	29,987	3,915	6,020
	Ogliastra	8,658	1,345	1,598
	Olbia Tempio	39,260	8,051	7,268
	Oristano	28,683	3,659	6,171
	Sassari	76,812	11,085	16,875

Notes:

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

[TDB10219](#)Source: supervisory reports  
Numbers in units

## December 2013

	Total	Major banks
<b>a. TOTAL</b>	<b>309,032</b>	<b>117,439</b>
<b>b. PIEDMONT</b>	<b>27,155</b>	<b>16,361</b>
Alessandria	1,731	822
Asti	1,328	340
Biella	2,294	204
Cuneo	3,060	847
Novara	1,206	918
Turin	16,496	12,572
Verbano-Cusio-Ossola	378	293
Vercelli	669	365
<b>c. VALLE D'AOSTA</b>	<b>510</b>	<b>318</b>
Aosta	510	318
<b>d. LIGURIA</b>	<b>7,685</b>	<b>2,897</b>
Genoa	4,923	1,904
Imperia	692	300
La Spezia	880	219
Savona	1,192	474
<b>e. LOMBARDY</b>	<b>73,966</b>	<b>23,548</b>
Bergamo	7,646	1,252
Brescia	6,713	1,620
Como	2,452	848
Cremona	1,678	762
Lecco	1,494	415
Lodi	973	459
Mantua	2,464	1,669
Milan	39,893	13,019
Monza-Brianza	3,734	1,177
Pavia	2,146	986
Sondrio	1,632	100
Varese	3,158	1,244
<b>f. TRENTINO-ALTO ADIGE</b>	<b>7,101</b>	<b>585</b>
Bolzano	3,779	123
Trento	3,322	462
<b>g. VENETO</b>	<b>33,064</b>	<b>14,044</b>
Belluno	823	355
Padua	5,815	2,235
Rovigo	1,037	218
Treviso	6,809	1,317
Venice	3,864	1,196
Verona	9,853	7,374
Vicenza	4,868	1,350

**Banks**

Large banks	Medium banks	Small banks	Minor banks
<b>19,192</b>	<b>62,605</b>	<b>72,115</b>	<b>37,681</b>
<b>466</b>	<b>2,474</b>	<b>5,912</b>	<b>1,942</b>
317	350	218	24
21	53	896	18
-	40	2,022	28
9	660	366	1,178
35	169	84	-
58	1,118	2,058	690
14	52	19	-
14	34	251	5
-	<b>21</b>	<b>53</b>	<b>118</b>
-	21	53	118
<b>48</b>	<b>3,286</b>	<b>1,305</b>	<b>149</b>
23	2,589	364	43
3	279	62	48
-	179	463	19
22	240	416	40
<b>12,067</b>	<b>15,037</b>	<b>16,256</b>	<b>7,058</b>
3,661	1,539	538	656
260	2,214	1,933	686
287	620	554	143
49	329	103	435
218	559	153	149
12	137	47	318
64	285	80	366
5,548	7,089	10,572	3,665
698	392	1,055	412
69	583	393	115
-	875	627	30
1,204	420	204	86
<b>12</b>	<b>73</b>	<b>2,689</b>	<b>3,742</b>
-	16	1,933	1,707
12	57	756	2,035
<b>135</b>	<b>6,530</b>	<b>7,315</b>	<b>5,040</b>
8	198	166	96
12	1,987	655	926
-	345	106	368
4	928	3,847	713
6	330	1,670	662
85	763	333	1,298
21	1,980	540	977

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

6.773

	Total	Major banks
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>1,650</b>	<b>728</b>
Gorizia	120	1,607
Pordenone	309	1,321
Trieste	570	3,118
Udine	652	31,761
<b>i. EMILIA ROMAGNA</b>	<b>8,652</b>	<b>7,560</b>
Bologna	3,050	1,722
Ferrara	382	2,698
Forlì	426	5,736
Modena	1,749	3,626
Parma	563	1,579
Piacenza	293	2,315
Ravenna	552	4,523
Reggio Emilia	1,362	2,015
Rimini	277	8,481
<b>l. MARCHE</b>	<b>1,452</b>	<b>2,929</b>
Ancona	585	1,302
Ascoli Piceno	309	624
Fermo	58	1,549
Macerata	225	2,081
Pesaro e Urbino	274	26,087
<b>m. TUSCANY</b>	<b>11,984</b>	<b>2,147</b>
Arezzo	496	8,225
Florence	2,438	879
Grosseto	419	1,205
Livorno	747	1,724
Lucca	945	780
Massa Carrara	335	2,296
Pisa	704	1,415
Pistoia	294	1,219
Prato	342	6,205
Siena	5,266	3,779
<b>n. UMBRIA</b>	<b>1,379</b>	<b>2,961</b>
Perugia	1,129	819
Terni	250	28,582
<b>o. LAZIO</b>	<b>14,909</b>	<b>1,252</b>
Frosinone	599	1,324
Latina	735	480
Rieti	118	24,396
Rome	13,151	1,132
Viterbo	306	4,684
<b>p. ABRUZZO</b>	<b>925</b>	<b>1,218</b>
Chieti	179	877
L'Aquila	257	1,310
Pescara	333	1,282
Teramo	157	5

**Banks**

Large banks	Medium banks	Small banks	Minor banks
<b>519</b>	<b>3,122</b>	<b>1,477</b>	-
29	345	234	-
88	902	308	-
75	527	149	5
327	1,348	786	4,308
<b>7,735</b>	<b>7,481</b>	<b>3,585</b>	<b>586</b>
1,488	1,416	1,020	49
124	1,043	124	205
54	1,188	825	2,870
570	248	299	165
2,330	536	32	28
631	549	78	16
40	1,610	97	263
2,376	145	377	130
124	749	735	45
<b>3,337</b>	<b>2,043</b>	<b>1,604</b>	<b>8</b>
1,515	311	510	11
133	610	239	4
179	332	51	10
787	221	306	13
724	571	499	66
<b>6,619</b>	<b>3,878</b>	<b>3,540</b>	-
357	1,015	279	33
4,247	665	842	-
179	80	201	-
221	88	149	12
150	279	338	-
25	156	264	-
276	924	392	9
100	473	539	13
684	61	119	-
382	139	418	7
<b>263</b>	<b>812</b>	<b>1,318</b>	-
226	729	877	7
38	83	441	1,074
<b>2,745</b>	<b>6,870</b>	<b>2,984</b>	<b>9</b>
69	182	393	64
82	186	257	8
23	311	20	989
2,400	6,084	1,772	4
172	108	542	612
<b>223</b>	<b>2,529</b>	<b>395</b>	<b>228</b>
49	679	83	259
13	295	53	83
127	640	127	43
34	915	133	726

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

355

		Total	Major banks
q.	<b>MOLISE</b>	<b>572</b>	<b>291</b>
	Campobasso	156	65
	Isernia	13,435	4,557
r.	<b>CAMPANIA</b>	<b>1,118</b>	<b>170</b>
	Avellino	517	213
	Benevento	1,408	448
	Caserta	7,853	3,004
	Naples	2,541	723
	Salerno	12,231	3,555
s.	<b>APULIA</b>	<b>5,365</b>	<b>1,334</b>
	Bari	756	101
	Barletta-Andria-Trani	753	195
	Brindisi	1,665	376
	Foggia	2,430	1,086
	Lecce	1,268	464
	Taranto	1,257	194
t.	<b>BASILICATA</b>	<b>437</b>	<b>67</b>
	Matera	822	127
	Potenza	4,030	1,076
u.	<b>CALABRIA</b>	<b>819</b>	<b>307</b>
	Catanzaro	1,465	282
	Cosenza	559	53
	Crotone	952	389
	Reggio Calabria	238	46
	Vibo Valentia	12,837	8,149
v.	<b>SICILY</b>	<b>1,056</b>	<b>606</b>
	Agrigento	629	357
	Caltanissetta	2,528	1,554
	Catania	307	191
	Enna	1,377	977
	Messina	3,952	2,913
	Palermo	1,007	389
	Ragusa	861	553
	Syracuse	1,125	610
	Trapani	4,872	851
z.	<b>SARDINIA</b>	<b>1,534</b>	<b>435</b>
	Cagliari	197	43
	Carbonia Iglesias	156	13
	Medio Campidano	335	49
	Nuoro	91	7
	Ogliastra	399	72
	Olbia Tempio	320	53
	Oristano	1,845	179
	Sassari	55	37

Note:

**Banks**

Large banks	Medium banks	Small banks	Minor banks
<b>198</b>	<b>81</b>	<b>42</b>	<b>25</b>
146	68	13	12
53	13	14	5,343
<b>2,145</b>	<b>1,376</b>	-	<b>189</b>
604	155	-	117
60	127	-	675
173	112	14	3,656
910	269	-	706
399	713	280	3,405
<b>3,864</b>	<b>1,127</b>	<b>32</b>	<b>1,472</b>
1,952	575	29	402
134	90	-	286
199	73	220	446
539	84	-	440
817	87	-	361
224	219	-	329
<b>546</b>	<b>188</b>	-	<b>124</b>
197	49	-	206
349	140	-	1,601
<b>717</b>	<b>636</b>	-	<b>271</b>
104	137	-	686
156	341	-	90
362	54	-	441
66	56	-	114
30	48	-	715
<b>2,720</b>	<b>1,253</b>	-	<b>69</b>
71	310	-	6
54	212	-	132
705	137	-	20
26	70	-	54
266	80	-	244
594	201	-	26
571	21	-	35
205	68	-	129
230	156	-	2,318
<b>1,629</b>	<b>74</b>	-	<b>418</b>
651	30	-	95
59	-	-	82
61	-	-	165
121	-	-	65
19	-	-	172
155	-	-	147
76	44	-	1,176
490	-	-	



## Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

## December 2013

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	16	15
Customer trading	24	22
Underwriting	5	5
Placement	47	43
Individual portfolio management	41	41
Reception of orders	50	45
Investment advice	86	82
Multilateral trading facilities management	3	3

## b. NUMBER of SIMs

98

92

## Notes:

SIMs include trust companies operating in the asset management field. There are more activities authorized than SIMs because each intermediary is normally authorized to engage in more than one activity.

## Distribution by operational specialization

[TDB40225](#)

## Collective investment undertakings

Source: Archive of intermediary identification data

	2013 Sept.	2013 Dec.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>675</b>	<b>701</b>
Equity	147	145
Balanced	42	43
Bond	275	280
Liquidity	28	27
Flexible	233	254
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>42</b>	<b>42</b>

**Notes:**

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

## Distribution by prevalent activity

[TDB40230](#)

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

	2013 Sept.	2013 Dec.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>192</b>	<b>191</b>
Leasing	40	40
Factoring	25	25
Consumer credit	34	34
Other forms of finance	14	14
Acquisition of shareholdings	3	3
Issue and/or management of credit cards	3	3
Securitization	9	9
Foreign exchange trading and other activities	64	63
<b>b. NUMBER OF PAYMENT INSTITUTIONS</b>	<b>55</b>	<b>55</b>
<b>c. NUMBER OF E-MONEY INSTITUTIONS</b>	<b>3</b>	<b>3</b>

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

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

TDB30101

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

	Total		Banks		Financial intermediaries	
	2013 Sept.	2013 Dec.	2013 Sept.	2013 Dec.	2013 Sept.	2013 Dec.
<b>a. NUMBER OF BORROWERS</b>	<b>7,565,290</b>	<b>7,567,070</b>	<b>4,496,160</b>	<b>4,487,929</b>	<b>3,069,130</b>	<b>3,079,141</b>
<i>of which: joint borrowers</i>	<i>2,213,205</i>	<i>2,210,611</i>	<i>992,861</i>	<i>988,509</i>	<i>1,220,344</i>	<i>1,222,102</i>
<b>b. LOAN FACILITIES</b>						
facilities granted	2,285,551	2,252,359	1,862,260	1,829,984	423,291	422,375
used margin	1,806,001	1,772,938	1,392,109	1,360,052	413,893	412,886
overshoot	55,579	56,930	49,661	50,641	5,918	6,289
unused margin	535,129	536,351	519,812	520,573	15,316	15,778
<i>of which: matched loans</i>						
facilities granted	288,398	286,616	249,023	243,865	39,374	42,751
used margin	150,513	152,295	123,539	121,648	26,973	30,647
<b>term loans</b>						
facilities granted	1,731,582	1,704,006	1,348,372	1,324,672	383,210	379,333
used margin	1,511,541	1,476,865	1,126,108	1,096,081	385,433	380,784
<b>revocable loans</b>						
facilities granted	265,427	261,658	264,720	261,369	706	290
used margin	143,869	143,716	142,383	142,262	1,486	1,454
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	360,787	362,650	344,032	345,458	16,754	17,192
used margin	188,526	184,459	172,198	167,702	16,328	16,757
<b>d. BAD DEBTS</b>	<b>197,191</b>	<b>208,524</b>	<b>139,837</b>	<b>149,879</b>	<b>57,354</b>	<b>58,645</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>4,103,180</b>	<b>4,090,838</b>	<b>2,709,502</b>	<b>2,696,158</b>	<b>1,393,678</b>	<b>1,394,680</b>
<i>of which: joint guarantors</i>	<i>1,423,990</i>	<i>1,419,789</i>	<i>949,932</i>	<i>945,508</i>	<i>474,058</i>	<i>474,281</i>
<b>f. GUARANTEES RECEIVED</b>	<b>828,402</b>	<b>823,703</b>	<b>607,517</b>	<b>602,558</b>	<b>220,885</b>	<b>221,145</b>

**Note:** 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

	2012 Dec.	2013 Mar.	2013 June	2013 Sept.	2013 Dec.
<b>a. TOTAL STOCKS</b>					
Loans	1,959,304	1,939,678	1,913,862	1,891,539	1,877,430
<i>of which: bad debts</i>	125,986	132,023	139,228	145,505	156,875
Deposits	1,236,798	1,266,791	1,269,753	1,263,976	1,276,764
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,917,357	1,899,408	1,875,017	1,855,194	1,845,336
<i>of which: in non-euro-area currencies</i>	17,455	17,465	17,381	16,509	15,983
more than 12 months	-	-	-	-	-
bad debts	124,998	130,997	138,209	144,556	155,900
Deposits	1,223,384	1,251,498	1,255,209	1,248,550	1,258,054
<i>of which: in non-euro-area currencies</i>	11,817	11,351	12,043	12,785	13,101
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	41,907	40,219	38,807	36,341	32,091
<i>of which: bad debts</i>	988	1,025	1,019	948	975
Deposits	13,372	15,267	14,533	15,395	18,676

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

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

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

December 2013		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,845,336</b>	<b>262,456</b>	<b>171,015</b>
b.	<b>NORTH-WEST ITALY</b>	<b>616,028</b>	<b>22,845</b>	<b>104,647</b>
	Piedmont	114,585	11,439	6,656
	Valle d'Aosta	2,748	150	205
	Liguria	36,500	1,912	880
	Lombardy	462,195	9,344	96,905
c.	<b>NORTH-EAST ITALY</b>	<b>405,406</b>	<b>10,762</b>	<b>41,646</b>
	Trentino-Alto Adige	40,343	1,065	1,306
	Veneto	160,746	3,847	12,834
	Friuli-Venezia Giulia	31,559	1,869	1,900
	Emilia-Romagna	172,758	3,980	25,607
d.	<b>CENTRAL ITALY</b>	<b>547,165</b>	<b>203,891</b>	<b>21,824</b>
	Marche	42,684	1,837	1,821
	Tuscany	115,909	4,929	8,093
	Umbria	21,070	891	58
	Lazio	367,502	196,235	11,851
e.	<b>SOUTHERN ITALY</b>	<b>186,678</b>	<b>16,913</b>	<b>1,211</b>
	Abruzzo	25,001	1,247	84
	Molise	3,817	304	16
	Campania	75,388	7,995	922
	Apulia	54,904	3,107	169
	Basilicata	6,928	663	4
	Calabria	20,640	3,597	15
f.	<b>ISLANDS</b>	<b>90,058</b>	<b>8,045</b>	<b>1,688</b>
	Sicily	65,463	6,858	220
	Sardinia	24,595	1,188	1,467

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>809,861</b>	<b>242,986</b>	<b>149,058</b>	<b>399,682</b>	<b>95,363</b>	<b>506,640</b>
<b>293,814</b>	<b>93,800</b>	<b>48,617</b>	<b>147,453</b>	<b>27,973</b>	<b>166,750</b>
51,241	17,533	8,502	24,394	7,413	37,836
1,393	520	333	534	224	775
18,045	5,057	3,344	9,531	2,278	13,385
223,135	70,690	36,438	112,994	18,058	114,754
<b>217,158</b>	<b>71,717</b>	<b>38,652</b>	<b>100,884</b>	<b>26,110</b>	<b>109,730</b>
23,563	6,129	4,435	12,203	3,965	10,444
88,286	31,842	14,173	40,264	10,378	45,401
14,549	5,851	2,381	5,788	2,323	10,917
90,759	27,895	17,663	42,630	9,444	42,967
<b>184,621</b>	<b>46,763</b>	<b>38,618</b>	<b>94,876</b>	<b>18,861</b>	<b>117,968</b>
22,118	8,210	5,125	8,248	3,509	13,399
59,309	17,241	9,875	29,899	7,910	35,668
11,540	4,163	2,195	4,656	1,766	6,816
91,654	17,149	21,422	52,073	5,676	62,085
<b>80,260</b>	<b>22,775</b>	<b>16,515</b>	<b>38,565</b>	<b>14,491</b>	<b>73,804</b>
12,945	4,694	3,214	4,687	2,204	8,522
1,652	494	423	672	401	1,443
32,966	8,004	5,532	18,906	3,913	29,592
22,584	6,789	5,050	9,770	5,237	23,807
3,185	874	784	1,366	763	2,313
6,928	1,920	1,513	3,164	1,973	8,126
<b>34,008</b>	<b>7,931</b>	<b>6,656</b>	<b>17,904</b>	<b>7,928</b>	<b>38,389</b>
24,242	5,790	4,153	13,193	5,768	28,375
9,767	2,141	2,503	4,711	2,159	10,014



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

[TDB10255](#)

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

December 2013		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>905,224</b>	<b>321,787</b>	<b>243,268</b>	<b>203,482</b>	<b>94,751</b>	<b>41,936</b>
	Agricultural, forestry and fishing	44,096	12,424	14,786	8,535	5,188	3,163
	Mining and quarrying	2,816	1,212	672	611	209	112
	Manufacturing	207,051	79,197	66,003	35,984	19,717	6,150
	Electricity, gas, steam and air conditioning supply	31,415	12,717	4,863	9,069	3,024	1,741
	Water supply, sewerage, waste management and remediation activities	10,205	3,109	2,329	2,932	1,237	599
	Construction	159,859	51,950	41,501	40,715	18,125	7,568
	Wholesale and retail trade, repair of motor vehicles and motorcycles	138,005	44,011	34,371	29,256	20,385	9,982
	Transportation and storage	40,031	12,737	6,898	11,279	6,036	3,081
	Accommodation and food service activities	37,583	8,228	12,478	8,581	5,261	3,035
	Information and communication	16,158	7,298	2,443	5,285	797	335
	Financial and insurance activities	15,189	6,735	3,789	3,424	822	420
	Real estate activities	119,065	47,657	32,721	30,303	5,991	2,392
	Professional, scientific and technical activities	40,562	19,697	11,227	6,490	2,216	932
	Administrative and support service activities	20,293	7,313	4,140	5,590	2,507	743
	All remaining activities (sections O, P,Q,R,S,T)	22,895	7,503	5,046	5,427	3,235	1,684

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euro

## December 2013

December 2013		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	332,187	65,462	41,379	68,856	156,490	316,730
b.	EUROPE	278,726	53,100	37,846	59,136	128,645	301,983
of which:							
	Albania	472	52	10	132	278	490
	Austria	16,533	1,583	931	2,429	11,590	53,665
	Belgium	5,128	3,074	519	402	1,134	663
	Bosnia and Herzegovina	604	12	1	129	461	2,312
	Bulgaria	4,632	296	2	597	3,737	2,621
	Czech Republic	4,803	318	120	902	3,464	9,676
	Croatia	14,857	323	45	2,123	12,366	8,467
	Denmark	1,691	837	212	233	409	-
	Finland	701	213	118	49	320	-
	France	36,340	14,980	9,294	3,576	8,489	1,476
	Germany	29,504	2,936	3,513	13,875	9,180	138,994
	Greece	882	593	48	86	155	302
	Ireland	6,138	281	225	1,423	4,208	1,103
	Liechtenstein	92	-	-	14	78	-
	Luxembourg	17,754	3,163	1,470	4,471	8,650	2,644
	Malta	1,152	529	109	168	346	-
	Montenegro	1	..	..	..	..	-
	Norway	1,845	437	238	196	974	-
	Netherlands	13,285	1,920	1,778	1,416	8,171	-
	Poland	7,727	79	17	1,841	5,790	30,089
	Portugal	1,340	76	12	76	1,176	-
	United Kingdom	43,781	13,170	13,260	11,360	5,991	3,840
	Romania	7,540	236	452	1,543	5,309	3,637
	Russia	10,530	405	507	2,649	6,969	11,744
	Serbia	4,257	179	533	887	2,658	2,315
	Slovakia	5,056	321	129	1,177	3,429	10,324
	Slovenia	832	37	11	118	666	4,218
	Spain	14,071	3,235	1,956	2,089	6,791	1,301
	Sweden	1,659	472	396	101	690	-
	Switzerland	7,353	1,233	1,488	1,880	2,753	2,758
	Turkey	5,031	1,811	170	975	2,076	-
	Hungary	7,766	87	55	1,475	6,149	7,248
c.	ASIA	12,867	4,666	1,551	1,114	5,536	1,186
of which:							
	Saudi Arabia	193	42	23	60	69	-
	China	5,029	3,617	553	397	463	517
	South Korea	254	156	47	20	31	-
	Philippines	155	2	..	1	151	-
	Japan	2,548	162	148	122	2,116	==
	India	886	363	25	96	402	7
	Indonesia	759	13	1	33	713	

## 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	290	22	177	34	57	-
	Israel	143	14	1	10	118	..
	Kazakhstan	555	2	462	6	85	-
	Malaysia	25	11	-	5	9	-
	Pakistan	14	1	1	..	12	-
	Qatar	462	21	2	25	414	-
	Taiwan	38	20	16	1	1	9
	Thailand	15	9	-	3	3	-
d.	AFRICA	2,342	321	186	503	1,333	3,484
	of which: Algeria	142	5	..	97	39	-
	Egypt	639	183	2	246	207	3,484
	Morocco	91	37	..	17	37	-
	South Africa	227	42	3	9	173	-
	Tunisia	218	41	143	29	5	-
e.	AMERICA	19,034	5,411	1,167	5,300	7,156	9,903
	of which: Argentina	80	..	1	23	56	..
	Brazil	811	255	8	274	275	-
	Canada	2,133	547	105	905	576	-
	Chile	97	4	..	31	62	..
	Colombia	31	1	..	20	10	-
	Cuba	60	3	55	..	2	-
	Mexico	483	13	1	140	329	..
	Peru	50	3	3	42	3	2
	United States	14,944	4,581	983	3,777	5,603	9,900
	Uruguay	5	..	-	5	..	-
	Venezuela	71	-	..	14	57	-
f.	OCEANIA	2,436	280	181	321	1,653	1
	of which: Australia	1,422	269	180	261	711	1
	New Zealand	57	11	1	8	37	-
g.	OFF-SHORE CENTRES	9,109	1,684	449	1,560	5,417	173
	of which: Bahamas	707	352	-	137	218	-
	Cayman Islands	2,670	458	353	259	1,599	-
	Gibraltar	16	-	-	8	8	-
	Hong Kong	926	364	9	363	191	101
	Jersey, C.I.	827	..	25	19	783	-
	Singapore	933	30	4	393	506	72
h.	INTERNATIONAL ORGANIZATIONS	7,561	-	-	921	6,640	

Notes:

## Distribution by branch location (region)

[TDB10286](#)

Banks

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

December 2013		Number of positions		Total loans
		Current account receivables	Other	
<b>a.</b>	<b>TOTAL</b>	<b>8,143</b>	<b>29,070</b>	<b>1,651,197</b>
<b>b.</b>	<b>INORTH-WEST ITALY</b>	<b>25</b>	<b>121</b>	<b>..</b>
	Piedmont	542	1,750	87,843
	Valle d'Aosta	25	121	..
	Liguria	194	476	34,288
	Lombardy	25	121	..
<b>c.</b>	<b>INORTH-EAST ITALY</b>	<b>1,888</b>	<b>4,697</b>	<b>347,368</b>
	Trentino-Alto Adige	166	274	38,020
	Veneto	808	2,354	147,505
	Friuli-Venezia Giulia	175	413	27,615
	Emilia-Romagna	739	1,657	134,229
<b>d.</b>	<b>ICENTRAL ITALY</b>	<b>1,856</b>	<b>7,417</b>	<b>339,421</b>
	Marche	292	516	39,377
	Tuscany	676	3,163	121,944
	Umbria	160	312	15,915
	Lazio	728	3,426	162,185
<b>e.</b>	<b>ISOUTHERN ITALY</b>	<b>1,229</b>	<b>3,222</b>	<b>132,395</b>
	Abruzzo	176	378	21,740
	Molise	30	49	..
	Campania	442	1,384	50,569
	Apulia	361	982	40,684
	Basilicata	51	87	..
	Calabria	169	343	12,284
<b>f.</b>	<b>SLANDS</b>	<b>675</b>	<b>1,785</b>	<b>60,518</b>
	Sicily	538	1,402	42,681
	Sardinia	137	383	17,837

**Note:**

The data include transactions with non-resident customers.

## Distribution by branch location (municipality)

## Banks

TDB10194

Source: Supervisory returns  
Stocks in millions of euros

December 2013			Loans	Deposits
			Loans	Deposits
a.	<b>ITALY</b>		<b>1,620,872</b>	<b>1,006,507</b>
b.	<b>PIEDMONT</b>		<b>87,120</b>	<b>72,170</b>
	<b>Province of Alessandria</b>		<b>8,057</b>	<b>5,870</b>
	Alessandria		2,772	1,614
	Acqui Terme		535	407
	Arquata Scrivia		68	81
	Casale Monferrato		1,199	859
	Castelnuovo Scrivia		76	73
	Novi Ligure		672	537
	Ovada		262	283
	Tortona		1,101	661
	Valenza		557	321
	<b>Province of Asti</b>		<b>4,499</b>	<b>2,892</b>
	Asti		2,404	1,396
	Canelli		384	251
	Nizza Monferrato		357	204
	<b>Province of Biella</b>		<b>4,549</b>	<b>2,767</b>
	Biella		3,562	1,619
	Candelo		39	49
	Cossato		259	207
	Trivero		69	144
	Valle Mosso		96	96
	Vigliano Biellese		65	85
	<b>Province of Cuneo</b>		<b>13,469</b>	<b>11,034</b>
	Cuneo		2,000	1,841
	Alba		1,924	1,286
	Barge		93	104
	Borgo San Dalmazzo		263	185
	Boves		120	152
	Bra		844	554
	Busca		109	134
	Canale		194	100
	Caraglio		120	147
	Carrù		170	208
	Cavallermaggiore		79	56
	Centallo		200	176
	Ceva		199	212
	Cherasco		372	219
	Dogliani		141	119
	Dronero		81	120
	Fossano		721	577
	<b>Province of Cuneo (cont.)</b>			
	Mondovì		725	479
	Racconigi		149	150
	Saluzzo		828	515
	Santo Stefano Belbo		145	126
	Savigliano		622	460
	Verzuolo		102	79
	Villanova Mondovì		126	96
	<b>Province of Novara</b>		<b>6,953</b>	<b>4,741</b>
	Novara		3,821	2,068
	Arona		530	310
	Bellinzago Novarese		48	66
	Borgomanero		749	594
	Cameri		56	77
	Castelletto Sopra Ticino		97	67
	Galliate		169	156
	Oleggio		153	138
	Trecale		205	208
	<b>Province of Turin</b>		<b>44,563</b>	<b>41,058</b>
	Turin		31,014	26,233
	Alpignano		165	252
	Beinasco		163	245
	Borgaro Torinese		99	115
	Carmagnola		413	375
	Caselle Torinese		222	163
	Castellamonte		75	109
	Chieri		605	504
	Chivasso		525	399
	Ciriè		439	380
	Collegno		562	531
	Cuorgnè		120	168
	Giaveno		76	188
	Grugliasco		264	290
	Ivrea		629	743
	Leini		144	134
	Moncalieri		1,158	825
	Nichelino		356	414
	None		66	68
	Orbassano		428	382
	Pinerolo		824	764
	Poirino		82	114
	Rivarolo Canavese		298	318
	Rivoli		1,068	747
	San Mauro Torinese		171	229
	Settimo Torinese		779	516
	Susa		63	120
	Trofarello		148	151
	Venaria		281	298

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Turin (cont.)</b>			<b>Province of La Spezia</b>	<b>3,440</b>	<b>2,729</b>
Vinovo	89	106	La Spezia	2,078	1,511
Volpiano	123	145	Bolano	97	77
			Lerici	74	85
<b>Province of Verbano-CusioOssola</b>	<b>2,555</b>	<b>1,654</b>	Sarzana	585	471
Verbania	1,043	568			
Domodossola	324	302	<b>Province of Savona</b>	<b>5,887</b>	<b>3,482</b>
Gravellona Toce	254	119	Savona	2,041	1,122
Omegna	356	189	Alassio	244	182
Stresa	84	63	Albenga	1,105	472
			Albisola Superiore	138	90
<b>Province of Vercelli</b>	<b>2,474</b>	<b>2,153</b>	Andora	127	70
Vercelli	1,009	826	Cairo Montenotte	303	150
Borgosesia	419	275	Finale Ligure	218	186
Crescentino	125	105	Loano	492	216
Gattinara	87	104	Pietra Ligure	141	117
Santhià	261	154	Vado Ligure	145	118
Trino	76	98	Varazze	160	184
Varallo	97	99			
<b>c. VALLE D'AOSTA</b>	<b>1,708</b>	<b>2,272</b>	<b>e. LOMBARDY</b>	<b>625,046</b>	<b>304,050</b>
			<b>Province of Bergamo</b>	<b>36,975</b>	<b>17,674</b>
<b>Province of Aosta</b>	<b>1,708</b>	<b>2,272</b>	Bergamo	16,058	5,482
Aosta	912	1,114	Albino	428	323
Chatillon	61	105	Alzano Lombardo	256	161
Courmayeur	73	85	Calusco d'Adda	422	160
			Caravaggio	412	308
<b>d. LIGURIA</b>	<b>34,324</b>	<b>24,327</b>	Castelli Calepio	175	80
			Clusone	321	159
<b>Province of Genoa</b>	<b>21,859</b>	<b>15,741</b>	Costa Volpino	130	104
Genoa	18,350	12,318	Curno	132	91
Arenzano	157	141	Dalmine	850	367
Busalla	249	109	Gandino	77	69
Chiavari	818	710	Grumello del Monte	635	215
Lavagna	165	166	Lefte	==	==
Rapallo	343	385	Lovere	273	157
Recco	101	151	Martinengo	243	121
Santa Margherita Ligure	157	157	Nembro	250	174
Sestri Levante	289	285	Osio Sotto	331	141
			Ponte San Pietro	454	252
<b>Province of Imperia</b>	<b>3,139</b>	<b>2,376</b>	Romano di Lombardia	707	291
Imperia	1,119	659	Sarnico	370	267
Bordighera	167	190	Seriate	800	363
Diano Marina	122	102	Stezzano	181	100
San Remo	693	686	Trescore Balneario	464	236
Taggia	301	176	Treviglio	1,516	1,040
Ventimiglia	312	261	Treviolo	209	93
			Villa d'Alme	129	74
			Zogno	145	135

## Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Brescia</b>	<b>53,928</b>	<b>21,308</b>	<b>Province of Como (cont.)</b>		
Brescia	29,091	7,257	Lurate Caccivio	224	141
Bagnolo Mella	229	132	Mariano Comense	727	420
Bedizzole	195	123	Olgiate Comasco	435	232
Botticino	225	139	Villa Guardia	191	185
Breno	380	238			
Capriolo	225	124	<b>Province of Cremona</b>	<b>9,460</b>	<b>5,112</b>
Carpenedolo	276	148	Cremona	3,629	1,478
Chiari	774	412	Casalmaggiore	424	257
Concesio	286	191	Castelleone	229	128
Darfo Boario Terme	901	325	Crema	1,779	1,068
Desenzano del Garda	1,046	483	Pandino	216	125
Erbusco	165	97	Piadena	52	55
Flero	187	113	Pizzighettone	164	93
Gavardo	335	177	Soncino	406	136
Ghedi	402	230	Soresina	230	144
Gussago	411	216			
Iseo	266	217	<b>Province of Lecco</b>	<b>8,139</b>	<b>5,672</b>
Leno	240	175	Lecco	3,321	1,841
Lonato	305	161	Calolziocorte	370	216
Lumezzane	1,016	415	Casatenovo	284	226
Manerbio	814	224	Mandello del Lario	199	213
Montichiari	995	476	Merate	938	574
Orzinuovi	618	262	Oggiono	297	243
Ospitaletto	413	208	Olgiate Molgora	77	92
Palazzolo sull'Oglio	988	421	Olginata	114	96
Pisogne	311	197	Valmadrera	181	161
Ponte di Legno	262	63			
Quinzano d'Oglio	151	74	<b>Province of Lodi</b>	<b>6,271</b>	<b>3,274</b>
Rezzato	369	199	Lodi	3,833	1,537
Rovato	1,160	476	Casalpusterlengo	325	208
Salò	342	228	Codogno	652	331
Sarezzo	338	185	Sant'Angelo Lodigiano	358	240
Sirmione	196	90			
Travagliato	395	161	<b>Province of Mantua</b>	<b>12,526</b>	<b>6,423</b>
Verolanuova	269	117	Mantua	4,460	1,753
Vestone	285	222	Asola	397	264
Villa Carcina	229	129	Castel Goffredo	344	255
Vobarno	119	89	Castiglione delle Stiviere	980	428
			Goito	403	124
<b>Province of Como</b>	<b>13,147</b>	<b>9,004</b>	Gonzaga	198	109
Como	4,202	2,340	Marmirolo	121	63
Cabiate	67	107	Moglia	168	90
Cantù	1,490	895	Ostiglia	132	83
Cermenate	284	181	Pegognaga	157	89
Cernobbio	100	114	Poggio Rusco	213	146
Erba	925	561	Porto Mantovano	458	196
Fino Mornasco	153	122			
Inverigo	225	134			
Lomazzo	168	136			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>		
Quistello	59	66	Rozzano	491	467
Sermide	120	77	San Donato Milanese	3,447	857
Suzzara	522	341	San Giuliano Milanese	518	390
Viadana	908	374	Sedriano	==	==
Virgilio	169	106	Segrate	1,015	939
			Senago	248	177
<b>Province of Milan</b>	<b>428,810</b>	<b>196,771</b>	Sesto San Giovanni	1,639	1,353
Milan	387,374	160,956	Settimo Milanese	365	273
Abbiategrosso	850	607	Trezzano sul Naviglio	355	292
Arese	169	262	Trezzo sull'Adda	486	285
Assago	506	181	Vignate	81	81
Bareggio	328	233	Vimodrone	248	233
Binasco	344	328			
Bollate	647	465	<b>Province of Monza-Brianza</b>	<b>22,127</b>	<b>14,649</b>
Bresso	368	373	Agrate Brianza	585	328
Buccinasco	465	347	Arcore	351	282
Busto Garolfo	261	224	Besana in Brianza	239	200
Carugate	404	283	Biassono	229	211
Cassano d'Adda	389	268	Bovisio-Masciago	182	165
Cassina de' Pecchi	327	222	Brugherio	471	483
Castano Primo	256	179	Carate Brianza	383	405
Cernusco sul Naviglio	794	603	Carnate	73	78
Cesano Boscone	452	247	Cavenago di Brianza	145	80
Cinisello Balsamo	1,167	919	Cesano Maderno	732	557
Cologno Monzese	871	550	Concorezzo	351	265
Corbetta	299	178	Cornate d'Adda	170	103
Cormano	165	225	Desio	1,192	985
Cornaredo	240	203	Giussano	515	334
Corsico	1,211	720	Lentate sul Seveso	174	158
Cusano Milanino	284	259	Limbate	316	242
Garbagnate Milanese	408	271	Lissone	865	671
Gorgonzola	548	371	Meda	521	397
Inveruno	116	104	Monza	8,248	3,806
Lacchiarella	78	97	Muggiò	308	223
Lainate	429	394	Nova Milanese	435	272
Legnano	2,483	1,601	Seregno	1,839	1,150
Locate di Triulzi	93	121	Seveso	237	230
Magenta	835	504	Vedano al Lambro	160	183
Melegnano	603	390	Villasanta	205	192
Melzo	888	399	Vimercate	1,189	634
Nerviano	186	182			
Novate Milanese	372	277	<b>Province of Pavia</b>	<b>8,342</b>	<b>7,179</b>
Opera	243	174	Pavia	2,540	2,172
Paderno Dugnano	565	517	Broni	216	255
Parabiago	400	333	Casteggio	286	250
Paullo	373	209	Gambolò	54	63
Peschiera Borromeo	695	326	Garlasco	133	120
Pioltello	420	272	Mede	117	100
Rho	1,585	988	Mortara	331	244
			Robbio	78	95



## Distribution by branch location (municipality)

Banks

[IDB10194](#)Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Pavia (cont.)</b>			<b>Province of Bolzano (cont.)</b>		
Sannazzaro de' Burgondi	80	93	Egna	276	140
Stradella	343	256	Laives	272	233
Vigevano	1,405	990	Lana	468	384
Voghera	977	756	Malles Venosta	150	95
			Merano	1,273	910
<b>Province of Sondrio</b>	<b>7,884</b>	<b>4,623</b>	Ortisei	167	99
Sondrio	4,067	2,214	Vipiteno	455	250
Bormio	379	162			
Chiavenna	288	247	<b>Province of Trento</b>	<b>18,146</b>	<b>10,729</b>
Delebio	234	204	Trento	6,098	3,336
Morbegno	533	366	Arco	378	263
Tirano	312	195	Borgo Valsugana	233	145
			Cavalese	256	98
<b>Province of Varese</b>	<b>17,436</b>	<b>12,362</b>	Cles	569	258
Varese	3,321	2,335	Lavis	389	222
Busto Arsizio	2,581	2,070	Malè	157	81
Cardano al Campo	123	123	Mezzolombardo	388	177
Caronno Pertusella	259	267	Pergine Valsugana	535	339
Cassano Magnago	283	238	Riva del Garda	751	347
Castellanza	337	331	Rovereto	1,452	839
Fagnano Olona	119	136	Storo	209	79
Ferno	205	108	Tione di Trento	292	205
Gallarate	2,324	1,266			
Gavirate	261	190			
Laveno-Mombello	109	86	<b>g. VENETO</b>	<b>146,232</b>	<b>87,253</b>
Lonate Pozzolo	144	108			
Luino	363	240	<b>Province of Belluno</b>	<b>3,105</b>	<b>2,770</b>
Malnate	205	141	Belluno	966	750
Olgiate Olona	69	82	Agordo	67	102
Samarate	102	110	Auronzo di Cadore	43	39
Saronno	2,364	1,066	Cortina d'Ampezzo	331	197
Sesto Calende	148	156	Domegge di Cadore	106	57
Somma Lombardo	227	195	Feltre	361	411
Tradate	474	377	Pieve di Cadore	94	96
Uboldo	102	99	Santo Stefano di Cadore	52	47
<b>f. TRENTINO-ALTO-ADIGE</b>	<b>37,865</b>	<b>25,311</b>	<b>Province of Padua</b>	<b>25,463</b>	<b>15,250</b>
<b>Province of Bolzano</b>	<b>19,719</b>	<b>14,582</b>	Padua	10,956	6,298
Bolzano	7,158	4,650	Abano Terme	615	293
Appiano sulla Strada del Vino	411	331	Albignasego	355	247
Badia	285	92	Borgoricco	232	122
Bressanone	814	881	Cadoneghe	279	157
Brunico	851	598	Campodarsego	896	340
Campo Tures	264	126	Camposampiero	688	239
Chiusa	145	104	Cittadella	1,066	501
			Conselve	331	176
			Este	514	298

## Distribution by branch location (municipality)

[TDB10194](#)

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Padua (cont.)</b>			<b>Province of Treviso (cont.)</b>		
Limena	379	194	Vedelago	304	235
Monselice	538	331	Villorba	669	308
Montagnana	230	193	Vittorio Veneto	579	458
Montegrotto Terme	205	167	Volpago del Montello	93	60
Piazzola sul Brenta	231	150			
Piombino Dese	213	110			
Piove di Sacco	706	419			
Rubano	450	238			
San Martino di Lupari	291	206			
Selvazzano Dentro	290	228			
Solesino	96	72			
Tombolo	115	56			
Trebaseleghe	191	156			
Vigonza	423	229			
Vigodarzere	173	91			
<b>Province of Rovigo</b>	<b>4,199</b>	<b>3,239</b>	<b>Province of Venice</b>	<b>17,870</b>	<b>15,554</b>
Rovigo	1,358	969	Venice	8,151	9,227
Adria	448	367	Caorle	305	120
Badia Polesine	217	159	Cavarzere	128	127
Lendinara	193	184	Chioggia	933	529
Porto Tolle	216	187	Dolo	399	256
Porto Viro	243	175	Eraclea	119	80
			Iesolo	902	362
			Marcon	281	169
			Martellago	347	268
			Mira	364	310
			Mirano	527	365
			Noale	267	217
			Portogruaro	718	406
			San Donà di Piave	1,185	729
			San Michele al Tagliamento	371	153
			Santo Stino di Livenza	130	88
			Scorzè	279	240
			Spinea	250	195
			Strà	257	169
<b>Province of Treviso</b>	<b>26,648</b>	<b>15,328</b>	<b>Province of Verona</b>	<b>42,990</b>	<b>18,693</b>
Treviso	7,751	3,279	Verona	29,964	10,940
Casale sul Sile	165	91	Affi	130	40
Castelfranco Veneto	1,195	604	Bovolone	400	241
Conegliano	1,762	1,024	Bussolengo	525	339
Gaiarine	152	105	Castel d'Azzano	114	114
Istrana	133	95	Cerea	541	242
Mogliano Veneto	563	493	Cologna Veneta	188	115
Montebelluna	2,816	2,224	Isola della Scala	258	148
Motta di Livenza	263	150	Legnago	924	518
Oderzo	1,074	466	Negrar	282	236
Paese	468	177	Nogara	210	93
Pieve di Soligo	478	233	Pescantina	178	120
Ponte di Piave	188	85	Peschiera del Garda	387	172
Preganziol	246	172	San Bonifacio	893	417
Quinto di Treviso	236	132	San Giovanni Lupatoto	778	448
Resana	130	102	San Martino Buon Albergo	658	261
Riese Pio X	188	108	Sant'Ambrogio di Valpolicella	377	181
Roncade	232	142	Valeggio sul Mincio	221	128
San Vendemiano	89	104	Villafranca di Verona	1,079	510
Silea	580	106			
Spresiano	219	114			
Susegana	326	156			
Valdobbiadene	325	179			

## Distribution by branch location (municipality)

[TDB10194](#)

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Vicenza</b>	<b>25,957</b>	<b>16,420</b>	<b>Province of Pordenone (cont.)</b>		
Vicenza	9,610	6,438	Fiume Veneto	156	121
Altavilla Vicentina	270	124	Maniago	283	165
Arzignano	1,305	526	Pasiano	108	57
Asiago	229	136	Porcia	208	145
Bassano del Grappa	1,488	867	Prata di Pordenone	136	110
Breganze	144	129	Sacile	466	316
Caldogno	118	89	San Vito al Tagliamento	395	194
Camisano Vicentino	292	139	Spilimbergo	292	219
Cassola	361	169	Zoppola	55	46
Chiampo	231	156			
Cornedo Vicentino	193	111	<b>Province of Trieste</b>	<b>3,662</b>	<b>5,588</b>
Creazzo	227	120	Trieste	3,457	5,348
Dueville	271	166			
Lonigo	455	265	<b>Province of Udine</b>	<b>15,168</b>	<b>9,363</b>
Malo	283	161	Udine	7,463	3,962
Marano Vicentino	169	95	Buia	161	99
Marostica	446	319	Buttrio	114	98
Montebello Vicentino	192	91	Cervignano del Friuli	373	187
Montecchio Maggiore	908	431	Cividale del Friuli	819	263
Mussolente	117	54	Codroipo	402	231
Noventa Vicentina	198	180	Fagagna	71	67
Romano d'Ezzelino	98	126	Gemona del Friuli	246	196
Rosà	290	159	Latisana	264	153
Sandrigio	276	214	Lignano Sabbiadoro	360	117
Schio	1,182	801	Maiano	68	72
Sossano	64	60	Manzano	237	184
Tezze sul Brenta	186	123	Palmanova	391	142
Thiene	1,401	582	Pasian di Prato	274	235
Torri di Quartesolo	706	220	Pavia di Udine	91	80
Valdagno	320	362	Reana del Roiale	109	65
			San Daniele del Friuli	219	133
<b>h. FRIULI VENEZIA GIULIA</b>	<b>27,384</b>	<b>21,154</b>	San Giorgio di Nogaro	166	107
<b>Province of Gorizia</b>	<b>2,326</b>	<b>1,771</b>	San Giovanni al Natisone	165	83
Gorizia	852	684	Tarcento	130	134
Cormons	168	93	Tarvisio	101	60
Gradisca d'Isonzo	109	63	Tavagnacco	253	172
Grado	220	101	Tolmezzo	346	311
Monfalcone	400	355	Tricesimo	117	99
Ronchi dei Legionari	171	120			
			<b>i. EMILIA ROMAGNA</b>	<b>133,579</b>	<b>88,771</b>
<b>Province of Pordenone</b>	<b>6,228</b>	<b>4,432</b>	<b>Province of Bologna</b>	<b>34,114</b>	<b>24,033</b>
Pordenone	2,449	1,663	Bologna	21,142	14,554
Azzano Decimo	359	327	Anzola dell'Emilia	262	205
Casarsa della Delizia	84	74	Argelato	310	257
Cordenons	181	167			

## Distribution by branch location (municipality)

[TDB10194](#)

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Bologna (cont.)</b>					
Budrio	334	278	<b>Province of Modena</b>	<b>24,557</b>	<b>14,688</b>
Calderara di Reno	419	241	Modena	11,616	6,317
Casalecchio di Reno	1,254	872	Campogalliano	219	124
Castel Maggiore	373	307	Carpi	2,017	1,380
Castel San Pietro Terme	416	330	Castelfranco Emilia	553	364
Castenaso	349	314	Castelvetro di Modena	215	118
Crespellano	91	85	Cavezzo	217	149
Crevalcore	201	184	Finale Emilia	308	246
Granarolo dell'Emilia	257	250	Fiorano Modenese	475	183
Imola	2,537	1,259	Formigine	725	512
Medicina	278	211	Maranello	644	303
Minerbio	128	136	Mirandola	1,003	611
Molinella	204	174	Pavullo nel Frignano	280	265
Ozzano dell'Emilia	417	223	San Felice sul Panaro	234	157
Pianoro	272	238	Sassuolo	2,212	1,305
Pieve di Cento	113	146	Soliera	274	186
Porretta Terme	158	154	Spilamberto	327	180
San Giorgio di Piano	242	130	Vignola	911	551
San Giovanni in Persiceto	763	507			
San Lazzaro di Savena	948	671	<b>Province of Parma</b>	<b>12,229</b>	<b>9,494</b>
Sasso Marconi	269	218	Parma	7,544	6,075
Vergato	167	122	Borgo Val di Taro	136	156
Zola Predosa	430	392	Busseto	159	119
			Collecchio	389	296
<b>Province of Ferrara</b>	<b>5,834</b>	<b>5,117</b>	Colorno	325	173
Ferrara	3,143	2,407	Felino	168	83
Argenta	256	312	Fidenza	688	499
Bondeno	142	164	Fontanellato	177	117
Cento	886	753	Fornovo di Taro	153	128
Codigoro	130	135	Langhirano	443	228
Comacchio	338	210	Noceto	267	180
Copparo	161	213	Salsomaggiore Terme	217	183
Portomaggiore	123	109	San Secondo Parmense	99	86
Sant'Agostino	97	159	Sorbolo	162	122
			Traversetolo	171	112
<b>Province of Forlì</b>	<b>12,881</b>	<b>7,621</b>			
Forlì	4,698	2,370	<b>Province of Piacenza</b>	<b>6,643</b>	<b>5,010</b>
Bagno di Romagna	145	89	Piacenza	3,996	2,732
Bertinoro	146	141	Borgonovo Val Tidone	128	115
Cesena	4,344	2,778	Castel San Giovanni	281	226
Cesenatico	972	412	Fiorenzuola d'Arda	500	343
Forlimpopoli	249	189	Podenzano	77	81
Gambettola	332	197			
Meldola	126	115	<b>Province of Ravenna</b>	<b>11,033</b>	<b>6,387</b>
San Mauro Pascoli	318	226	Ravenna	5,112	2,732
Sarsina	57	66	Alfonsine	251	151
Savignano sul Rubicone	575	272			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Ravenna (cont.)</b>			<b>I. MARCHE</b>	<b>39,298</b>	<b>23,816</b>
Bagnacavallo	329	175	<b>Province of Ancona</b>	<b>14,872</b>	<b>7,650</b>
Brisighella	56	66	Ancona	4,026	2,285
Castel Bolognese	202	141	Camerano	201	171
Cervia	1,257	441	Castelfidardo	494	250
Conselice	107	100	Chiaravalle	253	173
Cotignola	113	98	Fabiano	775	497
Faenza	1,806	1,135	Falconara Marittima	410	322
Fusignano	91	91	Iesi	4,743	1,098
Lugo	1,165	791	Osimo	769	417
Massa Lombarda	130	84	Senigallia	995	638
Riolo Terme	66	85			
Russi	223	168			
<b>Province of Reggio Emilia</b>	<b>16,708</b>	<b>9,827</b>	<b>Province of Ascoli Piceno</b>	<b>5,181</b>	<b>2,688</b>
Reggio Emilia	9,907	4,440	Ascoli Piceno	1,914	908
Albinea	79	91	Grottammare	208	152
Bagnolo in Piano	203	131	San Benedetto del Tronto	1,962	862
Brescello	97	120			
Casalgrande	393	307	<b>Province of Fermo</b>	<b>2,574</b>	<b>1,826</b>
Castellarano	306	198	Fermo	683	505
Castelnovo ne' Monti	199	175	Montegranaro	235	125
Cavriago	197	161	Porto San Giorgio	451	308
Correggio	757	512	Porto Sant'Elpidio	353	217
Guastalla	385	363	Sant'Elpidio a mare	116	97
Luzzara	154	141			
Montecchio Emilia	332	214	<b>Province of Macerata</b>	<b>7,848</b>	<b>6,029</b>
Novellara	246	224	Macerata	3,020	2,114
Poviglio	97	151	Camerino	133	127
Reggiolo	190	124	Civitanova Marche	1,451	1,024
Rubiera	336	244	Corridonia	267	139
Sant'Ilario d'Enza	343	197	Porto Recanati	193	142
Scandiano	523	395	Recanati	479	378
Toano	91	69	San Severino Marche	189	160
<b>Province of Rimini</b>	<b>9,580</b>	<b>6,594</b>	Tolentino	433	329
Rimini	4,925	3,436	Treia	182	123
Bellaria Igea Marina	640	292			
Cattolica	750	406	<b>Province of Pesaro e Urbino</b>	<b>8,823</b>	<b>5,623</b>
Misano Adriatico	166	147	Pesaro	2,957	1,834
Morciano di Romagna	266	284	Cagli	155	131
Riccione	1,304	761	Fano	2,040	1,118
San Giovanni in Marignano	127	131	Fossombrone	204	171
Santarcangelo di Romagna	489	363	Gabicce Mare	188	115
Verucchio	246	170	Mondolfo	223	163
			Pergola	139	135
			Saltara	158	76
			Sant'Angelo in Lizzola	271	119
			Urbino	276	287

## Distribution by branch location (municipality)

[TDB10194](#)

Source: Supervisory returns  
Stocks in millions of euros

				Banks	
		Loans	Deposits		
				Loans	Deposits
m.	TUSCANY	121,215	57,175	Province of Livorno	7,0403,806
	Province of Arezzo	8,313	5,020	Livorno	3,6261,965
	Arezzo	4,173	2,265	Campiglia Marittima	356141
	Bibbiena	241	190	Castagneto Carducci	299271
	Castiglion Fiorentino	220	129	Cecina	782386
	Cortona	407	285	Collesalveti	13697
	Foiano della Chiana	148	107	Piombino	607323
	Monte San Savino	178	98	Portoferraio	305135
	Montevarchi	780	386	Rosignano Marittimo	385241
	San Giovanni Valdarno	503	298	San Vincenzo	15264
	Sansepolcro	484	217		
	Stia	45	50	Province of Lucca	8,9315,126
	Terranuova Bracciolini	152	120	Lucca	3,5821,680
	Province of Florence	51,502	19,647	Altopascio	370147
	Florence	35,799	10,251	Bagni di Lucca	5755
	Bagno a Ripoli	891	278	Barga	145146
	Barberino di Mugello	212	98	Camaione	489275
	Borgo San Lorenzo	351	260	Capannori	773492
	Calenzano	3,445	1,757	Castelnuovo di Garfagnana	188124
	Campi Bisenzio	996	521	Forte dei Marmi	258190
	Capraia e Limite	28	22	Massarosa	17797
	Castelfiorentino	580	265	Pietrasanta	562377
	Certaldo	368	216	Seravezza	161148
	Empoli	1,944	1,050	Viareggio	1,7111,027
	Figline Valdarno	423	301		
	Fucecchio	503	271	Province of Massa Carrara	3,1462,209
	Greve in Chianti	137	144	Massa	1,129767
	Lastra a Signa	205	194	Aulla	143120
	Montaione	110	28	Carrara	1,533872
	Montelupo Fiorentino	344	172	Fivizzano	3961
	Pontassieve	373	366	Pontremoli	86149
	Reggello	130	99		
	San Casciano in Val di Pesa	323	227	Province of Pisa	9,0725,803
	Scandicci	1,005	728	Pisa	2,8991,822
	Sesto Fiorentino	1,210	771	Calcinaia	477606
	Signa	405	218	Cascina	582374
	Tavarnelle Val di Pesa	232	123	Ponsacco	401223
	Vinci	316	192	Pontedera	962455
	Province of Grosseto	4,344	2,594	San Miniato	495316
	Grosseto	2,109	1,270	Santa Croce sull'Arno	1,125365
	Castiglione della Pescaia	137	103	Santa Maria a Monte	8255
	Follonica	633	244	Vicopisano	10260
	Massa Marittima	106	70	Volterra	241224
	Monte Argentario	168	103		
	Orbetello	294	165		

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Pistoia</b>	<b>6,477</b>	<b>3,639</b>	<b>Province of Terni (cont.)</b>		
Pistoia	3,042	1,534	Narni	215	142
Agliana	307	209	Orvieto	518	380
Chiesina Uzzanese	96	47			
Montecatini Terme	817	438			
Pescia	368	248			
Quarrata	550	305			
San Marcello Pistoiese	87	106			
<b>Province of Prato</b>	<b>7,087</b>	<b>3,770</b>	<b>o. LAZIO</b>	<b>158,544</b>	<b>130,999</b>
Prato	6,225	3,133			
Montemurlo	414	214			
Poggio a Caiano	177	165			
<b>Province of Siena</b>	<b>15,303</b>	<b>5,561</b>	<b>Province of Frosinone</b>	<b>4,475</b>	<b>3,657</b>
Siena	10,540	2,581	Frosinone	1,927	1,032
Chianciano Terme	177	120	Alatri	134	146
Chiusi	310	185	Anagni	325	256
Colle di Val d'Elsa	609	306	Atina	28	69
Montepulciano	318	220	Cassino	650	537
Poggibonsi	1,124	544	Pontecorvo	62	75
San Gimignano	81	49	Sora	408	298
Sinalunga	264	149			
<b>n. UMBRIA</b>	<b>15,863</b>	<b>10,209</b>	<b>Province of Latina</b>	<b>4,942</b>	<b>4,441</b>
			Latina	2,026	1,531
<b>Province of Perugia</b>	<b>12,632</b>	<b>7,943</b>	Aprilia	530	483
Perugia	5,192	3,011	Cisterna di Latina	299	233
Assisi	371	265	Formia	361	393
Bastia	681	281	Gaeta	110	145
Castiglione del Lago	201	183	Terracina	382	325
Città della Pieve	134	98			
Città di Castello	871	507			
Foligno	1,178	638			
Gualdo Tadino	186	115			
Gubbio	453	295			
Magione	136	124			
Marsciano	256	131			
Panicle	118	88			
Spoletto	713	490			
Todi	339	200			
Umbertide	250	171			
<b>Province of Terni</b>	<b>3,231</b>	<b>2,266</b>	<b>Province of Rieti</b>	<b>1,435</b>	<b>1,207</b>
Terni	2,041	1,303	Rieti	962	683
Amelia	109	85	Cittaducale	==	==
			Poggio Mirteto	95	76
			<b>Province of Rome</b>	<b>143,323</b>	<b>118,602</b>
			Rome	131,289	108,033
			Albano Laziale	422	361
			Anzio	157	265
			Ariccia	113	154
			Cerveteri	200	153
			Ciampino	402	400
			Civitavecchia	1,031	620
			Fiumicino	563	559
			Frascati	538	646
			Genzano di Roma	374	282
			Guidonia Montecelio	760	591
			Ladispoli	276	198
			Marino	390	327
			Monterotondo	557	310
			Nettuno	317	314
			Pomezia	1,323	696
			Tivoli	673	514
			Velletri	483	555

## Distribution by branch location (municipality)

<a href="#">TDB10194</a>			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
<b>Province of Viterbo</b>	<b>4,369</b>	<b>3,092</b>		
Viterbo	1,847	1,080		
Acquapendente	105	73		
Civita Castellana	343	176		
Montalto di Castro	110	80		
Montefiascone	208	168		
Tarquinia	256	169		
Tuscania	100	65		
Vetralla	193	98		
<b>o. CAMPANIA</b>	<b>50,504</b>	<b>45,229</b>		
<b>Province of Avellino</b>	<b>2,621</b>	<b>2,901</b>		
Avellino	1,438	1,197		
Ariano Irpino	178	227		
Mercogliano	44	51		
<b>Province of Benevento</b>	<b>1,487</b>	<b>1,571</b>		
Benevento	802	758		
Montesarchio	147	110		
<b>Province of Caserta</b>	<b>4,999</b>	<b>4,876</b>		
Caserta	2,118	1,297		
Aversa	611	733		
Capua	120	101		
Maddaloni	211	189		
Marcianise	170	382		
Santa Maria Capua Vetere	458	450		
<b>Province of Naples</b>	<b>31,572</b>	<b>27,573</b>		
Naples	20,209	14,839		
Acerra	73	145		
Afragola	229	335		
Bacoli	114	147		
Capri	99	121		
Casalnuovo di Napoli	250	185		
Casoria	608	623		
Castellammare di Stabia	734	693		
Ercolano	102	175		
Forio	107	97		
Frattamaggiore	585	577		
Giugliano in Campania	285	450		
Ischia	259	172		
Marano di Napoli	154	243		
Melito di Napoli	116	104		
Nola	1,588	959		
			<b>Province of Naples (cont.)</b>	
			Ottaviano	67 105
			Piano di Sorrento	126 203
			Pomigliano d'Arco	366 431
			Pompei	120 182
			Portici	291 457
			Pozzuoli	565 551
			San Giorgio a Cremano	149 305
			San Giuseppe Vesuviano	358 307
			Sant'Antimo	59 84
			Somma Vesuviana	127 185
			Sorrento	453 404
			Torre Annunziata	220 310
			Torre del Greco	907 932
			Vico Equense	62 122
			Volla	104 122
			<b>Province of Salerno</b>	<b>9,825 8,308</b>
			Salerno	4,015 2,511
			Agropoli	207 153
			Amalfi	77 100
			Angri	200 195
			Battipaglia	692 493
			Capaccio	186 180
			Cava dei Tirreni	371 462
			Eboli	200 198
			Nocera Inferiore	364 447
			Nocera Superiore	== ==
			Pagani	129 115
			Pontecagnano Faiano	205 128
			Sala Consilina	146 140
			Sarno	124 159
			Scafati	317 377
			Vallo della Lucania	203 208
			Vietri sul Mare	36 33
		<b>p. ABRUZZO</b>	<b>21,700</b>	<b>14,597</b>
		<b>Province of Chieti</b>	<b>4,965</b>	<b>3,742</b>
		Chieti	1,442	861
		Francavilla al Mare	217	205
		Guardiagrele	118	90
		Lanciano	872	499
		Ortona	255	223
		San Salvo	229	167
		Vasto	547	464



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Depositi		Loans	Depositi
<b>Province of L'Aquila</b>	<b>5,137</b>	<b>3,997</b>	<b>Province of Bari (cont.)</b>		
L'Aquila	2,872	2,133	Locorotondo	110	210
Avezzano	660	490	Modugno	501	273
Carsoli	118	75	Mola di Bari	141	180
Castel di Sangro	117	94	Molfetta	708	532
Celano	84	54	Monopoli	620	444
Sulmona	387	331	Noci	393	229
			Noicattaro	273	192
<b>Province of Pescara</b>	<b>6,729</b>	<b>3,702</b>	Palo del Colle	138	129
Pescara	5,147	2,541	Polignano a Mare	181	112
Montesilvano	609	286	Putignano	531	351
			Rutigliano	157	224
<b>Province of Teramo</b>	<b>4,868</b>	<b>3,156</b>	Ruvo di Puglia	248	200
Teramo	1,721	940	Santeramo in Colle	215	282
Alba Adriatica	299	201	Terlizzi	153	154
Atri	83	92	Triggiano	217	166
Giulianova	634	325	Turi	83	108
Martinsicuro	122	108			
Roseto degli Abruzzi	401	231	<b>Province of Barletta-Andria-</b>		
Sant'Egidio alla Vibrata	204	114	<b>Trani</b>	<b>3,298</b>	<b>3,072</b>
			Andria	775	820
<b>q. MOLISE</b>	<b>2,723</b>	<b>2,213</b>	Barletta	953	917
			Bisceglie	485	405
<b>Province of Campobasso</b>	<b>2,193</b>	<b>1,715</b>	Canosa di Puglia	242	229
Campobasso	1,167	852	Margherita di Savoia	32	49
Larino	49	65	Minervino Murge	33	61
Termoli	639	369	Spinazzola	54	56
			S. Ferdinando di Puglia	57	50
<b>Province of Isernia</b>	<b>530</b>	<b>498</b>	Trani	597	407
Isernia	332	286	Trinitapoli	71	79
Venafro	130	103			
			<b>Province of Brindisi</b>	<b>2,526</b>	<b>2,443</b>
<b>r. Apulia</b>	<b>40,631</b>	<b>33,852</b>	Brindisi	929	719
			Fasano	309	229
<b>Province of Bari</b>	<b>17,896</b>	<b>14,068</b>	Francavilla Fontana	266	249
Bari	8,789	6,379	Mesagne	151	149
Acquaviva delle Fonti	236	230	Oria	19	60
Adelfia	45	60	Ostuni	283	300
Altamura	909	783			
Bitonto	519	381	<b>Province of Foggia</b>	<b>5,830</b>	<b>5,057</b>
Casamassima	238	137	Foggia	2,389	1,849
Castellana Grotte	251	213	Apricena	157	133
Conversano	279	266	Cerignola	495	436
Corato	579	462	Lucera	320	310
Gioia del Colle	308	280	Manfredonia	472	352
Giovinazzo	70	69	Orta Nova	82	87
Gravina di Puglia	455	353	San Giovanni Rotondo	390	280
			Sannicandro Garganico	47	69
			San Severo	534	446
			Torremaggiore	137	168
			Vieste	167	88

## Distribution by branch location (municipality)

<a href="#">TDB10194</a>				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of Lecce	6,684	4,968	Province of Cosenza	4,885	3,941
Lecce	2,643	1,645	Cosenza	1,672	1,032
Casarano	235	146	Amantea	144	88
Copertino	73	134	Castrovillari	212	217
Galatina	292	228	Corigliano Calabro	310	236
Gallipoli	232	136	Rende	771	521
Leverano	79	126	Rossano	204	221
Maglie	298	196	San Marco Argentano	76	73
Nardò	194	192			
Tricase	199	141			
			Province of Crotone	1,070	857
Province of Taranto	4,397	4,243	Crotone	830	530
Taranto	2,216	2,045			
Castellaneta	106	95			
Ginosa	171	181	Province of Reggio Calabria	2,755	2,762
Grottaglie	190	238			
Manduria	168	233	Reggio Calabria	1,637	1,313
Martina Franca	595	416	Gioia Tauro	135	121
Massafra	288	251	Melito di Porto Salvo	32	75
Sava	82	112	Palmi	93	158
			Siderno	191	154
			Taurianova	58	70
			Villa San Giovanni	112	84
s. BASILICATA	4,387	4,167			
Province of Matera	1,628	1,646	Province of Vibo Valentia	698	754
Matera	1,032	786	Vibo Valentia	410	385
Pisticci	62	117			
Policoro	191	159			
Province of Potenza	2,759	2,521	u. SICILY	42,702	35,033
Potenza	1,309	997			
Avigliano	33	40			
Lavello	147	125	Province of Agrigento	2,745	2,826
Melfi	260	158	Agrigento	1,111	625
Rionero in Vulture	89	82	Campobello di Licata	33	53
			Canicatti	332	289
			Casteltermini	24	47
			Favara	93	136
			Grotte	36	48
			Licata	178	260
			Menfi	76	63
			Naro	31	72
			Palma di Montechiaro	40	117
			Porto Empedocle	60	52
t. CALABRIA	12,281	10,640			
Province of Catanzaro	2,873	2,327			
Catanzaro	1,741	1,150			
Lamezia Terme	522	490			
Soverato	206	165			

## Distribution by branch location (municipality)

<a href="#">_TDB10194</a>				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Agrigento (cont.)</b>			<b>Province of Messina (cont.)</b>		
Raffadali	40	62	Sant'Agata di Militello	181	87
Ribera	80	113	Taormina	230	121
Sciacca	244	238			
<b>Province of Caltanissetta</b>	<b>1,863</b>	<b>2,197</b>	<b>Province of Palermo</b>	<b>10,285</b>	<b>10,085</b>
Caltanissetta	826	685	Palermo	8,082	7,664
Gela	426	437	Bagheria	365	266
Mazzerino	52	93	Carini	133	99
Mussomeli	75	121	Cefalù	145	126
Riesi	35	56	Corleone	44	55
San Cataldo	213	311	Monreale	84	127
			Partinico	191	184
			termini Imerese	278	148
<b>Province of Catania</b>	<b>10,951</b>	<b>7,391</b>			
Catania	6,999	3,898	<b>Province of Ragusa</b>	<b>4,044</b>	<b>2,566</b>
Acireale	691	541	Ragusa	1,751	971
Adrano	86	110	Comiso	319	223
Biancavilla	57	82	Ispica	129	100
Bronte	90	103	Modica	715	418
Caltagirone	366	293	Pozzallo	172	92
Giarre	252	180	scicli	218	195
Mascalucia	35	70	Vittoria	502	357
Misterbianco	394	200			
Nicolosi	31	40	<b>Province of Syracuse</b>	<b>3,355</b>	<b>2,612</b>
Palagonia	54	56	Syracuse	1,998	1,235
Paternò	373	220	Augusta	312	272
Riposto	139	103	Avola	157	149
scordia	60	72	Carlentini	55	73
			Lentini	172	180
<b>Province of Enna</b>	<b>893</b>	<b>897</b>	Noto	64	86
Enna	416	269	Pachino	164	125
Nicosia	90	85	Priolo Gargallo	50	66
Piazza Armerina	88	103	Rosolini	116	101
Pietraperzia	31	48			
Troina	35	43	<b>Province of Trapani</b>	<b>3,677</b>	<b>2,599</b>
			Trapani	1,160	625
<b>Province of Messina</b>	<b>4,889</b>	<b>3,860</b>	Alcamo	381	342
Messina	2,752	2,036	Campobello di Mazara	48	41
Barcellona Pozzo di Gotto	234	262	Castellamare del Golfo	57	60
Capo d'Orlando	203	116	Castelvetrano	228	145
Giardini-Naxos	54	37	Erice	93	92
Milazzo	312	279	Marsala	734	536
Patti	83	130			

## Distribution by branch location (municipality)

[TDB10194](#)

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Trapani (cont.)</b>			<b>Province of Nuoro</b>	<b>1,206</b>	<b>1,145</b>
Mazara del Vallo	339	220	Nuoro	593	483
Partanna	111	94	Macomer	172	125
Salemi	64	65			
<b>s. SARDINIA</b>	<b>17,763</b>	<b>13,269</b>	<b>Province of Ogliastra</b>	<b>317</b>	<b>325</b>
			Tortolì	200	99
<b>Province of Cagliari</b>	<b>6,801</b>	<b>5,767</b>	<b>Province of Oristano</b>	<b>1,100</b>	<b>1,057</b>
Cagliari	4,908	4,044	Oristano	635	439
Assemini	97	90			
Quartu Sant'Elena	571	318	<b>Province of Sassari</b>	<b>4,899</b>	<b>2,705</b>
Selargius	221	155	Sassari	3,723	1,557
<b>Province of Carbonia Iglesias</b>	<b>599</b>	<b>639</b>	Alghero	424	313
Carbonia	155	161	Iozieri	119	89
Iglesias	266	203	Porto Torres	154	108
Sant'Antioco	37	58			
<b>Province of Medio Campidano</b>	<b>544</b>	<b>568</b>	<b>Province of Olbia Tempio</b>	<b>2,297</b>	<b>1,064</b>
Guspini	51	62	Arzachena	317	145
Villacidro	85	80	La Maddalena	76	54
			Olbia	1,250	458
			Tempo Pausania	312	122

## Notes:

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

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

Source: Supervisory returns  
Stocks in millions of euro

**December 2013**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>1,069,215</b>	<b>2,272</b>	<b>78,516</b>	<b>1,094</b>	<b>59,797</b>
<b>b. NORTH-WEST ITALY</b>		<b>379,809</b>	<b>56</b>	<b>25,158</b>	<b>348</b>	<b>16,574</b>
Piedmont		74,678	19	4,782	158	3,166
Valle d'Aosta		1,886	9	200	1	226
Liguria		27,611	2	1,327	16	975
Lombardy		275,634	27	18,849	173	12,208
<b>c. NORTH-EAST ITALY</b>		<b>261,110</b>	<b>210</b>	<b>17,843</b>	<b>332</b>	<b>15,481</b>
Trentino-Alto Adige		27,217	111	3,000	152	2,423
Veneto		104,017	30	7,232	72	6,561
Friuli-Venezia Giulia		21,350	43	1,519	38	996
Emilia-Romagna		108,525	26	6,092	69	5,502
<b>d. CENTRAL ITALY</b>		<b>244,254</b>	<b>89</b>	<b>19,988</b>	<b>108</b>	<b>16,665</b>
Marche		28,005	13	2,474	66	1,324
Tuscany		77,969	18	5,662	17	5,963
Umbria		13,419	1	1,501	11	1,143
Lazio		124,861	57	10,351	14	8,235
<b>e. SOUTHERN ITALY</b>		<b>125,050</b>	<b>36</b>	<b>10,497</b>	<b>132</b>	<b>8,113</b>
Abruzzo		17,922	3	2,195	20	1,104
Molise		2,411	2	243	9	191
Campania		49,520	12	2,716	21	3,489
Apulia		38,515	10	3,914	64	2,359
Basilicata		4,149	2	365	7	290
Calabria		12,534	8	1,064	11	680
<b>f. ISLANDS</b>		<b>58,990</b>	<b>1,881</b>	<b>5,031</b>	<b>175</b>	<b>2,964</b>
Sicily		41,935	1,403	3,181	86	1,649
Sardinia		17,056	478	1,850	89	1,314

**Notes:**

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,364	85,565	1,861	294,958	2,000	60,878	4,898	476,010
541	32,771	71	105,268	189	22,131	1,284	175,419
161	6,767	15	23,184	66	3,571	372	32,416
3	281	-	497	..	119	54	495
38	1,894	11	9,056	23	3,845	176	10,249
338	23,829	44	72,531	99	14,596	681	132,260
364	21,600	538	64,185	240	13,963	1,517	124,837
48	1,257	328	3,939	109	1,627	306	13,916
131	10,252	45	27,091	46	5,398	267	46,892
70	2,084	51	6,386	29	1,046	215	8,873
114	8,007	115	26,769	55	5,892	728	55,156
184	15,795	267	69,327	156	14,934	1,004	105,735
78	1,476	17	6,785	49	1,552	424	13,747
52	5,025	30	21,301	60	5,228	98	34,516
22	986	11	3,294	12	771	39	5,627
33	8,308	209	37,947	35	7,383	444	51,844
191	11,942	70	37,864	1,230	6,425	604	47,945
62	1,455	6	4,350	1,124	875	100	6,627
11	210	..	698	13	129	16	889
40	5,369	58	15,513	15	2,811	98	19,378
44	3,529	4	12,957	70	1,934	198	13,434
3	447	..	925	3	211	35	1,861
31	933	2	3,423	4	466	157	5,756
84	3,457	914	18,313	186	3,425	489	22,072
66	2,477	87	13,492	109	2,406	411	16,567
19	980	827	4,821	76	1,019	78	5,505

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

[TDB10430](#)

Source: Supervisory returns  
Flows in millions of euro

## 4th quarter 2013

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>936,304</b>	<b>393</b>	<b>27,366</b>	<b>145</b>	<b>14,153</b>
<b>b. NORTH-WEST ITALY</b>	<b>392,008</b>	<b>9</b>	<b>10,491</b>	<b>17</b>	<b>4,496</b>
Piedmont	77,009	5	1,521	6	898
Valle d'Aosta	883	-	83	1	38
Liguria	16,881	..	576	7	332
Lombardy	297,234	4	8,311	3	3,229
<b>c. NORTH-EAST ITALY</b>	<b>268,912</b>	<b>21</b>	<b>5,922</b>	<b>56</b>	<b>4,008</b>
Trentino-Alto Adige	18,242	16	1,238	15	438
Veneto	138,192	..	2,134	17	1,225
Friuli-Venezia Giulia	13,628	-	460	10	324
Emilia-Romagna	98,849	5	2,090	14	2,021
<b>d. CENTRAL ITALY</b>	<b>171,796</b>	<b>4</b>	<b>6,892</b>	<b>7</b>	<b>3,455</b>
Marche	15,123	-	746	3	387
Tuscany	40,589	..	1,033	3	1,195
Umbria	6,798	-	333	1	337
Lazio	109,286	4	4,779	..	1,537
<b>e. SOUTHERN ITALY</b>	<b>70,633</b>	<b>6</b>	<b>2,921</b>	<b>60</b>	<b>1,709</b>
Abruzzo	8,653	-	678	..	214
Molise	1,307	-	55	-	36
Campania	32,053	5	624	50	662
Apulia	19,166	1	1,230	10	589
Basilicata	2,119	..	89	-	48
Calabria	7,334	..	245	-	160
<b>f. ISLANDS</b>	<b>32,954</b>	<b>354</b>	<b>1,140</b>	<b>6</b>	<b>484</b>
Sicily	26,117	247	639	6	338
Sardinia	6,837	106	501	-	145

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchase of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
693	73,300	420	57,332	358	15,174	2,629	744,339
196	33,738	6	20,297	12	5,730	507	316,509
89	4,169	-	4,125	5	804	136	65,252
3	54	-	146	-	18	7	533
11	1,135	..	1,635	..	1,253	31	11,902
93	28,380	6	14,391	6	3,655	333	238,823
233	18,374	85	14,391	183	4,182	1,466	219,992
1	925	40	1,401	56	492	78	13,543
79	10,139	-	5,702	6	1,063	144	117,683
11	747	-	1,466	-	259	200	10,151
142	6,562	46	5,822	121	2,368	1,044	78,615
94	12,946	16	13,044	22	3,354	352	131,610
66	1,051	..	1,105	2	284	277	11,203
19	2,696	5	4,066	19	1,077	18	30,458
7	864	-	656	1	232	-	4,366
2	8,334	11	7,217	..	1,761	58	85,583
141	6,101	-	6,682	74	1,581	191	51,167
45	820	-	667	73	270	25	5,860
1	69	-	111	-	11	-	1,023
72	2,322	-	2,792	-	783	71	24,672
17	2,368	-	2,338	1	395	73	12,146
1	156	-	188	-	44	6	1,586
4	366	-	586	-	78	15	5,881
29	2,141	313	2,919	67	327	114	25,061
22	1,510	1	2,264	55	225	112	20,698
7	631	312	655	13	102	2	4,363



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

Source: Supervisory returns  
Stocks in millions of euro

**December 2013**

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>14,071</b>	<b>517</b>	<b>13,553</b>	<b>6,261</b>	<b>114</b>	<b>6,147</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,305</b>	<b>159</b>	<b>4,145</b>	<b>2,046</b>	<b>78</b>	<b>1,968</b>
	Piedmont	1,126	29	1,097	477	4	473
	Valle d'Aosta	43	..	42	33	..	33
	Liguria	79	..	78	42	..	42
	Lombardy	3,058	130	2,928	1,495	74	1,421
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,284</b>	<b>160</b>	<b>4,125</b>	<b>1,748</b>	<b>13</b>	<b>1,734</b>
	Trentino-Alto Adige	542	70	472	267	4	263
	Veneto	1,679	23	1,655	636	1	635
	Friuli-Venezia Giulia	410	39	371	159	7	151
	Emilia-Romagna	1,654	27	1,627	686	2	685
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,001</b>	<b>61</b>	<b>2,940</b>	<b>1,511</b>	<b>9</b>	<b>1,502</b>
	Marche	373	28	345	138	3	134
	Tuscany	1,418	16	1,403	708	3	705
	Umbria	338	6	332	201	..	200
	Lazio	872	11	861	464	2	462
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,734</b>	<b>74</b>	<b>1,660</b>	<b>675</b>	<b>10</b>	<b>665</b>
	Abruzzo	171	3	168	62	..	62
	Molise	52	4	48	20	-	20
	Campania	394	13	381	191	1	190
	Apulia	756	20	736	315	2	313
	Basilicata	130	3	127	38	..	37
	Calabria	230	30	200	49	6	43
<b>f.</b>	<b>ISLANDS</b>	<b>747</b>	<b>63</b>	<b>684</b>	<b>282</b>	<b>4</b>	<b>278</b>
	Sicily	463	56	407	144	1	143
	Sardinia	284	7	276	138	3	135

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>5,087</b>	<b>230</b>	<b>4,857</b>	<b>2,722</b>	<b>173</b>	<b>2,549</b>
<b>1,566</b>	<b>76</b>	<b>1,490</b>	<b>692</b>	<b>5</b>	<b>687</b>
441	25	416	209	1	208
7	..	6	3	-	3
25	..	25	12	..	12
1,094	51	1,042	469	4	465
<b>1,625</b>	<b>68</b>	<b>1,557</b>	<b>912</b>	<b>79</b>	<b>833</b>
89	4	85	186	62	123
735	21	714	308	2	306
177	19	158	75	13	62
624	24	600	344	2	342
<b>843</b>	<b>29</b>	<b>814</b>	<b>648</b>	<b>23</b>	<b>625</b>
120	11	109	114	13	101
447	5	441	263	7	256
79	4	75	58	2	56
196	8	188	212	1	211
<b>788</b>	<b>45</b>	<b>743</b>	<b>271</b>	<b>20</b>	<b>252</b>
76	3	73	32	..	32
23	1	22	9	3	6
124	7	117	79	5	73
337	11	326	105	7	98
67	2	66	25	2	24
160	22	138	21	1	19
<b>265</b>	<b>12</b>	<b>253</b>	<b>200</b>	<b>47</b>	<b>153</b>
155	9	146	165	46	119
110	3	107	35	1	34

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

## 4th quarter 2013

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	<b>TOTAL</b>	<b>475</b>	<b>15</b>	<b>461</b>	<b>126</b>	<b>2</b>	<b>124</b>
b.	<b>NORTH-WEST ITALY</b>	<b>119</b>	<b>3</b>	<b>116</b>	<b>35</b>	<b>..</b>	<b>34</b>
	Piedmont	40	2	38	6	..	6
	Valle d'Aosta	1	-	1	1	-	1
	Liguria	2	-	2	1	-	1
	Lombardy	77	2	75	27	..	27
c.	<b>NORTH-EAST ITALY</b>	<b>169</b>	<b>7</b>	<b>161</b>	<b>38</b>	<b>2</b>	<b>37</b>
	Trentino-Alto Adige	22	..	22	5	-	5
	Veneto	51	1	50	11	..	11
	Friuli-Venezia Giulia	20	2	18	6	1	5
	Emilia-Romagna	76	4	72	16	1	15
d.	<b>CENTRAL ITALY</b>	<b>82</b>	<b>2</b>	<b>80</b>	<b>25</b>	<b>..</b>	<b>25</b>
	Marche	15	1	15	4	..	4
	Tuscany	28	1	28	9	-	9
	Umbria	12	..	12	7	..	7
	Lazio	26	..	26	5	-	5
e.	<b>SOUTHERN ITALY</b>	<b>79</b>	<b>2</b>	<b>78</b>	<b>24</b>	<b>..</b>	<b>24</b>
	Abruzzo	9	..	9	2	-	2
	Molise	2	..	2	1	-	1
	Campania	16	..	15	6	-	6
	Apulia	38	1	37	14	..	14
	Basilicata	6	..	6	1	-	1
	Calabria	8	..	8	1	-	1
f.	<b>ISLANDS</b>	<b>26</b>	<b>1</b>	<b>26</b>	<b>5</b>	<b>..</b>	<b>5</b>
	Sicily	13	1	13	3	..	2
	Sardinia	13	..	13	2	-	2

Notes:

**Banks**

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>245</b>	<b>11</b>	<b>234</b>	<b>104</b>	<b>1</b>	<b>102</b>
<b>62</b>	<b>3</b>	<b>59</b>	<b>22</b>	-	<b>22</b>
27	2	25	7	-	7
..	-	..	..	-	..
..	-	..	1	-	1
35	2	33	14	-	14
<b>76</b>	<b>4</b>	<b>71</b>	<b>55</b>	<b>1</b>	<b>54</b>
6	..	6	11	..	11
23	1	22	17	-	17
9	1	8	5	-	5
38	3	35	22	1	21
<b>40</b>	<b>2</b>	<b>39</b>	<b>16</b>	..	<b>16</b>
6	..	6	5	..	5
18	1	17	1	-	1
5	..	4	1	-	1
11	..	11	9	-	9
<b>49</b>	<b>2</b>	<b>47</b>	<b>7</b>	-	<b>7</b>
7	..	7	1	-	1
1	..	1	-	-	-
8	..	7	2	-	2
22	1	21	3	-	3
4	..	4	1	-	1
7	..	7	..	-	..
<b>18</b>	<b>1</b>	<b>18</b>	<b>3</b>	-	<b>3</b>
9	1	9	1	-	1
9	..	9	2	-	2



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

[TDB10440](#)Source: Supervisory returns  
Stocks in millions of euro

## December 2013

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	13,576	86	575	673
b.	NORTH-WEST ITALY	2,465	43	166	227
	Piedmont	825	17	39	31
	Valle d'Aosta	66	..	1	55
	Liguria	225	2	6	1
	Lombardy	1,349	25	120	140
c.	NORTH-EAST ITALY	3,260	4	189	236
	Trentino-Alto Adige	1,061	..	10	57
	Veneto	598	..	96	60
	Friuli-Venezia Giulia	448	-	23	28
	Emilia-Romagna	1,153	3	59	91
d.	CENTRAL ITALY	1,807	5	165	113
	Marche	649	3	121	56
	Tuscany	280	..	9	20
	Umbria	94	..	12	6
	Lazio	784	2	22	32
e.	SOUTHERN ITALY	2,303	21	38	75
	Abruzzo	1,354	..	13	6
	Molise	51	2	1	1
	Campania	244	3	4	9
	Apulia	389	11	12	43
	Basilicata	51	4	1	8
	Calabria	213	1	7	9
f.	ISLANDS	3,741	12	18	20
	Sicily	2,175	8	12	18
	Sardinia	1,566	4	6	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
<b>543</b>	<b>389</b>	<b>3,678</b>	<b>1,320</b>	<b>1,498</b>	<b>4,638</b>	<b>177</b>	<b>92</b>
<b>55</b>	<b>85</b>	<b>152</b>	<b>506</b>	<b>66</b>	<b>1,127</b>	<b>37</b>	<b>21</b>
6	23	35	287	33	317	37	20
2	..	1	1	-	5	-	-
33	..	63	70	-	51	..	-
14	62	53	148	33	755	1	..
<b>281</b>	<b>161</b>	<b>706</b>	<b>196</b>	<b>315</b>	<b>1,096</b>	<b>76</b>	<b>31</b>
114	34	426	23	..	390	6	..
21	25	51	109	1	217	18	2
65	75	90	23	1	141	3	1
80	27	140	41	314	348	50	29
<b>85</b>	<b>54</b>	<b>300</b>	<b>300</b>	<b>1</b>	<b>773</b>	<b>10</b>	<b>2</b>
65	25	33	267	1	77	1	..
5	12	33	11	..	182	7	..
1	6	16	6	..	48	-	-
14	11	218	17	..	467	2	2
<b>21</b>	<b>40</b>	<b>101</b>	<b>224</b>	<b>1,112</b>	<b>629</b>	<b>42</b>	<b>29</b>
18	4	8	64	1,111	92	38	27
..	2	..	15	..	31	-	-
..	10	68	12	..	138	..	-
2	16	4	80	1	218	3	2
..	2	2	9	-	25	..	..
1	5	19	45	..	126	-	-
<b>101</b>	<b>50</b>	<b>2,419</b>	<b>94</b>	<b>3</b>	<b>1,012</b>	<b>11</b>	<b>9</b>
53	43	1,152	60	3	814	11	9
48	7	1,267	34	..	198	-	-

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

[TDB10450](#)Source: Supervisory returns  
Flows in millions of euro

## 4th quarter 2013

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	475	..	35	24
b.	NORTH-WEST ITALY	85	..	9	9
	Piedmont	35	..	4	-
	Valle d'Aosta	1	..	-	..
	Liguria	5	-	..	..
	Lombardy	44	-	5	8
c.	NORTH-EAST ITALY	205	..	4	13
	Trentino-Alto Adige	23	-	..	2
	Veneto	30	-	4	2
	Friuli-Venezia Giulia	23	-	..	4
	Emilia-Romagna	128	..	-	4
d.	CENTRAL ITALY	54	-	14	..
	Marche	36	-	13	-
	Tuscany	8	-	..	..
	Umbria	1	-	..	-
	Lazio	9	-	..	-
e.	SOUTHERN ITALY	40	..	6	2
	Abruzzo	7	-	..	1
	Molise	..	-	-	-
	Campania	20	-	2	-
	Apulia	11	..	4	..
	Basilicata	1	-	..	-
	Calabria	..	-	..	-
f.	ISLANDS	92	..	1	1
	Sicily	48	..	1	1
	Sardinia	44	-	-	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>8</b>	<b>19</b>	<b>90</b>	<b>34</b>	<b>67</b>	<b>158</b>	<b>41</b>	<b>15</b>
<b>1</b>	<b>4</b>	<b>2</b>	<b>13</b>	<b>1</b>	<b>31</b>	<b>15</b>	<b>7</b>
..	2	..	10	..	5	15	7
..	-	-	..	-	1	-	-
..	-	1	2	-	1	-	-
-	3	..	1	1	25	..	-
<b>4</b>	<b>10</b>	<b>19</b>	<b>5</b>	<b>66</b>	<b>69</b>	<b>16</b>	<b>5</b>
1	..	10	..	-	6	2	..
1	2	..	4	-	10	6	2
1	5	-	1	..	9	2	1
1	2	8	-	65	43	6	3
<b>2</b>	<b>2</b>	<b>1</b>	<b>13</b>	<b>-</b>	<b>18</b>	<b>5</b>	<b>1</b>
2	1	..	12	-	7	1	-
..	1	..	..	-	5	2	..
-	..	..	..	-	-	-	-
..	..	..	..	-	6	2	..
<b>1</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>-</b>	<b>24</b>	<b>1</b>	<b>..</b>
1	..	-	3	-	1	..	-
-	..	-	-	-	-	-	-
-	..	1	-	-	17	..	-
-	1	-	..	-	5	1	..
-	..	..	..	-	..	..	-
-	..	..	-	-	..	-	-
<b>1</b>	<b>2</b>	<b>68</b>	<b>..</b>	<b>-</b>	<b>16</b>	<b>4</b>	<b>1</b>
1	2	25	..	-	15	4	1
-	..	43	..	-	1	-	-



## Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns  
Stocks in millions of euro

## December 2013

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>106,059</b>	<b>53,354</b>	<b>52,706</b>
<b>b. NORTH-WEST ITALY</b>	<b>27,172</b>	<b>13,845</b>	<b>13,328</b>
Piedmont	7,775	4,078	3,697
Valle d'Aosta	220	113	107
Liguria	2,625	1,180	1,445
Lombardy	16,552	8,473	8,079
<b>c. NORTH-EAST ITALY</b>	<b>16,427</b>	<b>8,506</b>	<b>7,921</b>
Trentino-Alto Adige	874	581	293
Veneto	6,911	3,381	3,530
Friuli-Venezia Giulia	1,857	952	906
Emilia-Romagna	6,785	3,592	3,192
<b>d. CENTRAL ITALY</b>	<b>23,039</b>	<b>11,628</b>	<b>11,411</b>
Marche	2,223	1,156	1,066
Tuscany	7,004	3,141	3,863
Umbria	1,644	778	867
Lazio	12,168	6,553	5,615
<b>e. SOUTHERN ITALY</b>	<b>24,614</b>	<b>12,327</b>	<b>12,288</b>
Abruzzo	2,362	1,171	1,191
Molise	536	257	279
Campania	10,068	5,188	4,881
Apulia	6,932	3,346	3,585
Basilicata	882	416	466
Calabria	3,835	1,949	1,886
<b>f. ISLANDS</b>	<b>14,808</b>	<b>7,049</b>	<b>7,759</b>
Sicily	10,895	5,181	5,714
Sardinia	3,913	1,868	2,045

## 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

December 2013		Total	North West	North East	Centre	South	Islands
<b>a. CURRENT ACCOUNTS</b>		<b>349,624</b>	<b>85,847</b>	<b>61,184</b>	<b>175,244</b>	<b>18,024</b>	<b>9,324</b>
General Government		138,404	1,258	609	135,181	663	693
Financial and insurance corporations		20,445	14,441	2,082	2,006	956	960
Non-financial corporations		152,288	57,736	47,508	29,756	11,971	5,316
Producer households		14,975	4,250	4,372	2,903	2,215	1,236
Consumer households		23,511	8,163	6,613	5,398	2,219	1,119
<b>b. MORTGAGE LOANS</b>		<b>916,858</b>	<b>303,494</b>	<b>206,533</b>	<b>246,875</b>	<b>108,841</b>	<b>51,116</b>
General government		114,087	20,463	9,521	64,081	14,428	5,595
Financial and insurance corporations		31,664	20,815	5,887	4,645	110	207
Non-financial corporations		327,108	113,591	88,433	76,160	34,111	14,812
Producer households		56,734	17,311	16,274	11,206	7,723	4,220
of which: for house purchase		19,796	5,761	4,930	4,389	2,924	1,792
Consumer households		387,265	131,314	86,418	90,782	52,469	26,282
of which: for house purchase		326,376	113,169	72,396	75,575	42,907	22,328
<b>c. LOANS SECURED BY PLEDGE OF SALARY</b>		<b>8,360</b>	<b>1,667</b>	<b>921</b>	<b>1,620</b>	<b>2,790</b>	<b>1,362</b>
Producer households		4	1	1	1	1	..
Consumer households		8,356	1,667	920	1,618	2,789	1,362
<b>d. PERSONAL LOANS</b>		<b>32,159</b>	<b>8,163</b>	<b>5,552</b>	<b>7,095</b>	<b>7,052</b>	<b>4,296</b>
Producer households		929	242	211	221	155	99
Consumer households		31,230	7,921	5,341	6,874	6,897	4,197
<b>e. FACTORING</b>		<b>6,866</b>	<b>1,869</b>	<b>1,038</b>	<b>2,009</b>	<b>1,423</b>	<b>528</b>
General government		2,339	248	222	739	826	304
Financial and insurance corporations		45	45	-	..	-	-
Non-financial corporations		4,399	1,562	809	1,220	588	220
Producer households		30	10	6	4	8	2
Consumer households		53	4	1	45	1	1
<b>f. FINANCIAL LEASING</b>		<b>21,363</b>	<b>8,005</b>	<b>5,825</b>	<b>4,732</b>	<b>1,983</b>	<b>819</b>
General government		62	15	21	8	11	8
Financial and insurance corporations		108	43	39	18	6	2
Non-financial corporations		19,109	7,199	5,255	4,258	1,703	693
Producer households		1,504	565	386	281	187	84
Consumer households		580	182	123	167	76	32

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

## Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns  
Stocks in millions of euro

## December 2013

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,093	6,142	3,179	7,005	2,122	645
Factoring: advances to assignor	13,423	5,685	2,191	3,585	1,529	433
nominal value of credits acquired pro-solvendo	20,816	8,484	3,366	5,696	2,566	704
Total exposure in respect of finance leases	81,380	31,325	21,144	17,831	7,537	3,543
Receivables for consumer credit	52,706	13,328	7,921	11,411	12,288	7,759
Other finance	6,992	2,883	873	1,618	1,165	453

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

## Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns  
Stocks in millions of euro

## December 2013

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,093	4,822	581	12,788	483	418
Factoring: advances to assignor	13,423	194	1,301	11,549	78	302
Nominal value of receivables acquired pro-solvendo	20,816	229	1,882	17,868	113	723
Total exposure in respect of finance leases	81,368	763	1,389	73,751	3,425	2,039
Receivables for consumer credit	52,706	-	-	-	-	52,706
Other finance	6,992	31	531	3,810	846	1,774

**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

## December 2013

	Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
<b>a. ITALY</b>	<b>1,623,619</b>	<b>665,246</b>	<b>1,214,622</b>	<b>355,068</b>	<b>14,110</b>	<b>456,047</b>
General government	58,944	18,512	36,137	6,945	67	448
Financial companies	362,660	103,804	283,593	57,218	1,806	15,109
Non-Financial companies	933,149	489,166	643,975	255,452	9,891	242,580
of which: industry	337,649	210,723	198,985	93,293	3,132	38,177
building	133,392	52,143	116,319	37,424	405	70,242
services	444,153	219,245	313,597	120,428	6,340	126,756
Producer households	62,386	20,595	56,007	13,730	196	34,589
Consumer households and nec	201,778	31,646	190,828	20,795	2,132	160,705
<b>b. NORTH-WEST ITALY</b>	<b>700,288</b>	<b>285,796</b>	<b>520,558</b>	<b>148,589</b>	<b>6,423</b>	<b>157,105</b>
General government	14,158	4,189	7,231	955	67	84
Financial companies	240,088	72,713	193,097	39,737	1,494	8,060
Non-Financial companies	362,712	190,463	243,452	96,002	3,316	87,984
of which: industry	133,092	83,634	79,972	36,604	1,133	15,126
building	46,092	16,635	39,585	11,880	132	25,589
services	179,390	88,768	120,343	46,597	2,045	45,528
Producer households	17,855	5,951	15,909	3,915	82	9,889
Consumer households and nec	64,080	12,016	59,692	7,709	1,458	50,335
<b>c. NORTH-EAST ITALY</b>	<b>418,101</b>	<b>177,858</b>	<b>317,916</b>	<b>94,306</b>	<b>2,647</b>	<b>122,429</b>
General government	8,340	1,802	3,890	477	-	97
Financial companies	82,365	15,650	69,144	10,721	304	2,832
Non-Financial companies	253,437	144,591	176,357	72,714	1,992	66,137
of which: industry	101,874	68,553	60,437	29,311	918	11,983
building	35,894	16,399	30,751	11,489	114	17,617
services	108,713	56,555	79,733	30,249	955	33,998
Producer households	19,667	6,492	17,478	4,259	83	10,860
Consumer households and nec	52,871	8,875	49,805	5,859	263	41,668
<b>d. CENTRAL ITALY</b>	<b>332,702</b>	<b>132,076</b>	<b>231,490</b>	<b>69,904</b>	<b>2,247</b>	<b>101,701</b>
General government	23,348	5,655	17,435	2,766	..	232
Financial companies	36,088	11,769	18,703	4,563	8	4,085
Non-Financial companies	214,913	103,611	140,578	55,125	2,048	53,471
of which: industry	72,129	41,131	35,837	17,381	853	5,779
building	32,941	11,870	29,196	8,749	34	17,011
services	106,158	49,288	72,261	28,130	1,158	28,820
Producer households	11,947	3,797	10,898	2,635	21	6,917
Consumer households and nec	45,516	6,968	43,075	4,639	168	36,466

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

TDC30021

Banks

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro area currencies	with real security
<b>e. SOUTHERN ITALY</b>	<b>117,100</b>	<b>49,347</b>	<b>96,990</b>	<b>29,212</b>	<b>2,543</b>	<b>48,453</b>
General government	8,565	4,353	4,988	1,324	-	16
Financial companies	2,449	2,303	1,120	970	..	90
Non-Financial companies	72,272	36,973	58,716	23,059	2,340	23,567
<i>of which: industry</i>	22,563	13,361	16,698	7,629	163	3,677
building	13,410	5,565	12,031	4,056	120	6,826
services	34,293	17,287	28,209	10,846	2,056	12,198
Producer households	8,325	2,860	7,540	1,932	10	4,398
Consumer households and nec	24,782	2,609	24,015	1,777	189	20,031
<b>f. ISLANDS</b>	<b>55,428</b>	<b>20,168</b>	<b>47,668</b>	<b>13,056</b>	<b>250</b>	<b>26,358</b>
General government	4,532	2,512	2,592	1,423	-	17
Financial companies	1,670	1,370	1,528	1,228	..	43
Non-Financial companies	29,816	13,528	24,872	8,551	195	11,420
<i>of which: industry</i>	7,992	4,044	6,041	2,368	64	1,612
building	5,055	1,675	4,755	1,249	4	3,201
services	15,600	7,347	13,051	4,606	127	6,211
Producer households	4,592	1,496	4,182	990	1	2,525
Consumer households and nec	14,529	1,178	14,241	811	54	12,206

Note: .

## Distribution by total credit used

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

## December 2013

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Number of borrowers	5,578,439	1,951,176	1,448,418	1,076,550	264,049
Facilities granted	2,040,897	108,360	148,252	189,387	104,297
used margin	1,622,907	98,372	141,583	177,744	88,037
<i>of which: backed by real security</i>	731,937	78,349	127,805	152,463	56,348
Unused margin	465,444	11,780	8,160	14,265	19,128
Overshoot	47,454	1,793	1,491	2,621	2,869

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	116,266	79,229	29,335	22,717	4,306
Facilities granted	98,686	147,518	121,765	277,428	797,923
used margin	78,714	118,533	97,636	213,431	604,364
<i>of which: backed by real security</i>	<i>39,480</i>	<i>54,865</i>	<i>43,063</i>	<i>82,608</i>	<i>96,316</i>
Unused margin	23,343	34,451	28,903	75,485	207,026
Overshoot	3,370	5,466	4,774	11,489	13,467

Note:



## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

December 2013		Total	from 30.000 to 75.000	from 75.000 to 125.000	from 125.000 to 250.000	from 250.000 to 500.000	from 500.000 to 1.000.000
<b>a. SHORT-TERM LOANS in euro</b>							
Facilities granted		656,898	12,794	10,833	19,997	28,886	38,328
Used margin		349,137	6,814	5,937	11,472	16,719	22,039
<i>of which:backed by real security</i>		37,906	545	684	1,484	2,563	3,714
Overshoot		24,344	829	655	1,201	1,518	1,780
unused margin		332,105	6,808	5,551	9,726	13,685	18,069
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted		8,348	22	35	80	139	223
Used margin		5,931	20	29	69	123	204
<i>of which:backed by real security</i>		336	2	5	14	22	37
Overshoot		246	2	1	3	5	17
unused margin		2,663	4	7	14	21	36
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>							
Facilities granted		949,323	38,308	53,288	76,962	39,353	34,152
Used margin		851,375	38,639	53,540	77,161	39,393	34,013
<i>of which:backed by real security</i>		412,921	28,177	48,013	68,432	31,059	24,798
Overshoot		16,543	582	577	898	867	915
unused margin		114,491	251	326	698	827	1,054
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted		9,050	156	315	977	393	191
Used margin		8,179	157	314	974	394	189
<i>of which:backed by real security</i>		4,883	146	297	899	294	47
Overshoot		136	1	2	3	8	5
unused margin		1,006	1	2	6	7	8

Note:

## Distribution by type of transaction and total credit granted

[TDB30136](#)

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
<b>a. SHORT-TERM LOANS in euro</b>				
Facilities granted	62,337	52,697	131,231	298,621
Used margin	35,410	29,298	68,438	147,861
of which:backed by real security	6,510	5,236	9,757	6,777
Overshoot	2,586	1,922	4,270	4,995
unused margin	29,513	25,321	67,063	155,755
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	444	451	1,489	5,465
Used margin	372	374	1,164	3,565
of which:backed by real security	67	65	82	42
Overshoot	15	4	19	169
unused margin	87	81	345	2,069
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>				
Facilities granted	52,913	45,356	103,017	504,939
Used margin	52,474	44,849	100,255	406,856
of which:backed by real security	37,442	30,811	62,683	79,681
Overshoot	1,494	1,291	3,116	3,630
unused margin	1,933	1,799	5,878	101,713
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	285	191	594	5,946
Used margin	280	192	578	5,098
of which:backed by real security	60	51	270	2,819
Overshoot	7	9	21	77
unused margin	12	8	37	924

Note:

## Distribution by type of transaction

[TDB30136](#)

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

**December 2013**

	<b>TOTAL</b>	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Facilities granted	2,040,897	101,907	143,994	181,591	95,881
Used margin	1,622,907	96,421	139,470	173,442	83,774
<i>of which: backed by real security</i>	<i>731,937</i>	<i>77,835</i>	<i>127,258</i>	<i>151,207</i>	<i>55,621</i>
Unused margin	465,444	7,161	5,983	10,605	14,804
Overshoot	47,454	1,675	1,459	2,456	2,697

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	90,940	140,490	117,406	278,164	888,209
Used margin	74,357	112,749	93,055	210,154	628,065
<i>of which: backed by real security</i>	<i>38,492</i>	<i>53,762</i>	<i>42,020</i>	<i>82,825</i>	<i>100,191</i>
Unused margin	19,607	32,300	27,913	76,233	270,213
Overshoot	3,024	4,559	3,562	8,224	10,068

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

<b>December 2013</b>	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>									
Number of borrowers	1,088,33	698,128	645,285	241,391	127,320	91,678	34,856	28,789	6,085
Facilities granted	51,280	64,471	98,016	68,770	72,894	115,979	98,696	236,331	814,971
Used margin	45,630	59,820	89,676	56,628	56,444	88,535	74,714	170,434	563,380
<b>b. PIEMONTE</b>									
Number of borrowers	80,401	52,285	46,433	17,703	9,369	6,704	2,432	1,981	398
Facilities granted	3,776	4,793	6,933	4,973	5,342	8,380	6,939	15,687	40,658
Used margin	3,296	4,382	6,221	3,925	3,961	6,061	4,931	10,689	25,208
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	2,732	1,483	1,433	622	271	177	70	57	11
Facilities granted	129	137	222	183	159	213	183	364	779
Used margin	111	122	195	150	123	166	142	282	501
<b>d. LIGURIA</b>									
Number of borrowers	23,821	15,042	15,027	5,992	2,782	1,827	646	553	136
Facilities granted	1,095	1,357	2,214	1,608	1,533	2,289	1,817	4,828	11,931
Used margin	953	1,245	2,005	1,342	1,193	1,747	1,318	3,542	8,032
<b>e. LOMBARDY</b>									
Number of borrowers	174,110	132,100	137,883	52,687	29,624	22,890	9,460	8,395	2,015
Facilities granted	8,252	12,291	21,012	14,960	16,950	29,246	27,040	70,561	370,947
Used margin	7,113	11,255	19,030	11,953	12,667	21,513	19,802	49,094	273,619
<b>f. TRENTINO-ALTO ADIGE</b>									
Number of borrowers	32,662	22,239	26,140	11,041	5,788	3,957	1,456	988	149
Facilities granted	1,559	2,097	4,191	3,275	3,404	5,242	4,290	8,326	9,856
Used margin	1,299	1,892	3,835	2,838	2,869	4,381	3,565	6,578	5,812
<b>g. VENETO</b>									
Number of borrowers	97,496	70,153	65,017	25,664	14,679	10,768	4,164	3,445	698
Facilities granted	4,628	6,500	9,741	7,303	8,386	13,566	11,835	28,215	84,406
Used margin	4,040	6,012	8,817	5,862	6,316	10,042	8,685	19,443	66,472
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	34,102	22,434	15,919	5,379	2,863	2,112	744	602	113
Facilities granted	1,642	2,074	2,374	1,537	1,654	2,712	2,176	5,083	10,049
Used margin	1,516	1,973	2,196	1,269	1,281	2,050	1,635	3,476	5,184
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	100,979	69,432	66,393	25,669	14,204	10,469	4,105	3,488	770
Facilities granted	4,775	6,441	10,147	7,436	8,357	13,538	11,768	29,481	79,463
Used margin	4,051	5,839	9,068	5,802	6,143	9,875	8,561	20,471	56,833
<b>l. MARCHE</b>									
Number of borrowers	34,888	21,991	20,412	8,667	4,594	3,121	1,104	817	123
Facilities granted	1,650	2,016	3,038	2,479	2,627	3,890	3,004	6,306	8,608
Used margin	1,452	1,853	2,756	2,074	2,054	3,018	2,267	4,690	5,485

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

<a href="#">TDB30146</a>		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
<b>m. TUSCANY</b>									
Number of borrowers		78,713	50,554	51,959	19,774	10,471	7,266	2,617	348
Facilities granted		3,703	4,670	7,866	5,595	5,991	9,222	7,365	36,964
Used margin		3,269	4,333	7,216	4,683	4,760	7,238	5,685	22,513
<b>n. UMBRIA</b>									
Number of borrowers		19,854	11,737	9,604	3,984	2,057	1,437	504	77
Facilities granted		934	1,060	1,419	1,136	1,198	1,812	1,435	3,412
Used margin		838	991	1,296	958	946	1,456	1,106	2,330
<b>o. LAZIO</b>									
Number of borrowers		102,546	61,641	64,762	21,609	9,553	6,832	2,534	667
Facilities granted		4,818	5,742	10,158	6,096	5,269	8,313	6,940	118,333
Used margin		4,385	5,403	9,591	5,349	4,376	6,849	5,798	61,824
<b>p. ABRUZZO</b>									
Number of borrowers		27,102	15,158	11,930	4,524	2,365	1,660	616	65
Facilities granted		1,278	1,395	1,818	1,333	1,390	2,142	1,795	3,102
Used margin		1,172	1,313	1,693	1,145	1,129	1,740	1,489	1,910
<b>q. MOLISE</b>									
Number of borrowers		4,302	2,324	1,924	736	336	213	86	8
Facilities granted		198	212	291	214	187	272	228	276
Used margin		181	201	264	188	150	219	187	211
<b>r. CAMPANIA</b>									
Number of borrowers		61,405	34,039	29,722	10,974	5,642	3,843	1,347	179
Facilities granted		2,825	3,125	4,520	3,111	3,134	4,592	3,579	14,921
Used margin		2,579	2,925	4,195	2,625	2,499	3,655	2,854	11,000
<b>s. APULIA</b>									
Number of borrowers		58,177	34,451	26,846	8,723	4,443	3,015	1,085	100
Facilities granted		2,716	3,152	3,964	2,505	2,578	3,846	3,085	5,375
Used margin		2,515	2,992	3,687	2,148	2,091	3,098	2,482	4,032
<b>t. BASILICATA</b>									
Number of borrowers		8,657	4,075	3,113	1,207	583	402	146	13
Facilities granted		396	369	471	354	346	508	440	650
Used margin		365	346	425	294	263	395	306	487
<b>u. CALABRIA</b>									
Number of borrowers		24,698	12,148	9,313	3,246	1,549	951	309	33
Facilities granted		1,141	1,108	1,410	936	887	1,180	825	2,052
Used margin		1,056	1,044	1,294	778	717	921	676	1,819
<b>v. SICILY</b>									
Number of borrowers		84,352	40,575	28,736	9,521	4,397	2,972	1,021	127
Facilities granted		3,964	3,684	4,284	2,681	2,513	3,728	2,823	9,092
Used margin		3,725	3,513	4,023	2,317	2,058	3,023	2,266	6,967
<b>z. SARDINIA</b>									
Number of borrowers		37,339	24,267	12,719	3,669	1,750	1,062	410	55
Facilities granted		1,803	2,249	1,943	1,057	989	1,289	1,128	4,097
Used margin		1,713	2,186	1,870	928	848	1,089	960	3,142

Note:

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

[TDB30171](#)

Source: Central Credit Register  
Stocks in millions of euros

December 2013

	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,252,359</b>	<b>1,772,938</b>	<b>56,930</b>
<b>b. GENERAL GOVERNMENT</b>	<b>67,956</b>	<b>45,896</b>	<b>2,944</b>
central government	16,926	15,698	338
Local government	50,888	30,118	2,593
Social security funds	142	80	13
<b>c. FINANCIAL COMPANIES</b>	<b>471,444</b>	<b>374,387</b>	<b>2,239</b>
Monetary financial institutions	102,724	84,700	410
Other financial intermediaries	358,304	282,647	1,694
Financial auxiliaries	5,170	4,433	76
Insurance companies and pension funds	5,246	2,607	59
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1,096,529</b>	<b>797,532</b>	<b>36,030</b>
Public companies	51,379	16,857	306
Private companies	949,624	700,266	32,266
Associations of non-financial companies	1,399	923	20
Craft non-financial quasi-companies	31,354	24,834	996
Other non-financial quasi-companies	62,772	54,653	2,442
<b>e. HOUSEHOLDS</b>	<b>489,593</b>	<b>474,682</b>	<b>6,316</b>
Producer households	86,907	80,380	2,589
Consumer households	402,686	394,302	3,726
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>11,429</b>	<b>9,152</b>	<b>181</b>
<b>g. REST OF THE WORLD</b>	<b>108,654</b>	<b>65,247</b>	<b>9,066</b>
General government	1,482	1,310	1
Monetary financial institutions	42,474	25,310	7,760
Other financial institutions	40,077	20,839	845
Non-financial companies	22,933	16,355	418
Households	1,452	1,381	38
Non-profit institutions serving households	15	10	..
International organizations and other institutions	220	42	4
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>207</b>	<b>137</b>	<b>4</b>

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,829,984</b>	<b>1,360,052</b>	<b>50,641</b>	<b>422,375</b>	<b>412,886</b>	<b>6,289</b>
<b>58,944</b>	<b>36,137</b>	<b>1,892</b>	<b>9,012</b>	<b>9,759</b>	<b>1,052</b>
13,534	12,126	147	3,392	3,572	191
45,278	23,948	1,742	5,610	6,170	851
131	63	4	10	17	9
<b>465,036</b>	<b>367,930</b>	<b>2,164</b>	<b>6,408</b>	<b>6,457</b>	<b>75</b>
102,376	84,337	393	348	363	17
354,506	278,812	1,644	3,798	3,834	50
2,934	2,200	68	2,236	2,233	8
5,220	2,580	59	26	26	..
<b>933,149</b>	<b>643,975</b>	<b>31,921</b>	<b>163,380</b>	<b>153,557</b>	<b>4,109</b>
48,646	14,474	249	2,733	2,383	57
806,682	566,769	28,676	142,942	133,497	3,589
1,283	828	20	117	95	1
25,688	19,123	858	5,666	5,711	138
50,850	42,782	2,118	11,922	11,871	323
<b>253,106</b>	<b>238,011</b>	<b>5,385</b>	<b>236,487</b>	<b>236,672</b>	<b>931</b>
62,386	56,007	2,290	24,521	24,373	299
190,720	182,003	3,094	211,966	212,299	632
<b>10,871</b>	<b>8,708</b>	<b>170</b>	<b>558</b>	<b>444</b>	<b>11</b>
<b>103,907</b>	<b>61,011</b>	<b>8,980</b>	<b>4,747</b>	<b>4,236</b>	<b>86</b>
1,364	1,192	1	118	118	..
42,401	25,237	7,760	73	73	..
39,832	20,617	841	245	221	4
18,845	12,763	347	4,088	3,593	71
1,231	1,152	27	221	229	11
14	9	..	1	1	..
219	41	4	1	1	-
<b>188</b>	<b>117</b>	<b>4</b>	<b>20</b>	<b>20</b>	<b>1</b>



## Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register  
Stocks in millions of euro

## December 2013

		Total		
		Facilities granted	Used Margin	Overshoot
a.	<b>TOTAL</b>	<b>1,189,983</b>	<b>883,818</b>	<b>38,769</b>
	Agricultural, forestry and fishing	42,763	38,758	1,123
	Mining and quarrying	2,915	2,327	163
	Manufacturing	334,469	205,792	6,832
	Electricity, gas, steam and air conditioning supply	46,369	35,571	463
	Water supply, sewerage, waste management and remediation activities	14,401	10,342	387
	Construction	159,694	141,464	10,558
	Wholesale and retail trade, repair of motor vehicles and motorcycles	191,745	132,034	5,022
	Transportation and storage	57,728	42,849	1,442
	Accommodation and food service activities	35,298	33,362	1,373
	Information and communication	30,656	16,918	883
	Financial and insurance activities	20,562	14,265	637
	Real estate activities	125,412	123,377	6,643
	Professional, scientific and technical activities	61,772	34,384	1,258
	Administrative and support service activities	27,647	21,038	1,111
	All remaining activities (sections O, P,Q,R,S,T)	29,637	23,328	636

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
<b>1,000,319</b>	<b>704,146</b>	<b>34,336</b>	<b>189,664</b>	<b>179,671</b>	<b>4,433</b>
36,736	32,873	1,069	6,028	5,885	54
2,589	1,984	139	326	343	24
291,300	166,251	6,047	43,169	39,541	785
36,803	26,738	415	9,567	8,833	48
12,275	8,457	338	2,126	1,885	49
139,922	122,087	9,777	19,773	19,378	781
160,846	104,209	4,461	30,899	27,825	561
48,347	33,838	1,209	9,381	9,010	233
27,969	25,975	1,212	7,328	7,387	162
26,496	13,272	804	4,160	3,646	79
19,031	12,814	618	1,531	1,450	19
90,735	87,774	5,439	34,677	35,603	1,204
55,690	28,554	1,154	6,082	5,829	104
22,560	16,603	925	5,086	4,435	186
22,286	16,852	527	7,350	6,477	109

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

TDB30156

Banks

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

December 2013		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>							
Number of borrowers		3,278,651	1,088,336	698,128	645,285	241,391	127,320
Facilities granted		1,623,619	51,280	64,471	98,016	68,770	72,894
Used margin		1,214,622	45,630	59,820	89,676	56,628	56,444
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers		7,505	576	463	967	1,304	1,280
Facilities granted		58,944	26	43	171	455	853
Used margin		36,137	28	31	88	189	325
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers		7,646	1,864	993	1,118	735	442
Facilities granted		362,660	85	90	172	207	254
Used margin		283,593	61	71	143	161	190
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers		788,294	181,875	98,798	128,754	115,256	90,753
Facilities granted		933,149	8,328	9,032	20,557	34,900	53,145
Used margin		643,975	5,992	6,540	15,310	25,976	39,578
<i>of which: industry</i>							
Number of borrowers		170,958	27,915	18,035	26,494	27,236	23,776
Facilities granted		337,649	1,306	1,673	4,330	8,509	14,313
Used margin		198,985	871	1,098	2,860	5,447	8,975
<i>of which: building</i>							
Number of borrowers		131,334	25,339	14,938	20,415	20,384	17,674
Facilities granted		133,392	1,171	1,380	3,326	6,315	10,562
Used margin		116,319	818	997	2,545	5,031	8,766
<i>of which: services</i>							
Number of borrowers		468,114	124,961	63,796	78,922	64,950	47,177
Facilities granted		444,153	5,685	5,793	12,431	19,241	26,978
Used margin		313,597	4,177	4,291	9,501	14,780	20,716
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers		453,406	164,777	86,092	89,592	40,658	15,391
Facilities granted		62,386	7,557	7,723	13,290	11,172	8,366
Used margin		56,007	6,361	6,911	12,046	9,879	7,306
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers		1,993,779	727,023	507,042	420,694	81,335	18,502
Facilities granted		201,778	34,739	47,161	63,198	21,434	9,770
Used margin		190,828	32,784	45,923	61,548	19,912	8,608

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
<b>a. TOTAL</b>				
Number of borrowers	91,678	34,856	28,789	6,085
Facilities granted	115,979	98,696	236,331	814,971
Used margin	88,535	74,714	170,434	563,380
<b>b. GENERAL GOVERNMENT</b>				
Number of borrowers	1,225	539	574	335
Facilities granted	1,778	1,647	5,584	48,387
Used margin	825	796	2,485	31,209
<b>c. FINANCIAL COMPANIES</b>				
Number of borrowers	459	278	508	524
Facilities granted	629	881	5,523	354,813
Used margin	361	538	3,047	278,674
<b>d. NON-FINANCIAL COMPANIES</b>				
Number of borrowers	76,161	31,226	26,450	5,132
Facilities granted	96,972	87,984	215,719	406,212
Used margin	73,025	66,327	156,982	248,794
<i>of which: industry</i>				
Number of borrowers	21,512	9,785	9,531	2,222
Facilities granted	28,436	28,578	83,006	167,468
Used margin	17,570	17,619	50,599	93,296
<i>of which: building</i>				
Number of borrowers	15,529	6,432	4,694	617
Facilities granted	19,936	17,920	35,254	37,499
Used margin	17,503	16,336	32,515	30,140
<i>of which: services</i>				
Number of borrowers	37,180	13,955	11,445	2,210
Facilities granted	46,002	38,403	91,356	198,028
Used margin	35,642	29,655	68,712	123,076
<b>e. PRODUCER HOUSEHOLDS</b>				
Number of borrowers	6,405	1,217	373	9
Facilities granted	7,488	3,394	2,463	473
Used margin	6,653	3,120	2,280	447
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Number of borrowers	6,869	1,449	803	78
Facilities granted	8,437	4,390	6,567	4,667
Used margin	7,075	3,582	5,217	3,851

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

December 2013		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>97,352</b>	<b>97,525</b>	<b>3,721</b>
	<i>of which: transactions of financial intermediaries</i>	<i>80,236</i>	<i>81,263</i>	<i>2,961</i>
	Piedmont	6,858	6,542	188
	Valle d'Aosta	271	248	6
	Liguria	1,615	1,608	46
	Lombardy	28,871	28,908	927
	Trentino-Alto Adige	2,635	2,601	27
	Veneto	11,833	11,763	312
	Friuli-Venezia Giulia	2,020	2,001	50
	Emilia-Romagna	9,406	9,293	238
	Marche	3,855	3,904	189
	Tuscany	5,866	5,814	209
	Umbria	1,258	1,241	36
	Lazio	10,536	10,982	700
	Abruzzo	1,449	1,500	102
	Molise	157	161	11
	Campania	3,635	3,745	269
	Apulia	2,027	2,055	143
	Basilicata	273	267	11
	Calabria	835	892	88
	Sicily	2,129	2,162	108
	Sardinia	1,823	1,839	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

December 2013

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

a.	<b>TOTAL</b>	<b>39,670</b>	<b>20,129</b>	<b>19,542</b>	<b>44,865</b>	<b>31,937</b>
	<i>of which: transactions of financial intermediaries</i>	<i>33,148</i>	<i>16,638</i>	<i>16,510</i>	<i>37,692</i>	<i>26,598</i>
	Piedmont	3,082	1,917	1,165	3,516	2,281
	Valle d'Aosta	38	36	3	62	28
	Liguria	694	410	284	922	611
	Lombardy	12,611	5,187	7,424	14,326	10,604
	Trentino-Alto Adige	246	126	121	313	216
	Veneto	1,934	1,359	575	2,355	1,524
	Friuli-Venezia Giulia	418	346	72	511	303
	Emilia-Romagna	2,764	1,577	1,186	3,708	2,138
	Marche	295	201	95	302	203
	Tuscany	1,423	916	508	1,769	1,110
	Umbria	653	258	395	781	574
	Lazio	10,773	4,091	6,682	11,641	9,076
	Abruzzo	582	530	52	537	483
	Molise	42	41	1	36	31
	Campania	1,997	1,598	399	1,967	1,287
	Apulia	535	457	78	553	309
	Basilicata	140	111	29	154	95
	Calabria	290	244	46	211	134
	Sicily	627	561	66	583	415
	Sardinia	525	163	362	618	514

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

## Distribution by type of default

[TDB30261](#)

Banks

Source: supervisory returns  
 Stocks in millions of euro

2013-Q4

2013-Q3

2013-Q2

## a. IMPAIRED LOANS

Bad debts	155,327	144,806	138,309
Substandard loans	94,200	90,755	86,461
Restructured loans	14,541	13,883	13,047
Overdue / overdrawn loans	18,409	24,140	21,764

## b. TOTAL LOANS

1,691,533      1,713,512      1,732,028

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





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

Source: supervisory returns  
Stocks in millions of euro

**December 2013**

		Substandard loans			
		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a.</b>	<b>TOTAL</b>	<b>92,436</b>	<b>71,031</b>	<b>5,911</b>	<b>13,199</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>29,913</b>	<b>23,671</b>	<b>1,283</b>	<b>3,630</b>
	Piedmont and Valle d'Aosta	4,422	3,183	316	767
	Liguria	2,256	1,851	118	273
	Lombardy	23,235	18,638	849	2,590
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>21,731</b>	<b>17,024</b>	<b>1,343</b>	<b>2,768</b>
	Trentino-Alto Adige	2,532	1,885	253	305
	Veneto	8,585	6,710	540	1,131
	Friuli-Venezia Giulia	1,231	888	114	205
	Emilia-Romagna	9,383	7,542	437	1,127
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>21,551</b>	<b>16,976</b>	<b>1,327</b>	<b>3,024</b>
	Marche	3,575	2,824	236	502
	Tuscany	6,526	5,032	596	876
	Umbria	1,400	1,067	120	211
	Lazio	10,051	8,052	376	1,435
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>12,746</b>	<b>8,981</b>	<b>1,232</b>	<b>2,416</b>
	Abruzzo and Molise	2,235	1,626	246	351
	Campania	5,460	4,032	322	1,046
	Apulia and Basilicata	3,504	2,385	428	650
	Calabria	1,348	826	199	319
<b>f.</b>	<b>ISLANDS</b>	<b>6,495</b>	<b>4,379</b>	<b>725</b>	<b>1,362</b>
	Sicily	4,648	2,933	576	1,112
	Sardinia	1,846	1,446	149	250

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

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
<b>14,086</b>	<b>18,180</b>	<b>10,903</b>	<b>1,623</b>	<b>5,479</b>
<b>6,203</b>	<b>5,140</b>	<b>3,199</b>	<b>417</b>	<b>1,415</b>
523	1,163	735	116	308
165	339	158	45	135
5,516	3,638	2,306	255	972
<b>4,394</b>	<b>4,076</b>	<b>2,671</b>	<b>363</b>	<b>1,021</b>
158	470	341	45	80
1,810	1,568	968	159	435
180	323	214	34	75
2,245	1,715	1,147	126	430
<b>2,447</b>	<b>4,735</b>	<b>2,916</b>	<b>399</b>	<b>1,400</b>
553	581	303	79	199
741	1,415	851	165	397
92	278	145	43	90
1,061	2,461	1,617	113	714
<b>780</b>	<b>2,969</b>	<b>1,547</b>	<b>286</b>	<b>1,122</b>
48	492	263	66	162
577	1,273	713	70	482
111	857	423	104	330
27	290	129	37	121
<b>262</b>	<b>1,260</b>	<b>570</b>	<b>158</b>	<b>521</b>
225	1,003	436	126	432
37	257	134	32	89

## Distribution by amount

[TDB30206](#)

Banks

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

December 2013		Number of borrowers	Net used
a.	<b>TOTAL</b>	<b>1,224,438</b>	<b>148,890</b>
	from 250 to 30,000	775,412	6,605
	from 30,000 to 75,000	162,755	7,154
	from 75,000 to 125,000	87,559	7,718
	from 125,000 to 250,000	108,053	16,594
	from 250,000 to 500,000	42,783	12,445
	from 500,000 to 1,000,000	21,871	12,523
	from 1,000,000 to 2,500,000	15,626	19,658
	from 2,500,000 to 5,000,000	5,772	16,106
	from 5,000,000 to 25,000,000	4,150	31,434
	more than 25,000,000	457	18,653

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

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

[TDC30031](#)

Banks

Source: Central Credit Register  
Stocks in millions of euro

December 2013		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
Number of borrowers		41	1,558	217,654	46,932	42,165	124,910	179,096	817,141
Bad debts		63	1,080	104,258	29,756	27,961	44,418	13,253	29,708
<b>b. NORTH-WEST ITALY</b>									
Number of borrowers		2	471	58,440	12,877	11,359	33,775	38,754	198,333
Bad debts		1	411	29,124	8,523	7,794	12,440	2,975	9,222
<b>c. NORTH-EAST ITALY</b>									
Number of borrowers		1	298	42,007	10,395	8,565	22,567	28,081	127,161
Bad debts		2	263	24,333	7,582	7,180	9,233	2,402	5,545
<b>d. CENTRAL ITALY</b>									
Number of borrowers		8	402	56,601	11,502	10,343	33,960	38,278	168,928
Bad debts		17	333	30,196	7,633	8,305	13,662	2,994	6,492
<b>e. SOUTHERN ITALY</b>									
Number of borrowers		25	241	40,322	8,828	7,950	22,357	44,675	207,143
Bad debts		30	60	14,535	4,682	3,307	6,092	2,959	5,483
<b>f. ISLANDS</b>									
Number of borrowers		5	146	20,284	3,330	3,948	12,251	29,308	115,576
Bad debts		14	13	6,070	1,336	1,374	2,992	1,923	2,967

Note:

## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

## December 2013

	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>405,708</b>	<b>118,039</b>
Agricultural, forestry and fishing	17,856	4,728
Mining and quarrying	521	275
Manufacturing	66,550	29,978
Electricity, gas, steam and air conditioning supply	196	330
Water supply, sewerage, waste management and remediation activities	966	658
Construction	81,109	30,668
Wholesale and retail trade, repair of motor vehicles and	112,339	20,686
Transportation and storage	16,124	3,440
Accommodation and food service activities	33,393	4,361
Information and communication	7,241	1,727
Financial and insurance activities	1,862	1,021
Real estate activities	15,291	12,445
Professional, scientific and technical activities	11,963	2,375
Administrative and support service activities	13,849	2,703
All remaining activities (sections O, P,Q,R,S,T)	15,568	2,034

Note:

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

[TDB30231](#)

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

Source: Central Credit Register  
Stocks in millions of euro

December 2013		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>208,524</b>	<b>149,879</b>	<b>58,645</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>137</b>	<b>63</b>	<b>73</b>
	Central government	14	12	3
	Local government	122	51	71
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>1,848</b>	<b>1,080</b>	<b>768</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,452	745	706
	Financial auxiliaries	393	333	61
	Insurance companies and pension funds	3	2	1
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>144,786</b>	<b>104,258</b>	<b>40,528</b>
	Public companies	415	246	170
	Private companies	125,494	91,108	34,386
	Associations of non-financial companies	163	103	60
	Craft non-financial quasi-companies	4,775	3,525	1,251
	Other non-financial quasi-companies	13,938	9,277	4,662
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>58,698</b>	<b>42,381</b>	<b>16,317</b>
	Producer households	19,600	13,253	6,348
	Consumer households	39,098	29,129	9,969
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>905</b>	<b>572</b>	<b>333</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>1,126</b>	<b>989</b>	<b>137</b>
	General government	1	1	-
	Monetary financial institutions	89	88	1
	Other financial institutions	457	432	26
	Non-financial companies	484	394	89
	Households	94	74	21
	Non-profit institutions serving households	1	1	-
	International organizations and the other institutions	..	-	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>9</b>	<b>8</b>	<b>2</b>

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

## Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register  
Flows in millions of euro

4th quarter 2013		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>68,503</b>	<b>5,496</b>	<b>48,656</b>	<b>1,015</b>
b.	<b>NORTH-WEST ITALY</b>	<b>16,726</b>	<b>1,820</b>	<b>12,137</b>	<b>233</b>
	Piedmont	4,669	386	3,604	57
	Valle d'Aosta	69	6	120	1
	Liguria	1,742	138	1,472	25
	Lombardy	10,246	1,290	6,941	149
c.	<b>NORD-EAST ITALY</b>	<b>10,654</b>	<b>1,326</b>	<b>7,113</b>	<b>192</b>
	Trentino-Alto Adige	704	261	718	33
	Veneto	3,971	479	2,824	79
	Friuli-Venezia Giulia	955	99	602	13
	Emilia-Romagna	5,024	487	2,969	68
d.	<b>CENTRAL ITALY</b>	<b>15,507</b>	<b>1,198</b>	<b>10,139</b>	<b>341</b>
	Marche	1,783	156	985	18
	Tuscany	4,414	439	2,484	51
	Umbria	2,134	110	1,698	25
	Lazio	7,176	493	4,972	247
e.	<b>SOUTHERN ITALY</b>	<b>16,430</b>	<b>787</b>	<b>12,890</b>	<b>171</b>
	Abruzzo	1,663	107	963	14
	Molise	313	14	172	5
	Campania	7,500	319	6,464	81
	Apulia	3,888	231	3,048	43
	Basilicata	362	23	380	8
	Calabria	2,704	92	1,863	19
f.	<b>ISLANDS</b>	<b>9,186</b>	<b>366</b>	<b>6,377</b>	<b>79</b>
	Sicily	7,749	284	5,245	66
	Sardinia	1,437	82	1,132	12

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

## Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register  
Flows in millions of euro

4th quarter 2013		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>		<b>68,503</b>	<b>5,496</b>	<b>48,656</b>	<b>1,015</b>
General government		17	22	-	-
Financial companies		98	169	46	4
Non-financial companies		11,142	3,854	4,763	462
<i>of which: industry</i>		<i>2,021</i>	<i>740</i>	<i>849</i>	<i>147</i>
building		2,376	1,339	839	90
services		6,522	1,688	3,010	211
Producer households		8,330	360	5,173	104
Consumer households and nec		48,438	1,068	38,311	436

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



## Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register  
Stocks in millions of euro

## December 2013

		Bad debts (gross of writeoffs)	of which: backed by real security
a.	<b>TOTAL</b>	<b>139,499</b>	<b>45,907</b>
	Agricultural, forestry and fishing	5,004	2,714
	Mining and quarrying	310	119
	Manufacturing	38,038	8,208
	Electricity, gas, steam and air conditioning supply	398	72
	Water supply, sewerage, waste management and remediation activities	757	184
	Construction	35,075	15,074
	Wholesale and retail trade, repair of motor vehicles and	25,059	5,014
	Transportation and storage	4,069	945
	Accommodation and food service activities	4,641	2,417
	Information and communication	2,112	337
	Financial and insurance activities	1,221	364
	Real estate activities	13,695	8,025
	Professional, scientific and technical activities	2,946	681
	Administrative and support service activities	3,192	737
	All remaining activities (sections O, P,Q,R,S,T)	2,284	784

Note:

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

[TDC30033](#)

Banks

Source: Central Credit Register  
Stocks in millions of euro

December 2013		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	<b>ITALY</b>								
	Bad debts (gross of writeoffs)	64	1,423	124,800	37,897	32,162	52,412	14,093	30,968
	of which: backed by real security	..	510	48,141	10,218	16,487	20,051	6,265	17,455
b.	<b>NORTH-WEST ITALY</b>								
	Bad debts (gross of writeoffs)	1	571	35,681	11,142	9,096	15,040	3,107	9,495
	of which: backed by real security	..	192	13,665	2,927	4,864	5,603	1,546	6,278
c.	<b>NORTH-EAST ITALY</b>								
	Bad debts (gross of writeoffs)	2	299	28,981	9,681	8,230	10,694	2,498	5,677
	of which: backed by real security	..	201	12,081	2,536	4,531	4,774	1,299	3,533
d.	<b>CENTRAL ITALY</b>								
	Bad debts (gross of writeoffs)	17	444	35,742	9,632	9,367	16,115	3,194	6,794
	of which: backed by real security	-	100	13,304	2,364	4,655	5,870	1,456	3,568
e.	<b>SOUTHERN ITALY</b>								
	Bad debts (gross of writeoffs)	31	92	17,267	5,816	3,772	7,154	3,194	5,794
	of which: backed by real security	..	14	6,339	1,901	1,630	2,567	1,237	2,706
f.	<b>ISLANDS</b>								
	Bad debts (gross of writeoffs)	14	17	7,129	1,626	1,697	3,408	2,099	3,208
	of which: backed by real security	-	4	2,751	489	807	1,237	727	1,370

Note:

## Distribution by customer location (region)

Banks

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

## December 2013

		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>1,199,340</b>	<b>157,219</b>	<b>1.06</b>	<b>66,507</b>	<b>11,498</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>291,106</b>	<b>44,146</b>	<b>1.06</b>	<b>16,403</b>	<b>4,140</b>
	Piedmont	82,739	9,196	1.06	4,606	651
	Valle d'Aosta	1,741	147	1.03	74	14
	Liguria	27,370	2,660	1.01	1,681	247
	Lombardy	179,256	32,143	1.06	10,042	3,229
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>193,604</b>	<b>34,028</b>	<b>1.04</b>	<b>10,525</b>	<b>2,472</b>
	Trentino-Alto Adige	9,616	2,167	0.97	699	322
	Veneto	78,002	14,519	1.03	3,930	995
	Friuli-Venezia Giulia	17,900	2,494	1.04	952	163
	Emilia-Romagna	88,086	14,848	1.07	4,944	992
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>260,050</b>	<b>42,846</b>	<b>1.07</b>	<b>14,116</b>	<b>2,577</b>
	Marche	32,509	5,960	1.10	1,737	492
	Tuscany	73,796	13,107	1.04	4,343	870
	Umbria	20,657	2,794	1.07	1,077	130
	Lazio	133,088	20,985	1.08	6,959	1,085
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>290,498</b>	<b>24,610</b>	<b>1.06</b>	<b>16,320</b>	<b>1,599</b>
	Abruzzo	28,389	3,520	1.06	1,659	290
	Molise	5,889	621	1.03	308	29
	Campania	127,573	9,898	1.06	7,402	618
	Apulia	72,559	6,506	1.07	3,891	430
	Basilicata	11,118	1,277	1.06	370	44
	Calabria	44,970	2,789	1.05	2,690	187
<b>f.</b>	<b>ISLANDS</b>	<b>164,082</b>	<b>11,589</b>	<b>1.04</b>	<b>9,143</b>	<b>710</b>
	Sicily	132,000	8,954	1.05	7,695	560
	Sardinia	32,082	2,635	1.04	1,448	150

Notes:

## Distribution by customer location (region)

[TDB30265](#)

Banks

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

## December 2013

Ceased to be adjusted bad debts

		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>4,205</b>	<b>1,358</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,082</b>	<b>369</b>
	Piedmont	271	39
	Valle d'Aosta	5	..
	Liguria	94	9
	Lombardy	712	320
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>717</b>	<b>196</b>
	Trentino-Alto Adige	55	11
	Veneto	307	83
	Friuli-Venezia Giulia	76	19
	Emilia-Romagna	279	84
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>929</b>	<b>485</b>
	Marche	128	86
	Tuscany	296	103
	Umbria	75	11
	Lazio	430	285
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>981</b>	<b>259</b>
	Abruzzo	128	21
	Molise	20	2
	Campania	381	101
	Apulia	275	109
	Basilicata	24	9
	Calabria	153	17
<b>f.</b>	<b>ISLANDS</b>	<b>496</b>	<b>50</b>
	Sicily	407	43
	Sardinia	89	7

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

## December 2013

	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>1,199,340</b>	<b>157,219</b>	<b>1.06</b>	<b>66,507</b>	<b>11,498</b>
General government	35	92	1.44	14	97
Financial companies	1,505	1,382	1.28	95	207
Non-financial companies	211,569	111,571	1.07	10,740	9,213
<i>of which: industry</i>	<i>45,840</i>	<i>31,774</i>	<i>1.07</i>	<i>1,956</i>	<i>2,387</i>
building	40,594	29,667	1.06	2,315	2,937
services	109,115	44,744	1.05	5,610	3,591
Producer households	175,296	13,928	1.05	7,966	629
Consumer households and nec	802,089	29,721	1.00	47,223	1,327

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

## December 2013

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>4,205</b>	<b>1,358</b>
	General government	4	3
	Financial companies	10	2
	Non-financial companies	770	1,055
	<i>of which: industry</i>	<i>145</i>	<i>143</i>
	building	<i>166</i>	<i>354</i>
	services	<i>389</i>	<i>518</i>
	Producer households	860	102
	Consumer households and nec	2,543	196

Notes:

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

[TDB40100](#)

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2013		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>135,056</b>	<b>5,953</b>	<b>9,793</b>	<b>114,073</b>	<b>1,991</b>	<b>3,245</b>
b.	<b>NORTH-WEST ITALY</b>	<b>54,110</b>	<b>207</b>	<b>4,277</b>	<b>47,684</b>	<b>552</b>	<b>1,390</b>
	Piedmont	6,286	36	301	5,608	171	169
	Valle d'Aosta	180	1	1	166	3	8
	Liguria	4,778	23	17	4,650	33	56
	Lombardy	42,866	147	3,958	37,260	345	1,156
c.	<b>NORTH-EAST ITALY</b>	<b>31,829</b>	<b>695</b>	<b>4,020</b>	<b>25,236</b>	<b>835</b>	<b>1,043</b>
	Trentino-Alto Adige	3,613	169	28	2,850	233	333
	Veneto	8,366	65	1,412	6,363	226	300
	Friuli-Venezia Giulia	5,629	20	126	5,294	123	65
	Emilia-Romagna	14,221	440	2,453	10,729	253	345
d.	<b>CENTRAL ITALY</b>	<b>41,973</b>	<b>4,496</b>	<b>1,252</b>	<b>35,308</b>	<b>285</b>	<b>632</b>
	Marche	1,069	9	18	889	63	90
	Tuscany	6,015	18	93	5,625	118	161
	Umbria	444	6	6	389	23	21
	Lazio	34,446	4,463	1,136	28,405	82	360
e.	<b>SOUTHERN ITALY</b>	<b>4,721</b>	<b>537</b>	<b>44</b>	<b>3,796</b>	<b>212</b>	<b>134</b>
	Abruzzo	711	14	3	636	36	22
	Molise	136	30	2	96	5	3
	Campania	2,600	441	24	2,040	54	41
	Apulia	920	13	9	762	77	58
	Basilicata	101	..	..	86	11	3
	Calabria	254	38	5	176	28	7
f.	<b>ISLANDS</b>	<b>2,423</b>	<b>19</b>	<b>201</b>	<b>2,049</b>	<b>107</b>	<b>47</b>
	Sicily	1,081	..	15	969	68	29
	Sardinia	1,341	18	185	1,080	39	18

Notes:

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

TDB10269

Banks and CDP

Source: supervisory returns  
Stocks in millions of euro

December 2013		Total	North West	North East	Centre	South	Islands
a.	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>10,107</b>	<b>4,976</b>	<b>1,767</b>	<b>1,562</b>	<b>1,390</b>	<b>410</b>
	General government	254	8	28	196	15	8
	Financial corporations	672	464	139	61	9	..
	Non-financial corporation	1,753	1,028	141	419	129	35
	Producer households	89	16	20	15	31	8
	Consumer households	7,338	3,461	1,440	872	1,206	359
b.	<b>WITH AGREED MATURITY</b>	<b>156,644</b>	<b>55,314</b>	<b>43,311</b>	<b>40,197</b>	<b>13,444</b>	<b>4,378</b>
	General government	10,893	71	65	10,726	18	13
	Financial corporations	31,360	14,681	13,716	2,710	164	89
	Non-financial corporation	19,938	9,200	4,781	4,974	730	253
	Producer households	3,940	1,030	1,337	742	658	172
	Consumer households	90,513	30,332	23,411	21,044	11,874	3,852
c.	<b>UNREDEEMABLE AT NOTICE</b>	<b>303,360</b>	<b>70,649</b>	<b>50,430</b>	<b>60,702</b>	<b>90,487</b>	<b>31,092</b>
	General government	8,386	1,020	859	3,667	2,260	581
	Financial corporations	838	686	90	25	21	15
	Non-financial corporation	3,565	843	839	1,006	607	269
	Producer households	2,352	313	631	450	625	333
	Consumer households	288,220	67,787	48,010	55,553	86,975	29,895
d.	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>746,061</b>	<b>272,729</b>	<b>171,752</b>	<b>178,768</b>	<b>84,822</b>	<b>37,990</b>
	General government	20,768	2,398	3,527	11,884	1,544	1,415
	Financial corporations	64,437	32,874	15,127	13,947	1,299	1,191
	Non-financial corporation	171,718	64,289	42,668	42,570	15,880	6,312
	Producer households	35,902	10,865	9,456	6,605	6,331	2,645
	Consumer households	453,236	162,303	100,975	103,763	59,769	26,427
e.	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>41,881</b>	<b>10,381</b>	<b>12,586</b>	<b>8,690</b>	<b>7,175</b>	<b>3,048</b>
	General government	26	3	12	10	1	..
	Financial corporations	475	321	97	31	15	11
	Non-financial corporation	2,332	1,139	582	316	232	63
	Producer households	1,365	224	500	282	278	81
	Consumer households	37,684	8,696	11,395	8,051	6,649	2,893

Notes:



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

TDB10163

Banks and Bancoposta

Source: Supervisory returns  
Stocks in millions of euros

December 2013		Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households
a.	<b>TOTAL</b>	<b>1,300,242</b>	<b>215,410</b>	<b>43,830</b>	<b>909,703</b>
b.	<b>NORTH-WEST ITALY</b>	<b>423,526</b>	<b>80,059</b>	<b>12,489</b>	<b>278,805</b>
	Piedmont	102,388	15,754	3,521	73,291
	Valle d'Aosta	3,500	619	128	2,353
	Liguria	35,532	5,009	1,080	27,050
	Lombardy	282,105	58,677	7,760	176,110
c.	<b>NORTH-EAST ITALY</b>	<b>289,384</b>	<b>54,007</b>	<b>11,966</b>	<b>190,013</b>
	Trentino-Alto Adige	27,818	5,163	1,620	18,871
	Veneto	121,682	20,400	4,624	76,169
	Friuli-Venezia Giulia	29,049	4,300	841	18,702
	Emilia-Romagna	110,835	24,144	4,880	76,271
d.	<b>CENTRAL ITALY</b>	<b>296,736</b>	<b>53,291</b>	<b>8,136</b>	<b>197,251</b>
	Marche	32,919	4,284	1,170	26,481
	Tuscany	75,686	13,021	2,969	55,597
	Umbria	15,694	2,321	513	12,395
	Lazio	172,437	33,665	3,483	102,778
e.	<b>SOUTHERN ITALY</b>	<b>209,218</b>	<b>20,104</b>	<b>7,976</b>	<b>176,736</b>
	Abruzzo	25,483	2,674	1,145	20,736
	Molise	5,888	335	147	5,218
	Campania	86,593	9,545	3,025	72,576
	Apulia	55,673	5,375	2,436	46,769
	Basilicata	9,999	672	326	8,814
	Calabria	25,582	1,504	896	22,623
f.	<b>ISLANDS</b>	<b>81,379</b>	<b>7,949</b>	<b>3,264</b>	<b>66,898</b>
	Sicily	58,486	5,042	2,153	49,475
	Sardinia	22,894	2,907	1,110	17,423

Notes: The table replaces table TDB10263.

## Distribution by branch location (regions)

[TDB10283](#)

Banks

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

December 2013		Number of positions		Total deposits
		Current accounts	Other	
<b>a.</b>	<b>TOTAL ITALY</b>	<b>38,011</b>	<b>21,918</b>	<b>1,024,591</b>
<b>b.</b>	<b>NORTH WEST ITALY</b>	<b>13,256</b>	<b>6,641</b>	<b>412,557</b>
	Piedmont	3,056	1,020	72,676
	Valle d'Aosta	90	35	2,282
	Liguria	1,109	376	24,397
	Lombardy	9,001	5,210	313,202
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>9,106</b>	<b>4,322</b>	<b>225,794</b>
	Trentino-Alto Adige	1,533	587	25,542
	Veneto	3,282	1,904	88,828
	Friuli-Venezia Giulia	989	345	21,948
	Emilia-Romagna	3,301	1,485	89,476
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>8,025</b>	<b>5,234</b>	<b>226,259</b>
	Marche	961	774	23,888
	Tuscany	2,632	1,838	57,730
	Umbria	504	345	10,269
	Lazio	3,927	2,277	134,373
<b>e.</b>	<b>SOUTHERNS ITALY</b>	<b>5,130</b>	<b>3,589</b>	<b>111,087</b>
	Abruzzo	629	403	14,719
	Molise	111	64	2,225
	Campania	1,999	1,031	45,365
	Apulia	1,565	1,329	33,930
	Basilicata	206	163	4,177
	Calabria	620	599	10,670
<b>f.</b>	<b>ISLANDS</b>	<b>2,488</b>	<b>2,115</b>	<b>48,435</b>
	Sicily	1,779	1,586	35,127
	Sardinia	708	529	13,308

**Note:**

The data on deposits refer only to registered accounts and include transactions with non-resident customers.

## Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns  
Stocks in millions of euro

December 2013

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	91	88,177	-	21	87,377
Credit default swap	900	2,783	51,682	-	1,516	51,821
Credit default option	-	-	250	-	220	400
Total rate of return swap	-	-	-	-	-	241
Other credit derivatives	-	346	39	-	-	..

Notes:

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

[TDB30586](#)

Banks

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

December 2013	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	25,803	390	1,719	4,937	9,444	9,022
Intrinsic value	5,709	4	13	78	461	5,108
<b>b. NORTH-WEST ITALY</b>						
Number of holders	9,309	118	605	1,714	3,317	3,454
Intrinsic value	2,167	3	3	27	150	1,973
<b>c. NORTH-EAST ITALY</b>						
Number of holders	6,728	120	439	1,276	2,318	2,510
Intrinsic value	1,005	..	2	17	95	882
<b>d. CENTRAL ITALY</b>						
Number of holders	5,962	84	434	1,211	2,283	1,882
Intrinsic value	1,961	..	3	21	144	1,772
<b>e. SOUTHERN ITALY</b>						
Number of holders	2,537	40	135	468	1,020	835
Intrinsic value	376	1	2	7	49	312
<b>f. ISLAND</b>						
Number of holders	1,267	28	106	268	506	341
Intrinsic value	201	..	1	5	23	168

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

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

TDB30591

Banks

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

December 2013		Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>							
Number of holders		29,005	680	2,693	5,469	9,777	9,774
Intrinsic value		40,445	46	107	268	1,711	33,491
<b>b. GENERAL GOVERNMENT</b>							
Number of holders		177	1	2	18	43	103
Intrinsic value		5,860	..	..	9	17	5,818
<b>c. FINANCIAL COMPANIES</b>							
Number of holders		281	2	4	26	37	177
Intrinsic value		5,104	..	..	48	10	2,382
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of holders		23,645	248	1,178	4,142	8,882	8,937
Intrinsic value		5,660	4	11	70	435	5,095
<i>of which: industry</i>							
Number of holders		8,983	32	217	1,025	3,238	4,397
Intrinsic value		1,815	..	4	10	121	1,668
<b>building</b>							
Number of holders		2,211	33	122	408	875	730
Intrinsic value		646	..	1	7	56	571
<b>services</b>							
Number of holders		11,663	177	816	2,578	4,409	3,548
Intrinsic value		3,102	3	7	51	236	2,785
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of holders		2,158	142	541	795	562	85
Intrinsic value		49	..	1	8	26	13
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of holders		1,886	271	922	426	129	48
Intrinsic value		52	1	3	5	9	28
<b>g. REST OF THE WORLD</b>							
Number of holders		405	3	10	9	45	168
Intrinsic value		14,957	30	68	128	1,148	11,504

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



## Distribution by type of security and type of deposit

[TDB40082](#)

Source: Supervisory returns  
Stocks in millions of euro

December 2013

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,828,411</b>	<b>720,048</b>	<b>201,741</b>
Italian government securities	688,582	211,960	57,948
<i>of which:</i> BOTs	41,898	12,727	1,550
CCTs	54,907	17,844	5,113
BTPs	555,398	175,673	50,438
Other debt securities	485,573	193,576	33,010
<i>of which:</i> in non-euro-area currencies	42,342	15,590	2,847
Equity securities	240,818	71,017	84,227
<i>of which:</i> in non-euro-area currencies	34,391	7,501	1,976
Units of collective investment undertakings	398,614	241,201	18,741
Other securities and the like	4,178	751	1,899

Notes:

## Banks

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>78,487</b>	<b>49,290</b>	<b>6,080</b>	<b>1,459,933</b>	<b>652,284</b>	<b>177,414</b>
25,053	12,797	1,552	547,892	193,567	50,861
1,465	1,047	199	21,297	11,647	1,283
3,457	2,114	279	39,258	15,023	4,070
16,522	7,449	828	468,354	163,568	45,007
13,769	7,166	756	404,030	181,202	29,890
1,726	1,219	153	29,021	13,776	2,606
4,922	2,403	1,156	192,373	65,274	75,008
2,055	725	882	15,341	6,579	983
34,668	26,893	2,614	302,540	210,161	14,682
..	..	-	3,508	647	1,523



## Distribution by customer location (region)

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

December 2013

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,828,411</b>	<b>720,048</b>	<b>201,741</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>892,714</b>	<b>342,842</b>	<b>67,816</b>
	Piedmont	208,801	90,391	14,995
	Valle d'Aosta	2,488	1,648	194
	Liguria	44,659	30,593	2,999
	Lombardy	636,765	220,211	49,628
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>384,691</b>	<b>167,977</b>	<b>31,105</b>
	Trentino-Alto Adige	14,631	9,006	1,651
	Veneto	100,659	59,864	12,475
	Friuli-Venezia Giulia	128,300	14,511	1,322
	Emilia-Romagna	141,100	84,595	15,658
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>452,182</b>	<b>124,482</b>	<b>93,305</b>
	Marche	19,542	14,813	3,753
	Tuscany	62,739	45,109	8,927
	Umbria	10,360	7,731	1,853
	Lazio	359,541	56,828	78,773
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>70,751</b>	<b>62,331</b>	<b>6,500</b>
	Abruzzo	6,879	5,949	673
	Molise	1,087	945	130
	Campania	32,871	28,606	2,957
	Apulia	21,022	18,880	1,916
	Basilicata	2,283	2,099	180
	Calabria	6,609	5,853	643
<b>f.</b>	<b>ISLANDS</b>	<b>28,072</b>	<b>22,416</b>	<b>3,015</b>
	Sicily	20,274	16,875	1,687
	Sardinia	7,798	5,541	1,329

Notes:

# Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>78,487</b>	<b>49,290</b>	<b>6,080</b>	<b>1,459,933</b>	<b>652,284</b>	<b>177,414</b>
<b>42,750</b>	<b>24,351</b>	<b>3,629</b>	<b>674,980</b>	<b>310,526</b>	<b>57,621</b>
13,724	5,532	388	185,107	83,216	13,615
80	80	..	2,312	1,546	191
1,594	1,470	78	36,896	28,616	2,538
27,352	17,269	3,163	450,666	197,149	41,277
<b>20,274</b>	<b>13,309</b>	<b>1,140</b>	<b>347,325</b>	<b>150,563</b>	<b>25,588</b>
1,165	771	42	11,901	7,930	1,473
9,489	3,781	402	84,781	54,551	10,423
1,041	859	98	125,556	13,366	1,096
8,579	7,898	598	125,087	74,716	12,597
<b>11,314</b>	<b>8,133</b>	<b>870</b>	<b>348,336</b>	<b>112,868</b>	<b>86,918</b>
740	637	70	17,967	13,869	3,461
3,425	2,862	232	55,488	41,139	8,043
491	449	28	9,529	7,081	1,693
6,658	4,184	540	265,353	50,779	73,722
<b>3,126</b>	<b>2,612</b>	<b>310</b>	<b>63,544</b>	<b>57,453</b>	<b>5,013</b>
228	212	16	6,411	5,575	588
18	17	1	1,002	888	104
1,599	1,263	133	28,810	26,137	2,187
1,056	928	126	19,030	17,360	1,450
46	42	4	2,131	1,983	145
178	149	29	6,160	5,510	539
<b>1,022</b>	<b>886</b>	<b>132</b>	<b>25,749</b>	<b>20,874</b>	<b>2,274</b>
554	498	56	18,843	15,853	1,306
468	388	76	6,906	5,022	968



## **Information on securities business**



## Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns  
Flows in millions of euro

4th quarter 2013		Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>		<b>912,413</b>	<b>864,096</b>	<b>48,317</b>
Italian government securities		509,345	502,277	7,068
<i>of which:</i> BOTs		82,288	81,002	1,287
CCT		73,745	73,232	512
BTPs		314,645	309,945	4,701
Other debt securities		231,755	217,387	14,367
Equity securities		153,076	127,041	26,035
Other securities		7,541	6,695	846
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>		<b>1,217,103</b>	<b>1,148,770</b>	<b>68,333</b>
Futures		494,607	467,195	27,413
<i>of which:</i> on interest rates		154,210	154,210	-
on stock indices		147,447	125,750	21,697
Swaps and forward rate agreements		529,221	529,221	-
<i>of which:</i> interest rate swaps		327,410	327,410	-
currency swaps		2,368	2,368	-
Forward rate agreements		193,094	193,094	-
Options on securities		29,476	23,574	5,902
<i>of which:</i> on equity securities		28,894	22,991	5,902
Options on futures or stock indices		89,896	75,515	14,381
<i>of which:</i> on stock indices or futures on stock indices		73,451	59,150	14,301
Interest rate options		33,288	33,288	-
Foreign currency options and other derivative instruments		40,614	19,977	20,637

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

## Distribution of portfolio by type of security

[TDB40520](#)

Source: Supervisory returns  
Stocks and flows in millions of euro

## 4th quarter 2013

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>85,651</b>	<b>71,669</b>	<b>617,690</b>
	Italian government securities	30,022	24,600	207,597
	<i>of which:</i> BOTs	3,320	3,673	6,236
	CCTs	3,026	2,030	12,274
	BTPs	20,341	17,083	177,385
	Other debt securities	19,298	15,853	212,207
	<i>of which:</i> in non-euro-area currencies	1,890	1,542	3,195
	Equity securities	5,248	5,293	53,929
	<i>of which:</i> in non-euro-area currencies	1,197	1,311	3,356
	Units of collective investment undertakings	25,268	22,165	143,981
	Other securities and the like	5,815	3,758	-24

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

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>19,889</b>	<b>18,537</b>	<b>94,340</b>	<b>6,864</b>	<b>5,438</b>	<b>9,985</b>	<b>58,897</b>	<b>47,694</b>	<b>513,364</b>
5,793	5,150	32,420	571	422	1,767	23,658	19,029	173,409
922	1,119	1,594	97	37	198	2,301	2,516	4,445
616	407	3,723	103	32	390	2,306	1,592	8,162
3,412	2,792	23,256	332	300	1,021	16,597	13,990	153,109
3,608	3,919	17,891	699	885	2,803	14,991	11,049	191,514
453	573	2,489	134	148	666	1,303	821	40
1,710	1,727	5,622	991	979	954	2,546	2,587	47,353
368	355	2,527	52	44	342	777	912	487
8,178	7,401	38,424	1,169	1,232	4,455	15,921	13,532	101,102
601	341	-17	3,434	1,921	7	1,780	1,496	-14





## **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

December 2013		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a.	<b>TOTAL</b>	<b>3,278,651</b>	<b>1,088,336</b>	<b>698,128</b>	<b>645,285</b>	<b>241,391</b>	<b>127,320</b>
	<i>of which:</i> 1 facility	2,801,282	1,066,728	646,938	547,047	141,785	49,199
	2 facilities	287,959	20,703	48,078	80,015	64,548	36,759
	3-4 facilities	138,564	899	3,091	17,995	33,099	35,393
	more than 4 facilities	50,846	6	21	228	1,959	5,969
b.	<b>GENERAL GOVERNMENT</b>	<b>7,505</b>	<b>576</b>	<b>463</b>	<b>967</b>	<b>1,304</b>	<b>1,280</b>
	<i>of which:</i> 1 facility	4,535	553	411	790	932	745
	2 facilities	1,953	22	51	168	329	456
	3-4 facilities	804	1	1	8	43	79
	more than 4 facilities	213	-	-	1	-	-
c.	<b>FINANCIAL COMPANIES</b>	<b>7,646</b>	<b>1,864</b>	<b>993</b>	<b>1,118</b>	<b>735</b>	<b>442</b>
	<i>of which:</i> 1 facility	5,437	1,767	778	762	403	220
	2 facilities	1,301	89	197	267	197	122
	3-4 facilities	619	8	18	85	124	83
	more than 4 facilities	289	-	-	4	11	17
d.	<b>NON-FINANCIAL COMPANIES</b>	<b>788,294</b>	<b>181,875</b>	<b>98,798</b>	<b>128,754</b>	<b>115,256</b>	<b>90,753</b>
	<i>of which:</i> 1 facility	462,520	174,326	73,712	74,083	49,179	28,949
	2 facilities	168,219	7,267	23,582	42,837	40,189	27,126
	3-4 facilities	109,984	280	1,491	11,695	24,424	29,483
	more than 4 facilities	47,571	2	13	139	1,464	5,195
e.	<b>PRODUCER HOUSEHOLDS</b>	<b>453,406</b>	<b>164,777</b>	<b>86,092</b>	<b>89,592</b>	<b>40,658</b>	<b>15,391</b>
	<i>of which:</i> 1 facility	376,545	158,988	72,908	67,139	21,946	5,821
	2 facilities	56,714	5,544	12,272	18,360	12,399	4,891
	3-4 facilities	18,041	244	908	4,046	5,934	4,078
	more than 4 facilities	2,106	1	4	47	379	601
f.	<b>CONSUMER HOUSEHOLDS AND NEC</b>	<b>1,993,779</b>	<b>727,023</b>	<b>507,042</b>	<b>420,694</b>	<b>81,335</b>	<b>18,502</b>
	<i>of which:</i> 1 facility	1,926,229	719,055	494,798	400,645	67,665	12,733
	2 facilities	58,048	7,601	11,576	17,911	11,074	3,998
	3-4 facilities	8,847	364	664	2,102	2,492	1,617
	more than 4 facilities	655	3	4	36	104	154

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

[TDB30446](#)

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

## December 2013

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>	<b>91,678</b>	<b>34,856</b>	<b>28,789</b>	<b>6,085</b>
of which: 1 facility	26,613	7,689	4,689	648
2 facilities	21,250	6,098	3,614	586
3-4 facilities	30,089	10,244	6,353	880
more than 4 facilities	13,726	10,825	14,133	3,971
<b>b. GENERAL GOVERNMENT</b>	<b>1,225</b>	<b>539</b>	<b>574</b>	<b>335</b>
of which: 1 facility	537	181	134	22
2 facilities	491	191	188	48
3-4 facilities	189	150	198	132
more than 4 facilities	8	17	54	133
<b>c. FINANCIAL COMPANIES</b>	<b>459</b>	<b>278</b>	<b>508</b>	<b>524</b>
of which: 1 facility	266	145	258	177
2 facilities	98	61	95	129
3-4 facilities	66	43	88	89
more than 4 facilities	29	29	67	129
<b>d. NON-FINANCIAL COMPANIES</b>	<b>76,161</b>	<b>31,226</b>	<b>26,450</b>	<b>5,132</b>
of which: 1 facility	19,424	6,274	3,860	427
2 facilities	17,140	5,191	3,068	390
3-4 facilities	26,756	9,302	5,748	634
more than 4 facilities	12,841	10,459	13,774	3,681
<b>e. PRODUCER HOUSEHOLDS</b>	<b>6,405</b>	<b>1,217</b>	<b>373</b>	<b>9</b>
of which: 1 facility	1,797	260	42	2
2 facilities	1,767	249	50	1
3-4 facilities	2,170	454	137	2
more than 4 facilities	671	254	144	4
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>6,869</b>	<b>1,449</b>	<b>803</b>	<b>78</b>
of which: 1 facility	4,153	729	333	16
2 facilities	1,674	373	206	18
3-4 facilities	868	283	173	20
more than 4 facilities	174	64	91	24

Note:

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

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

December 2013		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,623,619	1,214,622	3,278,651	484,908	428,021	2,801,282
b.	NORTH-WEST ITALY	700,288	520,558	938,433	178,670	159,426	788,994
	Piedmont	97,615	69,227	238,018	25,334	22,244	203,096
	Valle d'Aosta	2,374	1,807	7,551	833	737	6,546
	Liguria	28,717	21,528	72,552	9,833	8,845	62,620
	Lombardy	571,583	427,995	620,312	142,669	127,600	516,732
c.	NORTH-EAST ITALY	418,101	317,916	850,577	139,235	124,153	717,012
	Trentino-Alto Adige	42,331	33,195	113,967	18,315	14,913	101,101
	Veneto	174,779	136,614	320,092	75,567	68,753	267,220
	Friuli-Venezia Giulia	29,363	20,727	92,546	8,784	8,061	81,097
	Emilia-Romagna	171,628	127,380	323,972	36,568	32,425	267,594
d.	CENTRAL ITALY	332,702	231,490	715,311	97,687	80,493	611,708
	Marche	33,713	25,900	107,836	11,097	10,320	88,573
	Tuscany	98,378	72,597	249,102	33,993	27,149	206,609
	Umbria	15,666	12,327	56,338	4,447	4,142	46,739
	Lazio	184,944	120,667	302,035	48,150	38,882	269,787
e.	SOUTHERN ITALY	117,100	96,990	486,135	45,207	41,118	424,065
	Abruzzo	17,965	14,503	72,393	6,505	6,023	61,921
	Molise	2,155	1,842	11,194	878	815	9,562
	Campania	48,143	39,230	167,333	17,646	15,385	146,746
	Apulia	33,307	28,028	154,085	13,550	12,670	134,585
	Basilicata	4,451	3,665	20,638	1,723	1,607	17,824
	Calabria	11,080	9,723	60,492	4,905	4,618	53,427
f.	ISLANDS	55,428	47,668	288,195	24,110	22,832	259,503
	Sicily	38,417	32,636	199,437	16,217	15,276	177,759
	Sardinia	17,011	15,032	88,758	7,893	7,556	81,744

Note: Only loan facilities are considered.

# Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>195,399</b>	<b>151,944</b>	<b>287,959</b>	<b>256,457</b>	<b>198,729</b>	<b>138,564</b>	<b>686,855</b>	<b>435,928</b>	<b>50,846</b>
<b>83,089</b>	<b>60,934</b>	<b>87,172</b>	<b>111,929</b>	<b>87,451</b>	<b>44,452</b>	<b>326,601</b>	<b>212,746</b>	<b>17,815</b>
10,981	7,857	21,369	14,731	10,123	10,066	46,569	29,004	3,487
315	246	705	624	389	242	602	435	58
3,594	2,472	6,291	3,730	2,618	2,662	11,560	7,593	979
68,199	50,359	58,807	92,845	74,322	31,482	267,870	175,715	13,291
<b>52,452</b>	<b>42,276</b>	<b>78,389</b>	<b>68,894</b>	<b>51,272</b>	<b>39,589</b>	<b>157,520</b>	<b>100,215</b>	<b>15,587</b>
6,673	5,478	9,011	6,654	5,255	3,085	10,689	7,549	770
17,766	14,011	30,540	21,774	15,046	15,891	59,672	38,804	6,441
2,772	2,238	6,849	4,124	3,044	3,267	13,684	7,384	1,333
25,242	20,549	31,989	36,342	27,927	17,346	73,476	46,479	7,043
<b>35,791</b>	<b>28,996</b>	<b>62,617</b>	<b>45,060</b>	<b>35,356</b>	<b>30,127</b>	<b>154,164</b>	<b>86,646</b>	<b>10,859</b>
4,485	3,472	11,169	5,269	3,852	5,868	12,863	8,256	2,226
10,582	8,572	24,586	16,241	12,246	12,903	37,562	24,630	5,004
2,016	1,649	5,645	2,821	2,011	2,880	6,383	4,525	1,074
18,708	15,303	21,217	20,729	17,247	8,476	97,356	49,235	2,555
<b>16,513</b>	<b>13,597</b>	<b>39,886</b>	<b>20,127</b>	<b>15,955</b>	<b>17,192</b>	<b>35,253</b>	<b>26,320</b>	<b>4,992</b>
2,724	2,136	6,636	2,911	2,262	2,857	5,826	4,083	979
350	289	1,084	374	295	452	554	443	96
5,711	4,808	13,188	7,529	6,011	5,608	17,257	13,026	1,791
5,191	4,318	12,423	6,130	4,835	5,548	8,436	6,205	1,529
724	540	1,798	844	626	832	1,160	891	184
1,814	1,506	4,757	2,340	1,926	1,895	2,021	1,672	413
<b>7,555</b>	<b>6,141</b>	<b>19,895</b>	<b>10,446</b>	<b>8,694</b>	<b>7,204</b>	<b>13,317</b>	<b>10,001</b>	<b>1,593</b>
5,343	4,285	14,843	6,675	5,320	5,569	10,182	7,756	1,266
2,212	1,856	5,052	3,771	3,374	1,635	3,135	2,245	327

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

<a href="#">TDB30466</a>						Banks
Source: Central Credit Register Size classes in euro						
December 2013	Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>						
Average number of banks per borrower	1.27	1.02	1.08	1.18	1.61	2.14
First banks share of total credit granted(%)	66	99	97	94	84	75
<b>b. GENERAL GOVERNMENT</b>						
Average number of banks per borrower	1.65	1.04	1.11	1.20	1.32	1.48
First banks share of total credit granted(%)	70	99	97	95	92	90
<b>c. FINANCIAL COMPANIES</b>						
Average number of banks per borrower	1.67	1.06	1.24	1.42	1.72	1.91
First banks share of total credit granted(%)	82	98	91	88	83	84
<b>d. NON-FINANCIAL COMPANIES</b>						
Average number of banks per borrower	1.88	1.04	1.27	1.53	1.87	2.31
First banks share of total credit granted(%)	52	98	90	83	77	71
<i>of which: industry</i>						
Average number of banks per borrower	2.46	1.05	1.29	1.61	2.08	2.69
First banks share of total credit granted(%)	40	98	89	80	71	62
<i>of which: building</i>						
Average number of banks per borrower	1.73	1.04	1.24	1.47	1.74	2.02
First banks share of total credit granted(%)	67	99	91	85	81	78
<i>of which: services</i>						
Average number of banks per borrower	1.72	1.04	1.27	1.52	1.84	2.23
First banks share of total credit granted(%)	55	98	90	84	78	73
<b>e. PRODUCER HOUSEHOLDS</b>						
Average number of banks per borrower	1.23	1.04	1.16	1.30	1.67	2.10
First banks share of total credit granted(%)	86	99	94	91	84	79
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
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

## December 2013

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

## a. TOTAL

Average number of banks per borrower	2.74	3.56	4.91	7.56
First banks share of total credit granted(%)	69	64	55	59

## b. GENERAL GOVERNMENT

Average number of banks per borrower	1.76	2.11	2.56	4.48
First banksshare of total credit granted(%)	86	84	85	66

## c. FINANCIAL COMPANIES

Average number of banks per borrower	1.87	2.15	2.60	4.32
First banks share of total credit granted(%)	86	83	80	82

## d. NON-FINANCIAL COMPANIES

Average number of banks per borrower	2.88	3.70	5.10	8.10
First banks share of total credit granted(%)	66	61	52	38

of which: industry

Average number of banks per borrower	3.49	4.54	6.24	9.42
First banks share of total credit granted(%)	55	49	41	30

of which: building

Average number of banks per borrower	2.34	2.81	3.70	6.35
First banks share of total credit granted(%)	77	74	68	47

of which: services

Average number of banks per borrower	2.76	3.55	4.76	7.21
First banks share of total credit granted(%)	69	64	56	42

## e. PRODUCER HOUSEHOLDS

Average number of banks per borrower	2.56	3.15	4.23	4.22
First banks share of total credit granted(%)	77	75	67	51

## f. CONSUMER HOUSEHOLDS AND NEC

Average number of banks per borrower	1.65	1.93	2.39	8.59
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-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1
<b>a. TOTAL</b>	<b>0.43</b>	<b>0.43</b>	<b>0.43</b>	<b>0.57</b>	<b>0.47</b>
up to 125,000	0.28	0.30	0.30	0.34	0.29
from 125,000 to 500,000	0.48	0.50	0.50	0.56	0.48
more than 500,000	0.45	0.43	0.44	0.63	0.50
<b>b. GENERAL GOVERNMENT</b>	<b>0.02</b>	<b>..</b>	<b>0.04</b>	<b>..</b>	<b>0.01</b>
up to 125,000	-	0.04	0.08	-	-
from 125,000 to 500,000	-	-	-	0.05	-
more than 500,000	0.02	-	0.04	..	0.01
<b>c. FINANCIAL COMPANIES</b>	<b>0.01</b>	<b>..</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>
up to 125,000	0.35	0.71	0.35	0.72	0.22
from 125,000 to 500,000	0.33	0.30	0.44	0.49	0.94
more than 500,000	..	..	..	0.01	..
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.60</b>	<b>0.57</b>	<b>0.57</b>	<b>0.80</b>	<b>0.68</b>
up to 125,000	0.61	0.68	0.63	0.82	0.70
from 125,000 to 500,000	0.62	0.65	0.56	0.83	0.72
more than 500,000	0.59	0.56	0.56	0.80	0.68
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.60</b>	<b>0.62</b>	<b>0.66</b>	<b>0.73</b>	<b>0.65</b>
up to 125,000	0.47	0.49	0.47	0.55	0.52
from 125,000 to 500,000	0.61	0.64	0.62	0.73	0.66
more than 500,000	0.71	0.73	0.91	0.88	0.75
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.33</b>	<b>0.34</b>	<b>0.37</b>	<b>0.35</b>	<b>0.30</b>
up to 125,000	0.22	0.23	0.25	0.26	0.22
from 125,000 to 500,000	0.41	0.42	0.46	0.43	0.35
more than 500,000	0.61	0.67	0.64	0.57	0.53
<b>g. OTHER SECTORS</b>	<b>0.06</b>	<b>0.09</b>	<b>0.10</b>	<b>4.10</b>	<b>0.04</b>
up to 125,000	0.14	0.22	0.19	0.28	0.14
from 125,000 to 500,000	0.12	0.19	0.06	0.18	0.14
more than 500,000	0.04	0.06	0.09	5.02	0.02

**Notes:** It must be considered that the Central Credit register threshold has changed over time (see the Notes to the release).

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

2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4
<b>0.53</b>	<b>0.53</b>	<b>0.72</b>	<b>0.68</b>	<b>0.78</b>	<b>0.71</b>	<b>0.81</b>
0.29	0.32	0.33	0.31	0.29	0.30	0.31
0.49	0.51	0.61	0.53	0.53	0.54	0.59
0.59	0.58	0.83	0.79	0.94	0.84	0.97
<b>..</b>	<b>0.01</b>	<b>0.03</b>	<b>0.07</b>	<b>0.01</b>	<b>0.02</b>	<b>0.22</b>
0.01	-	-	0.04	-	0.09	0.17
0.03	0.09	0.11	0.12	0.09	0.06	0.17
-	0.01	0.03	0.07	0.01	0.02	0.22
<b>0.01</b>	<b>0.05</b>	<b>0.03</b>	<b>0.13</b>	<b>0.12</b>	<b>0.02</b>	<b>0.08</b>
0.44	0.62	0.66	0.53	0.57	0.84	0.85
0.67	0.80	0.48	0.85	0.67	0.41	0.78
0.01	0.05	0.03	0.13	0.12	0.02	0.08
<b>0.79</b>	<b>0.78</b>	<b>1.15</b>	<b>1.06</b>	<b>1.23</b>	<b>1.19</b>	<b>1.34</b>
0.75	0.71	0.92	0.77	0.83	0.78	0.93
0.76	0.71	0.95	0.84	0.93	0.87	1.04
0.80	0.79	1.18	1.08	1.26	1.23	1.38
<b>0.66</b>	<b>0.70</b>	<b>0.88</b>	<b>0.77</b>	<b>0.88</b>	<b>0.71</b>	<b>0.85</b>
0.55	0.55	0.63	0.57	0.57	0.53	0.59
0.70	0.68	0.89	0.77	0.77	0.72	0.81
0.72	0.86	1.12	0.95	1.35	0.87	1.15
<b>0.31</b>	<b>0.35</b>	<b>0.35</b>	<b>0.34</b>	<b>0.33</b>	<b>0.33</b>	<b>0.33</b>
0.22	0.25	0.24	0.23	0.21	0.23	0.21
0.35	0.41	0.43	0.37	0.35	0.38	0.38
0.71	0.60	0.71	0.91	1.09	0.67	0.94
<b>0.22</b>	<b>0.24</b>	<b>0.06</b>	<b>0.08</b>	<b>3.16</b>	<b>0.37</b>	<b>0.08</b>
0.21	0.14	0.28	0.15	0.30	0.17	0.34
0.14	0.10	0.19	0.08	0.17	0.17	0.19
0.23	0.27	0.02	0.07	3.88	0.42	0.03



## **Lending and deposit rates**

**Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity - outstanding transactions**
[TDB30821](#)

Sample of banks

 Sources: Survey of lending rates  
 Percentages

December 2013		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
<b>a. ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.30	4.12	4.05	4.50	4.01	4.34	2.81
from 1 to 5 years		3.02	3.36	3.27	3.19	3.45	5.27	4.17
more than 5 years		4.00	4.04	4.20	4.01	3.95	5.17	4.77
<b>b. NORTH-WEST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		2.77	3.96	3.92	4.23	3.88	4.24	2.81
from 1 to 5 years		2.67	3.06	3.27	2.67	3.23	5.12	4.10
more than 5 years		4.25	3.64	4.17	3.66	3.32	5.00	4.49
<b>c. NORTH-EAST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.56	4.02	3.95	4.56	3.87	3.95	2.72
from 1 to 5 years		2.79	3.72	3.85	3.98	3.54	4.59	4.23
more than 5 years		3.16	3.72	3.46	3.51	3.89	4.83	4.72
<b>d. CENTRAL ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.73	4.06	4.02	4.55	3.88	4.38	2.81
from 1 to 5 years		3.52	3.25	2.13	4.39	3.33	5.60	4.31
more than 5 years		4.54	4.40	4.50	4.28	4.42	5.30	4.88
<b>e. SHOUTERN ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.63	5.03	5.02	5.12	5.00	5.31	3.03
from 1 to 5 years		4.83	4.82	4.77	4.30	5.08	5.70	4.10
more than 5 years		4.87	4.75	4.77	4.54	4.81	5.34	4.90
<b>f. ISLANDS</b>								
Initial period of rate fixation:								
up to 1 year		4.08	4.52	4.25	4.82	4.55	4.98	2.89
from 1 to 5 years		4.96	4.93	4.57	3.89	5.38	6.32	4.32
more than 5 years		4.36	4.69	4.78	4.63	4.66	5.48	5.14

**Note:** Only lending in euros is considered.

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

TDB30830

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

December 2013		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	<b>ITALY</b>	<b>6.84</b>	<b>10.35</b>	<b>10.16</b>	<b>9.32</b>	<b>8.17</b>	<b>7.03</b>	<b>3.56</b>
b.	<b>NORTH-WEST ITALY</b>	<b>5.97</b>	<b>10.64</b>	<b>10.16</b>	<b>9.03</b>	<b>7.71</b>	<b>6.72</b>	<b>2.92</b>
	Piedmont	6.99	10.24	9.74	8.89	7.81	6.87	3.89
	Valle d'Aosta	7.76	10.23	9.51	8.90	8.07	7.93	4.50
	Liguria	7.34	11.67	11.17	9.78	8.62	7.15	3.11
	Lombardy	5.63	10.67	10.22	9.00	7.61	6.66	2.77
c.	<b>NORTH-EAST ITALY</b>	<b>6.84</b>	<b>9.63</b>	<b>9.21</b>	<b>8.39</b>	<b>7.33</b>	<b>6.46</b>	<b>4.50</b>
	Trentino-Alto Adige	5.50	7.55	7.23	6.61	5.79	4.70	4.11
	Veneto	7.17	10.10	9.86	8.94	7.89	6.84	4.41
	Friuli-Venezia Giulia	7.21	10.05	9.53	8.62	7.31	6.81	4.28
	Emilia-Romagna	7.01	9.74	9.29	8.58	7.54	7.00	4.66
d.	<b>CENTRAL ITALY</b>	<b>7.26</b>	<b>10.58</b>	<b>10.53</b>	<b>9.85</b>	<b>9.01</b>	<b>7.65</b>	<b>4.01</b>
	Marche	8.77	9.51	10.38	9.83	9.13	8.86	6.28
	Tuscany	8.21	11.71	11.34	10.31	9.67	8.08	3.48
	Umbria	9.91	10.90	11.43	10.70	9.72	9.35	9.12
	Lazio	6.33	10.10	9.90	9.39	8.49	6.93	3.83
e.	<b>SOUTHERN ITALY</b>	<b>9.04</b>	<b>10.58</b>	<b>11.02</b>	<b>10.41</b>	<b>9.65</b>	<b>8.42</b>	<b>5.70</b>
	Abruzzo	8.57	9.83	9.21	9.71	9.05	8.08	6.19
	Molise	9.10	9.82	9.99	9.70	9.16	10.66	3.16
	Campania	9.22	10.36	11.40	10.77	10.28	8.94	5.80
	Apulia	8.87	10.66	11.12	10.40	9.33	7.96	4.87
	Basilicata	8.93	11.15	11.20	10.06	8.78	7.46	8.78
	Calabria	9.70	12.09	12.25	10.41	9.88	9.00	5.77
f.	<b>ISLANDS</b>	<b>7.68</b>	<b>10.21</b>	<b>10.46</b>	<b>10.22</b>	<b>9.41</b>	<b>7.84</b>	<b>3.18</b>
	Sicily	8.84	9.99	10.39	10.35	9.45	8.03	5.78
	Sardinia	5.69	11.03	10.68	9.88	9.31	7.40	2.11

Notes: Only lending in euros is considered.

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

[TDB30840](#)

**Sample of banks**

Source: Survey of lending rates  
Percentages  
Size classes in euro

**December 2013**

December 2013		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	<b>ITALY</b>	<b>5.21</b>	<b>3.05</b>	<b>3.74</b>	<b>4.21</b>	<b>8.00</b>
	up to 250,000	8.68	3.31	5.69	5.37	11.10
	from 250,000 to 1,000,000	7.92	3.45	5.50	5.12	10.03
	from 1,000,000 to 5,000,000	6.50	3.37	4.85	4.55	8.57
	from 5,000,000 to 25,000,000	4.88	3.21	4.13	3.97	7.31
	more than 25,000,000	3.47	2.69	3.05	3.06	5.33
b.	<b>NORTH-EAST ITALY</b>	<b>4.90</b>	<b>3.00</b>	<b>3.65</b>	<b>3.70</b>	<b>7.56</b>
	up to 250,000	9.47	3.24	5.57	5.28	11.44
	from 250,000 to 1,000,000	8.08	3.37	5.39	4.94	9.85
	from 1,000,000 to 5,000,000	6.36	3.29	4.88	4.34	8.10
	from 5,000,000 to 25,000,000	4.65	3.16	4.08	4.03	7.01
	more than 25,000,000	3.16	2.73	3.04	2.62	4.96
c.	<b>NORTH-WEST ITALY</b>	<b>4.88</b>	<b>3.11</b>	<b>3.86</b>	<b>3.90</b>	<b>7.40</b>
	up to 250,000	8.33	3.20	4.69	4.96	10.30
	from 250,000 to 1,000,000	7.21	3.33	4.48	4.66	9.11
	from 1,000,000 to 5,000,000	5.99	3.29	4.20	4.13	7.74
	from 5,000,000 to 25,000,000	4.57	3.20	4.13	3.81	6.80
	more than 25,000,000	3.56	2.90	3.47	3.12	5.32
d.	<b>CENTRAL ITALY</b>	<b>5.77</b>	<b>2.87</b>	<b>3.37</b>	<b>4.55</b>	<b>8.34</b>
	up to 250,000	8.60	3.33	6.27	5.48	11.51
	from 250,000 to 1,000,000	8.13	3.48	6.19	5.24	10.66
	from 1,000,000 to 5,000,000	6.91	3.42	5.19	4.66	9.47
	from 5,000,000 to 25,000,000	5.35	3.24	4.37	4.09	7.89
	more than 25,000,000	3.83	2.35	2.86	3.82	5.41
e.	<b>SOUTHERN ITALY</b>	<b>6.30</b>	<b>3.43</b>	<b>4.90</b>	<b>4.90</b>	<b>9.50</b>
	up to 250,000	8.55	3.66	5.98	5.51	11.35
	from 250,000 to 1,000,000	8.69	3.84	5.87	5.30	10.80
	from 1,000,000 to 5,000,000	7.35	3.70	5.20	4.91	9.88
	from 5,000,000 to 25,000,000	5.78	3.33	3.91	3.91	8.60
	more than 25,000,000	4.10	3.02	3.65	4.00	7.09
f.	<b>ISLANDS</b>	<b>6.34</b>	<b>3.10</b>	<b>5.09</b>	<b>4.93</b>	<b>9.20</b>
	up to 250,000	6.63	3.44	5.86	5.54	10.58
	from 250,000 to 1,000,000	8.22	3.58	6.03	5.59	10.50
	from 1,000,000 to 5,000,000	7.55	3.41	5.23	5.01	9.70
	from 5,000,000 to 25,000,000	6.03	3.23	4.59	3.97	7.94
	more than 25,000,000	4.51	2.59	4.03	3.41	6.61

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

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

[TDB30850](#)

Sample of Banks

Source: Survey of lending rates  
Percentages

December 2013

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>5.21</b>	<b>4.90</b>	<b>4.88</b>	<b>5.77</b>	<b>6.30</b>	<b>6.34</b>
<i>of which:</i> discount lending	6.19	4.99	5.45	5.92	7.36	7.35
advance on loan selling	4.20	4.47	3.84	4.16	3.96	4.67
for factoring						
<b>b. TERM LOANS</b>	<b>3.14</b>	<b>3.06</b>	<b>3.16</b>	<b>3.00</b>	<b>3.63</b>	<b>3.31</b>
Initial period of rate fixation:						
up to 1 year	3.05	3.00	3.11	2.87	3.43	3.10
more than 1 year	4.08	3.69	3.89	4.15	4.90	4.94
<i>of which:</i> leasing	4.23	4.24	4.25	4.15	4.41	4.12
Initial period of rate fixation:						
up to 1 year	4.16	4.15	4.24	4.06	4.28	4.00
more than 1 year	4.86	4.68	4.39	5.39	5.86	4.92
<b>c. REVOCABLE LOANS</b>	<b>8.00</b>	<b>7.56</b>	<b>7.40</b>	<b>8.34</b>	<b>9.50</b>	<b>9.20</b>

Notes: Only lending in euros is considered



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

TDB30861

Sample of banks

Source: Survey of lending rates  
Percentages

## December 2013

December 2013	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
TOTAL	5.21	3.06	4.21	8.00	3.49	3.03
Agricultural, forestry and fishing	6.01	3.25	4.88	8.07	4.87	5.61
Mining and quarrying	5.99	3.24	4.74	9.23	4.40	4.68
Manufacturing	4.94	3.07	4.39	9.17	3.51	2.31
Electricity, gas, steam and air conditioning supply	4.48	2.76	3.59	5.66	3.52	2.09
Water supply, sewerage, waste management and remediation activities	5.54	2.90	4.19	7.03	3.86	2.93
Construction	6.09	3.43	4.10	7.80	4.60	4.55
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.01	3.43	4.97	9.13	3.68	6.33
Transportation and storage	6.15	2.24	4.34	7.92	1.79	3.67
Accommodation and food service activities	6.87	2.82	4.66	8.68	4.33	4.54
Information and communication	6.15	3.08	3.88	6.02	2.01	0.82
Financial and insurance activities	2.95	2.85	0.82	5.71	3.61	2.89
Real estate activities	6.01	2.72	4.07	6.14	3.63	4.50
Professional, scientific and technical activities	6.28	3.19	3.93	6.98	4.15	4.39
Administrative and support service activities	5.58	3.11	4.62	8.30	3.63	3.74
All remaining activities (sections O, P,Q,R,S,T)	5.42	3.00	5.05	8.71	4.17	4.88

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

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

[TDB30870](#)

**Sample of banks**

Source: Survey of lending rates  
Percentages

December 2013	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
<b>ITALY</b>	<b>3.42</b>	<b>4.38</b>	<b>2.84</b>	<b>5.14</b>	<b>6.12</b>	<b>5.75</b>
North-west Italy	3.41	4.04	2.40	4.96	5.78	5.29
North-east Italy	3.60	4.11	3.75	4.91	5.97	5.77
Central Italy	2.86	4.52	3.36	5.37	6.02	5.94
Southern Italy	4.59	7.01	6.81	5.82	6.91	6.99
Islands	4.18	5.07	4.75	5.96	6.63	6.25

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

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

[TDB30880](#)

**Sample of banks**

Source: Survey of lending rates  
Percentages

**December 2013**

December 2013		Total	of which:			revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.25	2.52	4.20	4.78	5.27
b.	NORTH-WEST ITALY	3.13	2.50	4.10	4.49	5.20
	Piedmont	3.26	2.55	4.59	4.67	4.99
	Valle d'Aosta	3.62	3.03	4.67	4.18	7.65
	Liguria	3.30	2.50	4.40	4.65	6.12
	Lombardy	3.07	2.49	3.93	4.40	5.19
c.	NORTH-EAST ITALY	3.04	2.46	4.25	4.73	4.86
	Trentino-Alto Adige	3.21	2.77	5.16	4.68	5.39
	Veneto	3.00	2.45	4.24	4.56	4.22
	Friuli-Venezia Giulia	3.12	2.34	4.20	5.04	4.73
	Emilia-Romagna	3.01	2.41	4.21	4.80	5.61
d.	CENTRAL ITALY	3.38	2.50	4.34	4.90	5.25
	Marche	3.29	2.64	4.64	4.44	6.20
	Tuscany	3.15	2.40	4.77	4.86	5.69
	Umbria	3.52	2.60	4.59	4.90	6.68
	Lazio	3.51	2.53	4.10	4.98	4.82
e.	SOUTHERN ITALY	3.65	2.75	4.14	4.92	6.56
	Abruzzo	3.54	2.59	4.58	4.73	6.49
	Molise	3.74	2.76	6.43	4.88	7.73
	Campania	3.64	2.76	4.15	4.93	5.72
	Apulia	3.63	2.79	3.95	4.96	6.95
	Basilicata	3.67	2.74	4.65	4.92	8.29
	Calabria	3.82	2.78	3.97	5.03	8.73
f.	ISLANDS	3.60	2.59	4.78	5.17	7.04
	Sicily	3.54	2.62	5.18	5.19	7.01
	Sardinia	3.70	2.52	4.09	5.14	7.19

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

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

[TDB30890](#)

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

December 2013		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a.	<b>ITALY</b>	<b>2.43</b>	<b>2.38</b>	<b>4.92</b>	<b>4.55</b>
b.	<b>NORTH-WEST ITALY</b>	<b>2.38</b>	<b>2.35</b>	<b>4.69</b>	<b>4.25</b>
	Piedmont and Valle d'Aosta	2.49	2.49	4.82	4.34
	Liguria	2.41	2.33	4.92	4.36
	Lombardy	2.34	2.32	4.59	4.20
c.	<b>NORTH-EAST ITALY</b>	<b>2.29</b>	<b>2.28</b>	<b>4.87</b>	<b>4.53</b>
	Trentino-Alto Adige	2.59	2.54	4.86	4.54
	Veneto	2.28	2.26	4.75	4.41
	Friuli-Venezia Giulia	2.26	2.22	5.17	4.80
	Emilia Romagna	2.26	2.23	4.88	4.59
d.	<b>CENTRAL ITALY</b>	<b>2.43</b>	<b>2.41</b>	<b>5.00</b>	<b>4.74</b>
	Marche	2.45	2.43	4.51	4.40
	Tuscany	2.27	2.30	4.98	4.63
	Umbria	2.54	2.55	4.99	4.54
	Lazio	2.56	2.46	5.09	4.84
e.	<b>SOUTHERN ITALY</b>	<b>2.77</b>	<b>2.61</b>	<b>5.05</b>	<b>4.67</b>
	Abruzzo and Molise	2.55	2.42	4.93	4.61
	Campania	2.77	2.62	5.06	4.70
	Apulia	2.87	2.68	5.09	4.65
	Basilicata	2.97	2.52	5.03	4.54
	Calabria	2.69	2.62	5.05	4.73
f.	<b>ISLANDS</b>	<b>2.54</b>	<b>2.47</b>	<b>5.26</b>	<b>4.90</b>
	Sicily	2.56	2.48	5.27	4.88
	Sardinia	2.51	2.45	5.25	4.92

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

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

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

**December 2013**

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
<b>ITALY</b>	<b>3.78</b>	<b>3.35</b>	<b>4.94</b>	<b>4.32</b>
NORTH-WEST ITALY	3.73	3.29	4.72	4.14
NORTH-EAST ITALY	3.62	3.28	5.05	4.55
CENTRAL ITALY	3.89	3.42	5.08	4.47
SOUTHERN ITALY	4.02	3.53	5.24	4.60
ISLANDS	3.94	3.50	4.94	4.34

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

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

TDB30921

Sample of banks

Source: Survey of ending rates  
Percentages

December 2013		Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	6.01	6.38	5.80	7.14	6.56	8.82	5.20
b.	NORTH-WEST ITALY	5.41	5.93	5.51	6.50	6.10	8.96	5.23
	Piedmont and Valle d'Aosta	5.96	6.04	5.59	7.05	6.14	8.85	5.08
	Liguria	6.43	6.62	6.31	7.83	6.41	9.91	5.96
	Lombardy	5.22	5.85	5.45	6.28	6.05	8.93	5.23
c.	NORTH-EAST ITALY	5.73	5.83	5.34	6.81	5.94	7.93	4.90
	Trentino-Alto Adige	5.15	5.24	4.76	5.64	5.29	6.49	5.18
	Veneto	5.83	5.95	5.31	7.21	6.34	8.24	4.33
	Friuli-Venezia Giulia	5.55	5.54	5.14	7.03	5.54	7.87	4.74
	Emilia-Romagna	5.80	5.90	5.49	6.93	5.83	8.30	5.61
d.	CENTRAL ITALY	6.59	7.05	6.42	7.89	7.10	9.01	5.09
	Marche	6.89	6.89	6.05	8.43	6.98	8.90	6.06
	Tuscany	6.89	7.08	6.42	9.24	7.04	9.58	5.65
	Umbria	7.61	7.53	6.93	9.21	7.51	9.97	6.49
	Lazio	6.18	6.99	6.53	7.12	7.09	8.12	4.76
e.	SOUTHERN ITALY	7.71	7.83	7.31	8.14	8.04	9.76	5.83
	Campania	7.73	8.01	7.49	8.16	8.25	9.83	5.35
	Abruzzo and Molise	7.46	7.46	6.83	7.85	7.91	9.15	5.96
	Apulia and Basilicata	7.56	7.59	7.23	8.00	7.57	9.89	5.92
	Calabria	8.57	8.68	8.43	9.30	8.59	9.89	7.07
f.	ISLANDS	7.16	7.97	7.59	8.27	8.03	9.18	5.98
	Sicily	7.83	8.00	7.65	8.16	8.10	9.03	6.12
	Sardinia	5.73	7.87	7.41	8.58	7.81	9.83	5.57

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2013

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a. ITALY</b>	<b>0.50</b>	<b>1.34</b>	<b>0.84</b>	<b>0.81</b>	<b>0.23</b>	<b>0.30</b>
<b>b. NORTH-EAST ITALY</b>	<b>0.46</b>	<b>0.99</b>	<b>0.80</b>	<b>0.72</b>	<b>0.22</b>	<b>0.28</b>
Piedmont	0.58	1.11	1.51	0.75	0.22	0.24
Valle d'Aosta	0.53	0.85	1.61	0.99	0.11	0.16
Liguria	0.42	0.84	2.07	0.87	0.19	0.23
Lombardy	0.43	0.97	0.44	0.70	0.23	0.31
<b>c. NORTH-WEST ITALY</b>	<b>0.48</b>	<b>0.94</b>	<b>0.51</b>	<b>0.89</b>	<b>0.27</b>	<b>0.30</b>
Trentino-Alto Adige	0.61	0.98	1.41	0.98	0.28	0.33
Veneto	0.42	0.97	0.42	0.77	0.23	0.27
Friuli-Venezia Giulia	0.38	0.91	0.80	0.80	0.21	0.19
Emilia-Romagna	0.54	0.92	0.63	0.99	0.30	0.34
<b>d. CENTRAL ITALY</b>	<b>0.68</b>	<b>1.60</b>	<b>1.33</b>	<b>0.95</b>	<b>0.29</b>	<b>0.39</b>
Marche	0.54	0.90	1.89	0.99	0.32	0.36
Tuscany	0.42	1.22	1.11	0.71	0.24	0.27
Umbria	0.68	1.32	1.67	1.27	0.38	0.40
Lazio	0.80	1.65	1.35	1.02	0.32	0.46
<b>e. SOUTHERN ITALY</b>	<b>0.33</b>	<b>1.02</b>	<b>1.37</b>	<b>0.67</b>	<b>0.18</b>	<b>0.22</b>
Abruzzo	0.57	1.54	1.84	1.00	0.35	0.38
Molise	0.47	0.31	2.16	0.72	0.19	0.34
Campania	0.28	1.07	1.23	0.57	0.12	0.18
Apulia	0.33	1.01	0.78	0.73	0.22	0.22
Basilicata	0.35	0.85	1.15	0.55	0.22	0.29
Calabria	0.22	0.83	1.02	0.42	0.10	0.16
<b>f. ISLANDS</b>	<b>0.35</b>	<b>0.76</b>	<b>1.43</b>	<b>0.65</b>	<b>0.17</b>	<b>0.22</b>
Sicily	0.38	0.77	1.25	0.81	0.21	0.25
Sardinia	0.29	0.74	1.60	0.40	0.10	0.14

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euro

## December 2013

		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>a.</b>	<b>TOTAL</b>	<b>0.14</b>	<b>0.17</b>	<b>0.29</b>	<b>0.99</b>	<b>0.08</b>	<b>0.13</b>	<b>0.29</b>	<b>0.94</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>0.14</b>	<b>0.16</b>	<b>0.27</b>	<b>0.86</b>	<b>0.08</b>	<b>0.13</b>	<b>0.30</b>	<b>0.83</b>
	Piedmont	0.15	0.15	0.26	0.92	0.08	0.12	0.28	0.75
	Valle d'Aosta	0.17	0.15	0.20	1.18	0.06	0.07	0.17	0.62
	Liguria	0.12	0.14	0.28	1.11	0.07	0.11	0.26	0.73
	Lombardy	0.15	0.17	0.27	0.82	0.09	0.14	0.31	0.86
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>0.15</b>	<b>0.19</b>	<b>0.34</b>	<b>1.11</b>	<b>0.08</b>	<b>0.14</b>	<b>0.31</b>	<b>0.96</b>
	Trentino-Alto Adige	0.20	0.20	0.32	1.17	0.16	0.18	0.32	0.98
	Veneto	0.16	0.18	0.32	0.97	0.07	0.11	0.28	1.01
	Friuli-Venezia Giulia	0.19	0.20	0.33	1.03	0.06	0.09	0.22	0.69
	Emilia-Romagna	0.14	0.19	0.35	1.22	0.09	0.17	0.37	0.97
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.15</b>	<b>0.18</b>	<b>0.34</b>	<b>1.11</b>	<b>0.09</b>	<b>0.15</b>	<b>0.32</b>	<b>1.17</b>
	Marche	0.13	0.21	0.50	1.34	0.06	0.15	0.47	1.33
	Tuscany	0.14	0.17	0.33	0.88	0.07	0.12	0.29	0.98
	Umbria	0.19	0.22	0.48	1.62	0.11	0.18	0.48	1.31
	Lazio	0.15	0.18	0.31	1.14	0.10	0.16	0.31	1.20
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.13</b>	<b>0.14</b>	<b>0.23</b>	<b>0.91</b>	<b>0.06</b>	<b>0.09</b>	<b>0.21</b>	<b>0.78</b>
	Abruzzo	0.16	0.23	0.44	1.31	0.10	0.17	0.39	1.25
	Molise	0.14	0.15	0.27	1.04	0.07	0.14	0.36	1.08
	Campania	0.11	0.11	0.17	0.76	0.05	0.07	0.15	0.65
	Apulia	0.12	0.14	0.25	1.02	0.06	0.10	0.23	0.83
	Basilicata	0.12	0.14	0.22	0.84	0.07	0.13	0.34	0.93
	Calabria	0.12	0.11	0.16	0.56	0.05	0.08	0.19	0.60
<b>f.</b>	<b>ISLANDS</b>	<b>0.12</b>	<b>0.12</b>	<b>0.22</b>	<b>0.89</b>	<b>0.09</b>	<b>0.12</b>	<b>0.23</b>	<b>0.74</b>
	Sicily	0.14	0.14	0.26	1.13	0.09	0.14	0.26	0.85
	Sardinia	0.09	0.10	0.15	0.52	0.08	0.10	0.15	0.44

Notes: Only deposit in euros is considered.





## **Information on the Bank of Italy**

[TDB40606](#)

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2013 Oct.	2013 Nov.	2013 Dic.
<b>a. TOTAL</b>	<b>561,642</b>	<b>561,880</b>	<b>-</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>77,968</b>	<b>77,968</b>	<b>-</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>37,648</b>	<b>37,782</b>	<b>-</b>
receivables from the IMF	12,075	12,082	-
securities	23,894	24,083	-
current accounts and other deposits	1,134	1,151	-
reverse operations	540	463	-
other claims	4	4	-
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,104</b>	<b>1,008</b>	<b>-</b>
financial counterparties	1,104	1,008	-
of which: securities	283	270	-
reverse operations	221	147	-
other claims	601	591	-
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,403</b>	<b>2,506</b>	<b>-</b>
claims on non-euro-area EU central banks	-	-	-
securities	1,403	1,406	-
other claims	..	1,100	-
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>230,280</b>	<b>227,693</b>	<b>-</b>
main refinancing operations	1,265	2,777	-
longer-term refinancing operations	229,015	224,916	-
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>114,198</b>	<b>112,851</b>	<b>-</b>
securities held for monetary policy purposes	39,198	38,572	-
other securities	75,001	74,279	-

[TDB40606](#)

Bank of Italy

	2013 Oct.	2013 Nov.	2013 Dic.
<i>(cont)</i>			
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>14,506</b>	<b>14,506</b>	<b>-</b>
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>22,196</b>	<b>23,529</b>	<b>-</b>
participating interest in the ECB	1,377	1,377	-
claims deriving from the transfer of foreign reserves to the ECB	7,219	7,219	-
net claims related to the allocation of euro banknotes within the Eurosystem	13,600	14,933	-
other intra-eurosystem claims (net)	-	-	-
<b>l. OTHER ASSETS</b>	<b>59,527</b>	<b>60,997</b>	<b>-</b>
<i>of which:</i> investments of reserves and provisions	36,784	38,260	-
<b>m EXPENSE FOR THE YEAR</b>	<b>2,811</b>	<b>3,040</b>	<b>-</b>

Notes:

[TDB40616](#)

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2013 Oct.	2013 Nov.	2013 Dic.
<b>a. TOTAL</b>	<b>561,642</b>	<b>561,880</b>	-
<b>b. BANKNOTES IN CIRCULATION</b>	<b>152,277</b>	<b>152,814</b>	-
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>25,161</b>	<b>16,658</b>	-
current accounts (covering the minimum reserve system)	24,116	15,683	-
deposit facility	445	361	-
fixed-term deposits	600	615	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>46,221</b>	<b>50,449</b>	-
general government	41,555	42,448	-
of which: treasury payment account	803	804	-
sinking fund for the redemption of government securities	5,620	20	-
other liabilities	35,132	41,623	-
other counterparties	4,666	8,001	-
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>765</b>	<b>611</b>	-
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	765	611	-
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>367</b>	<b>383</b>	-
financial sector counterparties	-	-	-
general government	367	383	-
other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2</b>	<b>2</b>	-
deposits and balances	2	2	-
other liabilities	-	-	-
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>7,472</b>	<b>7,472</b>	-
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>210,894</b>	<b>215,477</b>	-
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	210,894	215,477	-

[TDB40616](#)

Bank of Italy

	2013 Oct.	2013 Nov.	2013 Dic.
<i>(cont.)</i>			
<b>I. OTHER LIABILITIES</b>	<b>1,306</b>	<b>1,296</b>	<b>-</b>
<b>m PROVISIONS</b>	<b>8,126</b>	<b>6,993</b>	<b>-</b>
provisions for specific risks	1,517	383	-
sundry staff-related provisions	6,609	6,609	-
<b>n. REVALUATION ACCOUNTS</b>	<b>63,872</b>	<b>63,872</b>	<b>-</b>
<b>o. PROVISION FOR GENERAL RISKS</b>	<b>13,191</b>	<b>13,191</b>	<b>-</b>
<b>p. CAPITAL AND RESERVES</b>	<b>23,538</b>	<b>23,538</b>	<b>-</b>
capital	..	..	-
ordinary and extraordinary reserves	15,798	15,798	-
other reserves	7,740	7,740	-
<b>q. NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>r. INCOME FOR THE YEAR</b>	<b>8,451</b>	<b>9,124</b>	<b>-</b>
<b>s. MEMORANDUM ACCOUNTS</b>	<b>598,720</b>	<b>601,262</b>	<b>-</b>

Notes:



# **Methodological Appendix**





## 1. Content of the publication

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

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

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

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

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

## 2. Sources of information

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

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

### 2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

## 2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

## 2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the 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 "BIP on-line statistical database"). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered "unattributable") but are not distributed according to the classifications adopted from some analytical tables.

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

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

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

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

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

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

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

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

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

### 3.2 Reports to the Central Credit Register

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

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

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

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

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

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

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

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

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

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

### 3.3 Surveys of interest rates

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

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

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

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

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

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

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

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

### 3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

### 3.5 Specific events

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

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



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

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

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

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

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

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

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

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

## Glossary



## Glossary of terms in the tables

---

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

---



<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
<b>COUNTERPART INSTITUTIONAL SECTOR</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, 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.
<b>CREDIT DERIVATIVES: PURCHASE OF PROTECTION</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
<b>CREDIT DERIVATIVES: SALE OF PROTECTION</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
<b>CUSTOMER ASSETS UNDER MANAG:TOT SECURITIES INCLUD. DEPOSITARY BANK TRANSACTIONS</b>	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).
<b>CUSTOMER LOCATION</b>	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.
<b>CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)</b>	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
<b>CUSTOMER TRADING</b>	It's about activities on buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.

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

**ECONOMIC PURPOSE OF THE  
INVESTMENT**

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

<b>FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)</b>	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.
<b>FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)</b>	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.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED</b>	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.
<b>GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN</b>	USED MARGIN: it is the amount of the guarantees actually granted.
<b>GUARANTEES RECEIVED - AMOUNT GUARANTEED</b>	Amount of credit for which third parties have given collateral or personal guarantees.
<b>GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS</b>	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
<b>HOME AND CORPORATE BANKING: PERSONAL SERVICES</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS</b>	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
<b>IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS</b>	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
<b>INDIVIDUAL PORTFOLIO MANAGEMENT</b>	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).
<b>INITIAL PERIOD OF RATE FIXATION</b>	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
<b>INTERNATIONAL CLAIMS</b>	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>ITALIAN ELMI</b>	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.

<b>LOAN FACILITIES - FACILITIES GRANTED</b>	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.
<b>LOAN FACILITIES - OVERSHOOT</b>	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>LOAN FACILITIES - UNUSED MARGIN</b>	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.
<b>LOAN FACILITIES - USED MARGIN</b>	USED MARGIN: The amount of credit actually disbursed to a customer.
<b>LOANS</b>	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
<b>LOANS LEVEL</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>LOANS FACILITIES: NUMBER OF BORROWERS</b>	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
<b>MATCHED LOANS: FACILITIES GRANTED</b>	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.
<b>MATCHED LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)</b>	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
<b>NEW ADJUSTED BAD DEBTS (CREDIT USED)</b>	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.

<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>NUMBER OF ATMS IN OPERATION</b>	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>PHONE BANKING</b>	It's about services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS - NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)</b>	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.
<b>QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)</b>	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.
<b>RECEIVABLES FOR CONSUMER CREDIT</b>	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).
<b>RECEPTION OF ORDERS</b>	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.

<b>SUBSIDIZED LOANS - AMOUNTS OUTSTANDING</b>	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises 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.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>TERM LOANS: FACILITIES GRANTED</b>	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>TERM LOANS: OVERSHOOT</b>	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>TERM LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES</b>	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
<b>TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION</b>	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
<b>TYPE OF SECURITIES</b>	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
<b>UNDERWRITING</b>	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.