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Statistical publications and distribution options

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

The statistical information is available on the Bank's website (www.bancaditalia.it, in the Statistical section) in pdf format and in the [BDS on-line](#). 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.

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Director: GRAZIA MARCHESE

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Notice to readers

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

II. Symbols:

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

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

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

Additional information concerning this issue


As of this issue Cassa Depositi e Prestiti is included among the reporting entities (banks) in the tables based on supervisory statistics that show the distribution of lending according to the characteristics of the customers (TDB10420, TDB10430, TDB10460, TDB10470) and the type of security (TDB40082, TDB40087), and in those where the impaired components of loans are given without counterparty breakdown (TDB30261, TDB30262).

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

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Structural information

Distribution by location (province) and institutional category of bank

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

March 2014

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	682	31,563	181	20,929
b. PIEDMONT	27	2,567	18	1,926
Alessandria	-	286	-	191
Asti	1	162	1	128
Biella	4	134	4	116
Cuneo	13	511	5	351
Novara	-	207	-	111
Turin	9	1,049	8	907
Verbano-Cusio-Ossola	-	88	-	28
Vercelli	-	130	-	94
c. VALLE D'AOSTA	1	97	-	68
Aosta	1	97	-	68
d. LIGURIA	6	910	5	734
Genoa	4	493	3	400
Imperia	-	114	-	85
La Spezia	1	126	1	110
Savona	1	177	1	139
e. LOMBARDY	164	6,172	52	3,727
Bergamo	12	735	2	491
Brescia	15	917	5	510
Como	3	347	-	218
Cremona	4	274	-	121
Lecco	2	229	1	123
Lodi	3	151	-	52
Mantua	4	317	1	228
Milan	112	1,859	41	1,180
Monza-Brianza	5	461	1	264
Pavia	1	319	-	218
Sondrio	3	122	1	23
Varese	-	441	-	299
f. TRENTINO-ALTO ADIGE	101	938	7	286
Bolzano	55	407	4	140
Trento	46	531	3	146
g. VENETO	45	3,369	7	1,779
Belluno	1	177	-	105
Padua	11	609	2	382
Rovigo	2	164	-	98
Treviso	9	609	2	287
Venice	6	501	2	296
Verona	7	686	1	325
Vicenza	9	623	-	286

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
37	5,919	382	4,454	82	261	5,818
-	432	8	188	1	21	643
-	88	-	6	-	1	90
-	21	-	11	-	2	60
-	17	-	-	-	1	40
-	38	8	121	-	1	148
-	96	-	-	-	-	60
-	79	-	48	1	15	173
-	58	-	2	-	-	27
-	35	-	-	-	1	45
-	8	1	21	-	-	32
-	8	1	21	-	-	32
-	146	-	24	1	6	136
-	87	-	2	1	4	52
-	18	-	10	-	1	23
-	13	-	2	-	1	25
-	28	-	10	-	-	36
5	1,503	42	807	65	135	1,180
1	100	9	142	-	2	206
1	165	9	229	-	13	180
-	80	3	48	-	1	97
-	80	4	73	-	-	89
-	74	1	31	-	1	65
-	54	3	44	-	1	52
-	47	3	42	-	-	68
1	483	5	90	65	106	129
-	121	4	70	-	6	55
-	75	1	25	-	1	99
2	97	-	2	-	-	44
-	127	-	11	-	4	96
1	129	90	516	3	7	298
1	67	47	194	3	6	111
-	62	43	322	-	1	187
5	903	33	674	-	13	539
-	47	1	25	-	-	50
1	94	8	130	-	3	101
-	12	2	54	-	-	44
1	186	6	134	-	2	95
-	118	4	85	-	2	44
1	239	5	118	-	4	94
2	207	7	128	-	2	111

Distribution by location (province) and institutional category of bank

[TDB10207](#)

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	22	894	5	483
Gorizia	4	94	-	41
Pordenone	3	211	1	120
Trieste	3	127	1	91
Udine	12	462	3	231
i. EMILIA ROMAGNA	46	3,276	20	2,178
Bologna	11	743	5	482
Ferrara	3	221	2	189
Forlì	9	329	3	197
Modena	5	450	2	258
Parma	2	336	2	260
Piacenza	1	205	-	132
Ravenna	4	324	2	261
Reggio Emilia	5	385	3	245
Rimini	6	283	1	154
l. MARCHE	27	1,125	7	844
Ancona	10	350	3	254
Ascoli Piceno	4	151	1	117
Fermo	4	151	1	117
Macerata	4	228	1	182
Pesaro e Urbino	7	293	1	203
m. TUSCANY	48	2,361	15	1,564
Arezzo	4	222	-	134
Florence	14	640	6	468
Grosseto	3	148	-	97
Livorno	2	200	-	125
Lucca	3	256	2	161
Massa Carrara	2	108	1	92
Pisa	5	280	2	178
Pistoia	8	177	2	111
Prato	1	124	-	67
Siena	6	206	2	131
n. UMBRIA	6	528	3	431
Perugia	4	402	1	322
Terni	2	126	2	109
o. LAZIO	60	2,639	20	1,844
Frosinone	6	208	-	116
Latina	5	191	-	117
Rieti	2	79	1	57
Rome	41	1,959	18	1,417
Viterbo	6	202	1	137
p. ABRUZZO	11	643	3	450
Chieti	3	168	1	114
L'Aquila	1	139	-	72
Pescara	2	165	1	131
Teramo	5	171	1	133

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	164	15	244	1	3	171
-	16	4	37	-	-	20
-	41	2	50	-	-	39
-	16	1	18	1	2	4
1	91	8	139	-	1	108
4	649	21	436	1	13	325
-	137	6	117	-	7	55
-	12	1	20	-	-	24
-	40	6	92	-	-	30
2	178	-	12	1	2	47
-	58	-	17	-	1	44
1	63	-	9	-	1	41
-	14	2	48	-	1	18
-	96	2	43	-	1	45
1	51	4	78	-	-	21
-	89	20	192	-	-	209
-	38	7	58	-	-	46
-	5	3	29	-	-	30
-	5	3	29	-	-	30
-	15	3	31	-	-	49
-	28	6	62	-	-	56
3	444	30	349	-	4	270
2	59	2	29	-	-	36
-	80	8	91	-	1	42
-	17	3	34	-	-	28
-	52	2	23	-	-	20
-	73	1	22	-	-	28
-	13	1	2	-	1	15
1	67	2	34	-	1	37
-	23	6	42	-	1	22
-	43	1	14	-	-	6
-	17	4	58	-	-	36
-	49	3	48	-	-	82
-	39	3	41	-	-	51
-	10	-	7	-	-	31
5	458	25	290	10	47	261
2	61	4	30	-	1	61
1	50	4	24	-	-	30
-	14	1	8	-	-	31
2	319	11	177	10	46	84
-	14	5	51	-	-	55
-	107	8	86	-	-	172
-	39	2	15	-	-	55
-	45	1	22	-	-	44
-	14	1	20	-	-	31
-	9	4	29	-	-	42

Distribution by location (province) and institutional category of bank

[TDB10207](#)

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	2	137	-	89
	Campobasso	2	106	-	73
	Isernia	-	31	-	16
r.	CAMPANIA	32	1,548	8	1,202
	Avellino	4	136	1	95
	Benevento	2	92	1	56
	Caserta	4	201	2	166
	Naples	9	764	4	651
	Salerno	13	355	-	234
s.	APULIA	29	1,330	2	912
	Bari	15	475	2	316
	Barletta - Andria - Trani	3	117	-	84
	Brindisi	2	115	-	77
	Foggia	1	211	-	139
	Lecce	3	250	-	182
	Taranto	5	162	-	114
t.	BASILICATA	3	235	-	143
	Matera	-	74	-	54
	Potenza	3	161	-	89
u.	CALABRIA	16	477	2	381
	Catanzaro	5	99	-	78
	Cosenza	5	192	1	143
	Crotone	3	34	1	25
	Reggio Calabria	1	116	-	107
	Vibo Valentia	2	36	-	28
v.	SICILY	31	1,649	4	1,231
	Agrigento	4	151	-	102
	Caltanissetta	6	94	-	57
	Catania	5	340	2	239
	Enna	1	60	-	43
	Messina	3	212	1	170
	Palermo	7	400	1	329
	Ragusa	2	113	-	69
	Syracuse	1	121	-	89
	Trapani	2	158	-	133
z.	SARDINIA	5	668	3	657
	Cagliari	2	207	1	203
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	38	-	38
	Nuoro	-	68	-	68
	Ogliastra	-	26	-	26
	Olbia Tempio	-	76	-	75
	Oristano	1	81	-	75
	Sassari	2	138	2	138

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	33	1	15	-	-	45
1	20	1	13	-	-	34
-	13	-	2	-	-	11
5	201	19	137	-	8	332
-	21	3	20	-	-	51
-	24	1	12	-	-	41
-	26	2	8	-	1	62
4	105	1	3	-	5	83
1	25	12	94	-	2	95
3	298	24	119	-	1	225
2	105	11	53	-	1	40
-	25	3	8	-	-	10
-	26	2	12	-	-	20
-	62	1	10	-	-	48
1	57	2	11	-	-	80
-	23	5	25	-	-	27
-	49	3	43	-	-	85
-	9	-	11	-	-	24
-	40	3	32	-	-	61
1	10	13	86	-	-	175
1	2	4	19	-	-	37
-	7	4	42	-	-	68
-	-	2	9	-	-	16
-	1	1	8	-	-	36
-	-	2	8	-	-	18
3	246	24	171	-	1	328
-	22	4	27	-	-	37
-	8	6	29	-	-	20
1	81	2	20	-	-	57
-	3	1	14	-	-	19
-	32	2	10	-	-	66
1	31	5	39	-	1	74
1	39	1	5	-	-	12
-	24	1	8	-	-	19
-	6	2	19	-	-	24
-	1	2	8	-	2	310
-	-	1	2	-	2	65
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	1	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

March 2014

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	16	15
Customer trading	24	22
Underwriting	5	5
Placement	47	42
Individual portfolio management	40	40
Reception of orders	48	44
Investment advice	84	79
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

95

89

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 Dec.	2014 Mar.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	701	710
Equity	145	141
Balanced	43	43
Bond	280	277
Liquidity	27	26
Flexible	254	269
c. NUMBER OF ASSET MANAGEMENT COMPANIES	42	39

Notes:

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

Distribution by prevalent activity

[TDB40230](#)

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

	2013 Dec.	2014 Mar.
a. NUMBER OF FINANCIAL INTERMEDIARIES	188	188
Leasing	39	39
Factoring	27	27
Consumer credit	33	33
Other forms of finance	14	14
Acquisition of shareholdings	2	2
Issue and/or management of credit cards	1	1
Securitization	9	9
Foreign exchange trading and other activities	63	63
b. NUMBER OF PAYMENT INSTITUTIONS	56	57
c. NUMBER OF E-MONEY INSTITUTIONS	3	4

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 Dec.	2014 Mar.	2013 Dec.	2014 Mar.	2013 Dec.	2014 Mar.
a. NUMBER OF BORROWERS	7,567,070	7,495,817	4,487,929	4,482,223	3,079,141	3,013,594
<i>of which: joint borrowers</i>	<i>2,210,611</i>	<i>2,201,068</i>	<i>988,509</i>	<i>998,418</i>	<i>1,222,102</i>	<i>1,202,650</i>
b. LOAN FACILITIES						
facilities granted	2,252,359	2,189,157	1,829,984	1,794,933	422,375	394,224
used margin	1,772,938	1,756,098	1,360,052	1,368,744	412,886	387,354
overshoot	56,930	56,966	50,641	51,484	6,289	5,482
unused margin	536,351	490,025	520,573	477,673	15,778	12,352
<i>of which: matched loans</i>						
facilities granted	286,616	278,523	243,865	239,781	42,751	38,742
used margin	152,295	148,260	121,648	119,720	30,647	28,540
term loans						
facilities granted	1,704,006	1,654,068	1,324,672	1,298,884	379,333	355,184
used margin	1,476,865	1,466,007	1,096,081	1,108,202	380,784	357,805
revocable loans						
facilities granted	261,658	256,493	261,369	256,196	290	297
used margin	143,716	141,769	142,262	140,760	1,454	1,009
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	362,650	361,206	345,458	344,539	17,192	16,668
used margin	184,459	184,573	167,702	168,383	16,757	16,190
d. BAD DEBTS	208,524	216,026	149,879	157,685	58,645	58,341
e. NUMBER OF GUARANTORS	4,090,838	4,081,141	2,696,158	2,721,796	1,394,680	1,359,345
<i>of which: joint guarantors</i>	<i>1,419,789</i>	<i>1,419,825</i>	<i>945,508</i>	<i>953,091</i>	<i>474,281</i>	<i>466,734</i>
f. GUARANTEES RECEIVED	823,703	822,441	602,558	615,602	221,145	206,839

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

	2013 Mar.	2013 June	2013 Sept.	2013 Dec.	2014 Mar.
a. TOTAL STOCKS					
Loans	1,939,678	1,913,863	1,891,539	1,877,428	1,875,686
<i>of which: bad debts</i>	132,023	139,228	145,505	156,865	165,607
Deposits	1,266,791	1,269,753	1,263,976	1,276,777	1,289,023
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,899,408	1,875,017	1,855,194	1,845,333	1,844,016
<i>of which: in non-euro-area currencies</i>	17,465	17,381	16,509	15,983	15,183
more than 12 months	-	-	-	-	-
bad debts	130,997	138,209	144,556	155,890	164,612
Deposits	1,251,498	1,255,209	1,248,550	1,258,067	1,268,112
<i>of which: in non-euro-area currencies</i>	11,351	12,043	12,785	13,101	13,456
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	40,219	38,807	36,341	32,091	31,662
<i>of which: bad debts</i>	1,025	1,019	948	975	994
Deposits	15,267	14,533	15,395	18,676	20,877

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

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

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

March 2014		Total	General government	Financial companies
a.	TOTAL	1,844,016	267,990	149,900
b.	NORTH-WEST ITALY	603,043	22,651	86,302
	Piedmont	115,728	11,232	6,623
	Valle d'Aosta	2,770	150	185
	Liguria	36,546	1,915	840
	Lombardy	448,000	9,354	78,653
c.	NORTH-EAST ITALY	408,487	10,866	41,080
	Trentino-Alto Adige	40,398	1,017	1,319
	Veneto	162,592	3,967	12,367
	Friuli-Venezia Giulia	32,011	1,892	1,888
	Emilia-Romagna	173,486	3,990	25,506
d.	CENTRAL ITALY	554,736	210,130	19,642
	Marche	43,102	1,817	1,846
	Tuscany	115,032	5,013	5,582
	Umbria	21,352	926	56
	Lazio	375,249	202,374	12,158
e.	SOUTHERN ITALY	187,033	16,315	1,203
	Abruzzo	25,291	1,287	81
	Molise	3,799	289	16
	Campania	75,319	7,340	935
	Apulia	55,165	3,079	152
	Basilicata	6,962	667	5
	Calabria	20,496	3,653	14
f.	ISLANDS	90,718	8,028	1,674
	Sicily	65,719	6,884	228
	Sardinia	24,999	1,145	1,446

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
826,860	252,180	149,935	406,263	95,540	503,705
300,297	98,285	49,604	148,390	28,014	165,758
52,855	18,393	8,612	25,032	7,422	37,596
1,439	547	347	539	225	770
18,201	5,196	3,309	9,578	2,283	13,307
227,802	74,148	37,336	113,241	18,084	114,086
221,391	74,827	38,711	101,948	26,010	109,141
23,709	6,360	4,428	12,151	3,932	10,421
90,672	33,491	14,196	40,967	10,383	45,203
15,065	6,144	2,412	5,972	2,317	10,849
91,945	28,831	17,675	42,858	9,377	42,668
188,452	47,764	38,437	97,816	18,963	117,548
22,609	8,428	5,155	8,492	3,494	13,337
60,871	17,922	9,987	30,628	7,962	35,604
11,812	4,340	2,197	4,744	1,763	6,795
93,161	17,074	21,098	53,953	5,743	61,812
81,810	23,169	16,559	39,645	14,574	73,131
13,240	4,898	3,204	4,781	2,216	8,467
1,659	495	414	687	404	1,432
33,816	8,136	5,575	19,549	3,944	29,286
23,020	6,943	5,045	10,073	5,251	23,664
3,227	907	779	1,386	766	2,297
6,849	1,790	1,542	3,169	1,994	7,985
34,910	8,135	6,625	18,464	7,979	38,127
24,651	5,992	4,139	13,400	5,796	28,161
10,259	2,143	2,486	5,064	2,183	9,966



Distribution by customer location (geographical area) and economic activity

[TDB10255](#)

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

March 2014		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	922,400	328,311	247,401	207,415	96,384	42,889
	Agricultural, forestry and fishing	44,392	12,499	14,779	8,604	5,203	3,307
	Mining and quarrying	2,836	1,231	674	602	214	115
	Manufacturing	215,109	83,123	68,592	36,933	20,131	6,329
	Electricity, gas, steam and air conditioning supply	32,707	13,137	5,335	9,322	3,132	1,782
	Water supply, sewerage, waste management and remediation activities	10,053	3,237	2,366	2,751	1,114	584
	Construction	160,820	52,968	41,582	40,554	18,175	7,541
	Wholesale and retail trade, repair of motor vehicles and motorcycles	141,436	44,820	35,189	30,108	20,972	10,347
	Transportation and storage	39,868	11,842	7,171	11,751	6,084	3,020
	Accommodation and food service activities	37,951	8,382	12,431	8,722	5,348	3,067
	Information and communication	16,787	7,345	2,487	5,735	825	395
	Financial and insurance activities	14,590	6,734	3,369	3,272	803	411
	Real estate activities	121,215	48,954	32,716	30,858	6,215	2,472
	Professional, scientific and technical activities	40,542	18,957	11,399	6,971	2,240	975
	Administrative and support service activities	20,597	7,393	4,182	5,673	2,571	778
	All remaining activities (sections O, P,Q,R,S,T)	23,496	7,689	5,126	5,559	3,356	1,766

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

March 2014

March 2014		of which:				Local claims in local currency		
		International claims	banks		non-banks			
			residual maturity		residual maturity			
			up to 1 year	more than 1 year	up to 1 year		more than 1 year	
a.	TOTAL	335,500	68,992	39,082	67,672	159,753	333,645	
b.	EUROPE	282,586	56,634	35,934	58,286	131,733	313,466	
of which:		Albania	455	56	10	120	269	511
		Austria	17,191	2,398	984	2,581	11,228	56,928
		Belgium	5,822	3,704	705	404	1,009	717
		Bosnia and Herzegovina	594	22	..	129	442	2,324
		Bulgaria	4,573	222	1	755	3,595	2,715
		Czech Republic	4,586	213	121	892	3,359	10,001
		Croatia	14,795	343	43	2,069	12,340	8,429
		Denmark	2,031	1,194	244	213	380	-
		Finland	641	102	134	75	330	-
		France	38,411	14,616	8,787	3,049	11,959	1,479
		Germany	30,314	4,996	2,085	12,421	10,811	150,051
		Greece	681	402	50	72	157	298
		Ireland	6,986	402	464	1,335	4,785	1,015
		Liechtenstein	85	..	-	15	70	-
		Luxembourg	17,531	3,129	1,322	4,213	8,866	2,680
		Malta	1,248	560	132	140	415	-
		Montenegro	..	..	..	..	..	-
		Norway	1,672	379	339	22	932	-
		Netherlands	13,487	1,974	2,190	1,616	7,707	92
		Poland	7,619	91	9	1,512	6,006	28,600
		Portugal	2,159	407	85	70	1,598	-
		United Kingdom	42,939	13,029	12,129	12,968	4,812	3,670
		Romania	7,261	225	407	1,418	5,211	3,210
		Russia	9,661	460	433	2,708	6,060	10,233
		Serbia	4,469	300	539	999	2,631	2,042
		Slovakia	4,978	195	77	1,216	3,490	10,187
		Slovenia	759	38	11	61	648	4,238
		Spain	14,470	3,146	2,300	1,989	7,034	1,193
		Sweden	1,642	520	341	96	685	..
		Switzerland	7,226	995	1,515	1,904	2,812	2,801
		Turkey	5,338	1,979	243	1,132	1,983	-
		Hungary	7,600	42	48	1,397	6,114	8,306
c.	ASIA	12,512	5,138	1,530	930	4,913	1,365	
of which:		Saudi Arabia	229	64	22	74	68	-
		China	5,616	4,260	596	254	506	503
		South Korea	180	84	40	19	36	-
		Philippines	155	2	1	1	151	-
		Japan	1,814	75	144	17	1,577	==
		India	854	365	26	74	389	7
		Indonesia	757	7	..	36	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	239	34	121	32	53	-
	Israel	168	15	3	12	139	..
	Kazakhstan	553	2	462	5	84	-
	Malaysia	24	11	-	4	9	-
	Pakistan	12	1	..	..	11	-
	Qatar	369	8	1	30	330	-
	Taiwan	52	36	14	1	2	7
	Thailand	17	11	-	3	3	-
d.	AFRICA	2,278	389	216	396	1,277	3,596
	of which: Algeria	102	12	..	77	13	-
	Egypt	659	211	6	228	213	3,596
	Morocco	112	28	42	13	28	-
	South Africa	204	38	3	10	153	-
	Tunisia	200	39	148	9	5	-
e.	AMERICA	16,828	4,562	939	3,973	7,354	15,026
	of which: Argentina	92	..	1	38	53	..
	Brazil	763	207	12	287	256	-
	Canada	1,786	515	152	571	547	-
	Chile	98	4	2	31	61	..
	Colombia	26	1	..	16	9	-
	Cuba	61	7	53	..	2	-
	Mexico	441	3	1	107	329	..
	Peru	39	3	3	31	3	2
	United States	13,190	3,813	706	2,813	5,858	15,023
	Uruguay	5	..	-	5	1	-
	Venezuela	54	..	..	9	45	-
f.	OCEANIA	2,527	302	267	283	1,676	1
	of which: Australia	1,559	294	257	225	783	1
	New Zealand	68	7	11	8	42	-
g.	OFF-SHORE CENTRES	9,796	1,968	192	2,498	5,139	192
	of which: Bahamas	749	384	-	141	225	-
	Cayman Islands	2,566	828	69	269	1,400	-
	Gibraltar	14	-	-	7	7	-
	Hong Kong	1,535	364	13	993	164	127
	Jersey, C.I.	859	..	20	18	821	-
	Singapore	1,266	59	3	708	496	64
h.	INTERNATIONAL ORGANIZATIONS	8,934	-	-	1,307	7,627	

Notes:

and

B3.1**MEDIUM AND LONG-TERM LOANS****Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding**[TDB10420](#)Source: Supervisory returns
Stocks in millions of euro**March 2014**

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	1,153,002	2,224	77,434	1,071	58,857
b. NORTH-WEST ITALY	387,070	52	24,917	343	16,278
Piedmont	81,294	17	4,775	155	3,084
Valle d'Aosta	2,151	8	199	1	222
Liguria	28,438	2	1,318	16	930
Lombardy	275,186	25	18,626	170	12,042
c. NORTH-EAST ITALY	269,488	198	17,517	323	15,294
Trentino-Alto Adige	28,176	111	3,006	155	2,392
Veneto	107,256	29	7,036	68	6,536
Friuli-Venezia Giulia	23,036	40	1,504	37	976
Emilia-Romagna	111,020	19	5,972	63	5,389
d. CENTRAL ITALY	296,715	84	19,705	105	16,352
Marche	29,155	13	2,415	64	1,298
Tuscany	79,904	16	5,636	17	5,875
Umbria	14,218	1	1,481	11	1,133
Lazio	173,438	53	10,174	13	8,046
e. SOUTHERN ITALY	135,296	34	10,344	130	7,995
Abruzzo	19,102	3	2,158	19	1,093
Molise	2,585	1	239	8	188
Campania	53,690	11	2,676	23	3,464
Apulia	40,662	10	3,875	62	2,294
Basilicata	4,538	2	360	7	290
Calabria	14,719	7	1,037	10	666
f. ISLANDS	64,433	1,857	4,949	170	2,939
Sicily	46,114	1,380	3,121	84	1,633
Sardinia	18,319	476	1,829	86	1,306

Notes:

Banks and CDP

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,305	84,588	1,861	293,871	1,994	59,903	5,277	564,617
507	32,281	68	104,833	185	21,723	1,417	184,466
149	6,728	15	22,967	65	3,498	439	39,402
3	274	-	492	..	125	85	741
35	1,870	10	9,006	23	3,797	153	11,278
319	23,409	42	72,368	97	14,303	740	133,045
354	21,402	534	63,836	249	13,776	1,625	134,379
48	1,209	327	3,964	108	1,603	324	14,930
126	10,214	44	26,910	45	5,313	339	50,595
67	2,062	47	6,373	29	1,034	229	10,637
113	7,918	116	26,589	67	5,826	733	58,217
175	15,629	264	69,204	154	14,665	1,102	159,275
74	1,432	17	6,741	48	1,519	451	15,084
51	4,884	30	21,248	60	5,135	133	36,819
21	982	11	3,286	12	759	54	6,468
29	8,331	206	37,929	34	7,252	465	100,905
191	11,772	69	37,740	1,227	6,379	631	58,784
65	1,421	6	4,317	1,124	870	104	7,922
9	206	..	694	13	125	21	1,081
42	5,317	57	15,478	15	2,789	102	23,717
43	3,477	4	12,931	69	1,925	214	15,759
3	439	..	919	3	207	36	2,271
29	913	2	3,399	4	464	153	8,035
78	3,504	926	18,258	179	3,360	502	27,711
60	2,515	88	13,459	104	2,357	412	20,900
18	989	837	4,799	75	1,004	90	6,811

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

1st quarter 2014

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	836,620	239	28,166	177	12,546
b. NORTH-WEST ITALY	311,154	5	11,040	38	5,033
Piedmont	58,171	5	2,138	25	654
Valle d'Aosta	1,061	-	61	-	47
Liguria	14,494	-	477	4	265
Lombardy	237,428	..	8,363	9	4,067
c. NORTH-EAST ITALY	246,119	2	5,204	85	3,190
Trentino-Alto Adige	16,979	2	874	70	425
Veneto	136,027	..	1,899	12	1,215
Friuli-Venezia Giulia	10,775	..	463	3	127
Emilia-Romagna	82,338	..	1,969	-	1,424
d. CENTRAL ITALY	178,998	7	7,812	6	2,496
Marche	14,489	5	510	2	242
Tuscany	64,646	1	1,342	1	1,024
Umbria	6,282	-	295	3	159
Lazio	93,581	1	5,665	1	1,070
e. SOUTHERN ITALY	67,896	5	2,704	44	1,395
Abruzzo	9,193	1	600	-	154
Molise	1,572	-	27	1	20
Campania	27,376	4	722	37	609
Apulia	21,085	-	1,088	4	489
Basilicata	1,906	..	44	2	21
Calabria	6,764	..	223	-	103
f. ISLANDS	32,454	219	1,407	4	433
Sicily	24,863	146	803	3	268
Sardinia	7,591	74	604	..	165

Notes:

Banks and CDP

Investment in machinery equipment, transport equipment and sundry products		Purchase of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
617	72,911	264	51,844	169	11,425	3,064	655,199
223	32,529	1	18,747	7	4,365	500	238,667
93	3,565	..	5,138	..	610	147	45,795
2	70	-	171	1	100	14	596
17	1,954	..	1,583	3	669	76	9,447
112	26,940	..	11,855	3	2,986	264	182,829
175	17,253	43	12,529	139	2,978	1,218	203,300
9	881	9	1,288	-	241	283	12,897
111	9,179	..	4,303	3	835	561	117,909
26	943	-	1,199	5	179	124	7,706
30	6,250	34	5,739	132	1,723	251	64,787
90	12,715	23	11,850	11	2,404	697	140,889
58	965	..	997	1	160	320	11,228
15	3,604	7	3,681	9	749	243	53,971
9	839	..	548	-	110	54	4,267
8	7,308	16	6,623	-	1,385	79	71,424
108	7,694	..	5,878	5	1,384	352	48,327
28	666	..	586	-	295	47	6,816
-	87	..	109	-	38	43	1,247
53	1,518	..	2,529	-	497	24	21,383
23	4,889	..	2,089	5	456	208	11,833
3	192	-	146	-	20	11	1,468
1	342	-	418	-	78	18	5,581
20	2,720	197	2,841	7	293	298	24,016
17	2,083	17	2,326	..	160	205	18,836
3	638	180	515	6	134	92	5,180

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

Source: Supervisory returns
Stocks in millions of euro

March 2014

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	13,883	512	13,371	6,145	112	6,033
b.	NORTH-WEST ITALY	4,235	157	4,078	2,008	77	1,931
	Piedmont	1,098	28	1,069	458	3	455
	Valle d'Aosta	42	..	42	32	..	32
	Liguria	78	..	77	42	..	41
	Lombardy	3,018	129	2,889	1,476	74	1,402
c.	NORTH-EAST ITALY	4,214	163	4,050	1,699	13	1,686
	Trentino-Alto Adige	538	69	469	264	4	260
	Veneto	1,655	27	1,628	623	1	622
	Friuli-Venezia Giulia	406	41	364	152	8	145
	Emilia-Romagna	1,615	26	1,589	660	1	659
d.	CENTRAL ITALY	2,935	59	2,876	1,464	9	1,455
	Marche	365	27	339	136	3	132
	Tuscany	1,389	15	1,374	690	3	687
	Umbria	327	7	320	191	..	191
	Lazio	854	11	843	447	2	445
e.	SOUTHERN ITALY	1,747	72	1,675	697	9	688
	Abruzzo	170	3	167	61	..	61
	Molise	50	4	46	20	-	20
	Campania	433	13	420	231	1	230
	Apulia	738	19	719	300	2	298
	Basilicata	129	3	126	37	..	37
	Calabria	227	29	198	48	6	43
f.	ISLANDS	753	60	692	277	4	273
	Sicily	454	54	400	140	1	139
	Sardinia	298	7	292	137	3	134

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,027	230	4,798	2,711	171	2,540
1,533	75	1,458	694	5	689
432	24	408	207	1	207
7	..	6	3	-	3
25	..	25	11	..	11
1,070	51	1,019	472	4	468
1,598	72	1,526	917	78	838
88	4	85	186	62	124
725	24	701	307	2	305
176	21	155	78	13	65
609	23	586	346	2	344
835	28	807	636	23	613
117	10	107	113	13	100
444	5	439	254	7	248
78	5	74	57	2	56
196	8	188	212	1	211
783	44	739	267	19	248
77	3	75	32	..	32
23	1	22	8	3	4
124	7	117	78	5	73
334	10	324	104	7	97
67	2	65	25	1	23
158	22	137	20	1	19
278	11	267	198	45	152
154	8	146	160	45	116
124	3	121	37	1	36

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

1st quarter 2014

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	411	18	393	99	1	98
b.	NORTH-WEST ITALY	121	6	115	35	..	34
	Piedmont	29	2	27	6	-	6
	Valle d'Aosta	..	-	..	..	-	..
	Liguria	2	-	2	2	-	2
	Lombardy	89	4	85	27	..	27
c.	NORTH-EAST ITALY	132	9	123	30	..	29
	Trentino-Alto Adige	16	..	16	6	-	6
	Veneto	49	6	44	8	..	8
	Friuli-Venezia Giulia	15	3	12	1	..	1
	Emilia-Romagna	52	1	51	15	-	15
d.	CENTRAL ITALY	67	2	65	17	..	17
	Marche	9	..	9	2	..	2
	Tuscany	28	..	28	8	-	8
	Umbria	6	1	5	2	-	2
	Lazio	24	1	23	5	..	5
e.	SOUTHERN ITALY	59	1	58	14	..	14
	Abruzzo	7	..	7	1	-	1
	Molise	2	-	2	..	-	..
	Campania	13	..	13	4	..	4
	Apulia	28	1	27	6	-	6
	Basilicata	4	..	4	1	-	1
	Calabria	5	..	5	1	-	1
f.	ISLANDS	32	..	32	4	..	4
	Sicily	11	..	10	2	..	2
	Sardinia	22	..	22	2	-	2

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
243	17	226	70	..	69
64	5	59	22	-	22
19	2	17	4	-	4
..	-	..	-	-	-
..	-	..	-	-	-
44	4	41	18	-	18
70	8	61	33	..	32
5	..	5	5	-	5
33	5	27	9	-	9
9	2	7	5	..	4
23	1	22	14	-	14
42	2	41	8	-	8
6	..	6	2	-	2
18	..	18	2	-	2
4	1	3	..	-	..
14	..	14	4	-	4
41	1	40	5	-	5
5	..	5	..	-	..
2	-	2	..	-	..
8	..	8	1	-	1
19	1	19	2	-	2
3	..	3	..	-	..
4	..	4	..	-	..
26	..	25	3	..	3
7	..	7	1	-	1
18	..	18	1	..	1

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

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

March 2014

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	13,875	82	545	661
b.	NORTH-WEST ITALY	2,597	42	157	221
	Piedmont	876	15	37	30
	Valle d'Aosta	93	..	1	54
	Liguria	239	2	5	1
	Lombardy	1,388	25	114	135
c.	NORTH-EAST ITALY	3,343	4	172	228
	Trentino-Alto Adige	1,073	..	10	55
	Veneto	666	..	90	59
	Friuli-Venezia Giulia	450	-	18	27
	Emilia-Romagna	1,155	3	54	87
d.	CENTRAL ITALY	1,885	5	158	112
	Marche	669	3	119	54
	Tuscany	314	..	10	19
	Umbria	109	..	12	6
	Lazio	794	1	18	33
e.	SOUTHERN ITALY	2,323	21	41	81
	Abruzzo	1,356	..	12	6
	Molise	53	2	..	1
	Campania	250	3	4	9
	Apulia	406	11	17	50
	Basilicata	52	4	1	7
	Calabria	206	1	6	9
f.	ISLANDS	3,727	12	18	19
	Sicily	2,145	7	12	17
	Sardinia	1,582	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
529	399	3,649	1,270	1,511	5,054	176	94
52	85	144	498	65	1,296	37	21
6	23	32	277	33	387	36	21
2	..	1	1	-	35	-	-
30	..	61	67	-	72	..	-
13	62	50	153	33	802	1	..
276	172	697	186	329	1,206	74	32
121	34	424	22	..	406	1	-
20	39	50	104	2	282	20	3
61	74	83	21	1	161	3	1
74	26	140	38	326	357	49	27
83	54	290	291	1	882	10	2
63	25	33	260	1	110	1	..
5	11	31	10	..	220	7	..
1	6	16	5	..	63	..	..
14	11	211	16	..	489	2	2
20	42	97	207	1,112	661	40	27
17	4	7	61	1,111	102	35	25
..	2	..	14	..	33	-	-
..	13	66	7	..	148	..	-
2	16	3	74	1	228	5	2
..	2	2	9	-	26	..	..
1	5	18	41	..	124	-	-
98	46	2,420	89	3	1,009	15	12
51	40	1,139	57	3	805	15	12
47	6	1,281	32	..	204	-	-

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

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

1st quarter 2014

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	495	..	34	26
b.	NORTH-WEST ITALY	83	..	6	8
	Piedmont	31	..	..	-
	Valle d'Aosta	2	-	-	-
	Liguria	10	..	..	-
	Lombardy	40	-	6	8
c.	NORTH-EAST ITALY	181	..	7	5
	Trentino-Alto Adige	40	-	-	1
	Veneto	73	-	6	1
	Friuli-Venezia Giulia	16	-	..	2
	Emilia-Romagna	52	..	1	..
d.	CENTRAL ITALY	85	-	13	2
	Marche	39	-	12	..
	Tuscany	29	-	1	-
	Umbria	7	-	..	-
	Lazio	11	-	..	2
e.	SOUTHERN ITALY	68	..	7	11
	Abruzzo	23	-	..	-
	Molise	4	-	-	-
	Campania	12	-	1	..
	Apulia	24	..	5	10
	Basilicata	2	-	..	..
	Calabria	2	-	..	..
f.	ISLANDS	79	..	..	-
	Sicily	44	..	..	-
	Sardinia	35	-	..	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
15	31	51	28	22	233	54	27
..	6	2	11	..	38	11	5
-	2	..	8	-	11	9	5
..	-	-	-	-	1	-	-
-	-	2	1	-	7	-	-
-	4	..	1	..	19	1	..
10	19	6	5	22	89	19	7
8	..	1	..	-	27	3	-
1	17	1	4	2	37	5	2
..	1	..	..	-	11	..	..
1	1	3	-	20	14	11	5
1	2	1	10	..	53	3	..
1	1	1	10	-	14	1	-
..	..	..	..	-	26	1	-
-	1	..	-	-	5	..	..
..	1	..	-	..	8	..	..
1	4	..	3	-	26	16	11
1	..	..	2	-	4	16	11
-	-	..	..	-	4	-	-
..	3	..	..	-	8	..	-
-	1	..	..	-	8	..	..
-	..	..	..	-	1	-	-
-	-	..	-	-	1	-	-
3	..	42	..	..	27	6	4
3	..	16	..	..	18	6	4
..	-	26	..	-	9	-	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2014

	Total	Banks	Financial intermediaries
a. TOTAL	104,951	52,560	52,391
b. NORTH-WEST ITALY	26,846	13,591	13,255
Piedmont	7,750	4,051	3,699
Valle d'Aosta	217	112	106
Liguria	2,605	1,168	1,437
Lombardy	16,273	8,261	8,013
c. NORTH-EAST ITALY	16,347	8,448	7,899
Trentino-Alto Adige	871	578	293
Veneto	6,872	3,349	3,523
Friuli-Venezia Giulia	1,844	941	903
Emilia-Romagna	6,759	3,580	3,179
d. CENTRAL ITALY	22,822	11,485	11,337
Marche	2,205	1,131	1,074
Tuscany	6,953	3,105	3,847
Umbria	1,632	773	859
Lazio	12,032	6,475	5,557
e. SOUTHERN ITALY	24,327	12,105	12,222
Abruzzo	2,333	1,148	1,185
Molise	531	253	278
Campania	9,933	5,095	4,839
Apulia	6,874	3,291	3,583
Basilicata	875	410	465
Calabria	3,781	1,908	1,874
f. ISLANDS	14,609	6,931	7,678
Sicily	10,741	5,093	5,648
Sardinia	3,869	1,839	2,030

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

March 2014		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	354,285	84,074	61,207	181,638	17,903	9,462
	General Government	145,553	1,348	740	141,987	704	773
	Financial and insurance corporations	19,018	13,304	2,014	1,776	942	982
	Non-financial corporations	151,319	57,062	47,583	29,490	11,872	5,312
	Producer households	14,802	4,206	4,269	2,886	2,202	1,238
	Consumer households	23,594	8,155	6,601	5,499	2,182	1,157
b.	MORTGAGE LOANS	896,250	289,993	205,059	243,341	107,179	50,678
	General government	113,522	20,465	9,578	64,128	13,774	5,577
	Financial and insurance corporations	18,599	9,852	5,800	2,642	109	196
	Non-financial corporations	322,399	111,776	87,610	74,951	33,467	14,596
	Producer households	56,207	17,174	16,138	11,120	7,627	4,149
	<i>of which: for house purchase</i>	19,624	5,714	4,872	4,361	2,903	1,774
	Consumer households	385,524	130,726	85,934	90,500	52,202	26,161
	<i>of which: for house purchase</i>	325,100	112,698	72,019	75,399	42,733	22,251
c.	LOANS SECURED BY PLEDGE OF SALARY	8,315	1,652	912	1,610	2,786	1,355
	Producer households	4	1	1	1	1	..
	Consumer households	8,312	1,652	912	1,609	2,785	1,354
d.	PERSONAL LOANS	31,875	8,122	5,554	7,031	6,924	4,244
	Producer households	918	240	209	221	150	98
	Consumer households	30,956	7,881	5,345	6,810	6,774	4,146
e.	FACTORING	6,807	1,874	982	2,083	1,359	509
	General government	2,127	240	197	648	756	285
	Financial and insurance corporations	57	57	-	..	-	-
	Non-financial corporations	4,574	1,561	777	1,423	593	221
	Producer households	27	8	6	3	8	2
	Consumer households	22	8	2	9	2	1
f.	FINANCIAL LEASING	39,012	15,354	9,157	8,941	3,741	1,820
	General government	238	17	86	46	76	13
	Financial and insurance corporations	375	121	61	181	9	4
	Non-financial corporations	35,623	14,230	8,363	8,139	3,266	1,626
	Producer households	2,100	772	494	390	299	145
	Consumer households	675	213	152	186	91	33

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

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2014

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	16,869	5,454	2,789	6,043	2,011	572
Factoring: advances to assignor	10,600	4,931	1,561	2,683	1,062	363
nominal value of credits acquired pro-solvendo	19,995	8,311	3,001	5,589	2,353	740
Total exposure in respect of finance leases	60,766	22,863	17,097	12,765	5,516	2,525
Receivables for consumer credit	52,391	13,255	7,899	11,337	12,222	7,678
Other finance	6,558	2,697	762	1,543	1,110	447

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2014

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	16,869	4,021	404	11,736	399	309
Factoring: advances to assignor	10,600	166	1,141	9,168	71	54
Nominal value of receivables acquired pro-solvendo	19,995	203	1,947	17,003	118	725
Total exposure in respect of finance leases	60,828	568	1,045	54,703	2,740	1,773
Receivables for consumer credit	-	-	-	-	-	52,391
Other finance	6,558	21	585	3,427	830	1,695

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

March 2014

	Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a. ITALY	1,584,788	637,924	1,204,734	345,069	15,174	453,841
General government	55,306	18,007	36,280	7,592	77	426
Financial companies	331,983	87,389	264,700	48,043	2,964	14,506
Non-Financial companies	926,374	479,771	649,744	254,365	9,818	237,822
of which: industry	337,798	208,630	204,243	94,534	3,107	37,288
building	129,654	49,719	115,148	36,916	393	68,549
services	440,771	214,515	315,041	118,779	6,294	124,568
Producer households	61,859	19,990	55,784	13,386	191	34,471
Consumer households and nec	204,478	31,227	194,039	20,749	2,106	164,035
b. NORTH-WEST ITALY	688,671	272,212	519,584	143,214	7,783	156,740
General government	12,119	3,034	6,839	776	69	80
Financial companies	230,548	64,610	188,528	35,663	2,891	7,893
Non-Financial companies	361,630	186,466	246,216	95,046	3,294	86,547
of which: industry	134,189	82,792	82,874	37,191	1,090	14,743
building	46,097	16,182	39,948	11,914	110	25,014
services	177,161	86,093	119,766	45,040	2,076	45,028
Producer households	17,774	5,811	15,861	3,815	79	9,895
Consumer households and nec	65,153	11,839	60,912	7,656	1,443	51,572
c. NORTH-EAST ITALY	400,827	169,396	307,716	89,466	2,478	121,500
General government	7,866	1,838	3,938	548	-	97
Financial companies	66,761	9,276	56,638	5,261	65	2,640
Non-Financial companies	252,225	142,727	178,370	73,369	2,074	65,042
of which: industry	102,370	68,325	62,666	30,513	1,064	11,717
building	34,690	15,552	30,430	11,252	99	17,252
services	108,225	55,826	79,850	30,006	908	33,537
Producer households	19,550	6,327	17,418	4,142	80	10,821
Consumer households and nec	53,073	8,759	50,194	5,865	253	42,155
d. CENTRAL ITALY	324,443	128,701	232,270	70,602	2,160	100,914
General government	23,174	6,422	18,456	3,453	8	215
Financial companies	30,750	10,002	16,919	4,931	9	3,865
Non-Financial companies	211,500	101,426	141,260	54,800	1,949	52,073
of which: industry	70,950	40,320	35,907	16,894	753	5,705
building	31,092	11,154	28,323	8,632	62	16,540
services	105,668	48,628	73,676	28,430	1,131	27,961
Producer households	11,799	3,669	10,822	2,559	21	6,870
Consumer households and nec	46,227	6,892	43,900	4,669	172	37,299

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

TDC30021

Banks

		Facilities granted		Used margin			
		of which:		of which:			
			short-term		short-term	in non-euro area currencies	with real security
e.	SOUTHERN ITALY	115,570	47,627	97,198	28,809	2,524	48,587
	General government	7,618	4,158	4,453	1,452	-	16
	Financial companies	2,293	2,151	1,110	964	..	65
	Non-Financial companies	71,415	35,772	58,919	22,632	2,325	23,178
	of which: industry	22,408	13,064	16,792	7,529	155	3,626
	building	12,988	5,243	11,845	3,895	117	6,694
	services	34,059	16,757	28,514	10,720	2,053	12,006
	Producer households	8,245	2,759	7,549	1,904	10	4,404
	Consumer households and nec	25,289	2,540	24,539	1,707	185	20,579
f.	ISLANDS	55,278	19,988	47,965	12,977	230	26,099
	General government	4,528	2,555	2,593	1,363	-	17
	Financial companies	1,631	1,351	1,505	1,223	-	43
	Non-Financial companies	29,603	13,380	24,978	8,519	176	10,982
	of which: industry	7,881	4,130	6,003	2,408	45	1,498
	building	4,787	1,587	4,602	1,223	5	3,050
	services	15,659	7,212	13,235	4,583	126	6,035
	Producer households	4,491	1,424	4,135	965	1	2,481
	Consumer households and nec	14,736	1,197	14,495	853	53	12,430

Note: .

Distribution by total credit used

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

March 2014

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Number of borrowers	5,565,123	1,953,127	1,449,228	1,067,997	261,417
Facilities granted	1,973,935	106,916	148,131	188,177	102,356
used margin	1,587,360	98,487	141,644	176,301	87,177
<i>of which: backed by real security</i>	<i>724,482</i>	<i>78,551</i>	<i>127,963</i>	<i>151,132</i>	<i>55,816</i>
Unused margin	435,095	10,296	8,046	14,626	18,156
Overshoot	48,520	1,867	1,559	2,749	2,976

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	114,800	78,319	28,911	22,372	4,228
Facilities granted	95,914	145,886	117,802	268,277	755,113
used margin	77,638	116,985	96,242	210,006	578,523
<i>of which: backed by real security</i>	<i>38,895</i>	<i>54,217</i>	<i>42,518</i>	<i>80,700</i>	<i>94,098</i>
Unused margin	21,731	34,501	26,576	70,094	189,950
Overshoot	3,455	5,599	5,015	11,823	13,360

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

March 2014

	Total	from 30.000 to 75.000	from 75.000 to 125.000	from 125.000 to 250.000	from 250.000 to 500.000	from 500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	630,606	12,603	10,661	19,648	28,288	37,298
Used margin	339,509	6,797	5,907	11,458	16,627	21,742
of which:backed by real security	37,735	533	677	1,498	2,525	3,698
Overshoot	24,626	835	650	1,229	1,554	1,802
unused margin	315,723	6,641	5,404	9,419	13,215	17,358
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	7,318	22	35	78	142	218
Used margin	5,560	19	30	68	127	198
of which:backed by real security	367	2	5	14	27	39
Overshoot	245	1	1	3	7	13
unused margin	2,003	4	6	12	22	34
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	936,417	38,995	54,710	78,397	39,866	34,557
Used margin	850,051	39,381	55,051	78,628	40,007	34,517
of which:backed by real security	411,042	28,868	49,395	69,620	31,214	24,620
Overshoot	18,089	637	687	963	977	971
unused margin	104,455	251	346	732	836	1,011
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,447	154	312	973	388	178
Used margin	9,615	155	313	972	391	178
of which:backed by real security	4,697	145	293	896	290	44
Overshoot	231	2	2	4	10	5
unused margin	1,064	1	2	6	6	5

Note:

Distribution by type of transaction and total credit granted

[TDB30136](#)

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro				
Facilities granted	61,014	51,171	127,320	281,445
Used margin	35,113	28,827	66,896	140,471
of which:backed by real security	6,458	5,196	9,389	6,954
Overshoot	2,644	2,016	4,444	4,337
unused margin	28,545	24,360	64,868	145,311
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	430	476	1,491	4,427
Used margin	386	394	1,170	3,148
of which:backed by real security	68	67	90	55
Overshoot	37	7	17	140
unused margin	80	89	338	1,419
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	53,852	46,308	105,650	483,041
Used margin	53,657	46,022	103,403	395,117
of which:backed by real security	37,007	30,179	61,169	76,962
Overshoot	1,642	1,423	3,579	3,972
unused margin	1,837	1,709	5,826	91,896
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	283	187	586	7,386
Used margin	282	190	561	6,571
of which:backed by real security	57	52	261	2,659
Overshoot	9	10	9	178
unused margin	10	7	34	993

Note:

Distribution by type of transaction

[TDB30136](#)

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

March 2014

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Facilities granted	1,973,935	101,830	143,940	179,852	94,496
Used margin	1,587,360	96,571	139,687	172,087	82,974
<i>of which: backed by real security</i>	<i>724,482</i>	<i>78,112</i>	<i>127,453</i>	<i>149,934</i>	<i>55,053</i>
Unused margin	435,095	6,948	5,825	10,301	14,310
Overshoot	48,520	1,690	1,572	2,535	2,788

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	89,046	138,017	114,753	270,321	839,372
Used margin	73,316	111,641	91,797	205,496	601,934
<i>of which: backed by real security</i>	<i>38,096</i>	<i>53,211</i>	<i>41,399</i>	<i>80,794</i>	<i>97,318</i>
Unused margin	18,796	31,138	26,766	73,556	246,845
Overshoot	3,066	4,762	3,809	8,732	9,406

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

March 2014	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,098,45	711,594	651,767	239,681	125,295	90,521	34,235	28,164	5,982
Facilities granted	51,774	65,718	99,096	68,683	72,252	115,579	98,141	235,048	776,299
Used margin	46,352	61,300	91,126	57,151	56,634	89,438	75,433	172,031	545,307
b. PIEMONTE									
Number of borrowers	82,365	53,827	46,955	17,567	9,219	6,580	2,434	1,897	392
Facilities granted	3,880	4,941	7,045	4,976	5,327	8,359	7,129	15,532	40,401
Used margin	3,413	4,534	6,355	3,998	3,998	6,118	5,164	10,609	25,009
c. VALLE D'AOSTA									
Number of borrowers	2,429	1,481	1,694	709	299	216	89	65	10
Facilities granted	113	127	233	187	152	225	197	425	756
Used margin	97	113	209	155	119	182	149	317	468
d. LIGURIA									
Number of borrowers	24,200	15,546	15,234	5,943	2,677	1,831	632	526	136
Facilities granted	1,116	1,405	2,264	1,618	1,482	2,296	1,792	4,623	11,753
Used margin	977	1,296	2,066	1,361	1,161	1,782	1,326	3,400	8,246
e. LOMBARDY									
Number of borrowers	175,509	134,942	139,791	52,502	29,349	22,698	9,259	8,256	1,987
Facilities granted	8,328	12,553	21,325	15,023	16,937	29,307	26,853	70,376	359,111
Used margin	7,198	11,615	19,434	12,156	12,822	21,933	19,963	49,999	269,023
f. TRENTINO-ALTO ADIGE									
Number of borrowers	32,203	22,029	25,830	11,030	5,718	3,901	1,476	975	150
Facilities granted	1,534	2,073	4,133	3,269	3,380	5,219	4,349	8,174	9,871
Used margin	1,279	1,870	3,781	2,838	2,846	4,350	3,616	6,468	5,716
g. VENETO									
Number of borrowers	97,547	70,720	64,946	25,439	14,499	10,551	4,090	3,349	703
Facilities granted	4,620	6,533	9,715	7,261	8,354	13,408	11,796	27,827	83,591
Used margin	4,050	6,052	8,837	5,885	6,408	10,096	8,778	19,578	66,356
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	34,234	22,576	15,903	5,352	2,785	2,040	742	592	106
Facilities granted	1,650	2,091	2,382	1,544	1,631	2,653	2,217	5,093	9,431
Used margin	1,530	1,995	2,201	1,284	1,285	2,048	1,680	3,671	5,284
i. EMILIA-ROMAGNA									
Number of borrowers	103,650	71,528	67,044	25,370	13,882	10,340	4,018	3,431	746
Facilities granted	4,913	6,641	10,261	7,424	8,191	13,458	11,592	29,431	64,544
Used margin	4,218	6,057	9,199	5,886	6,072	9,935	8,494	20,878	44,994
l. MARCHE									
Number of borrowers	34,981	22,150	20,400	8,513	4,479	3,079	1,050	786	125
Facilities granted	1,653	2,030	3,030	2,431	2,556	3,832	2,849	6,130	8,774
Used margin	1,462	1,872	2,766	2,024	2,032	3,009	2,215	4,531	5,791

Distribution by customer location (region) and total granted

TDB30146		Banks							
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000 more than
m. TUSCANY									
Number of borrowers		79,699	51,537	52,519	19,704	10,286	7,207	2,539	342
Facilities granted		3,747	4,752	7,954	5,609	5,928	9,246	7,299	31,151
Used margin		3,329	4,433	7,327	4,715	4,778	7,388	5,729	20,460
n. UMBRIA									
Number of borrowers		20,049	11,791	9,643	3,900	2,026	1,422	505	76
Facilities granted		941	1,073	1,431	1,116	1,192	1,814	1,475	3,386
Used margin		851	1,012	1,307	943	965	1,478	1,138	2,485
o. LAZIO									
Number of borrowers		103,807	63,035	66,165	21,666	9,426	6,755	2,528	644
Facilities granted		4,869	5,878	10,378	6,122	5,226	8,310	6,951	115,533
Used margin		4,460	5,557	9,843	5,387	4,372	6,877	5,885	62,804
p. ABRUZZO									
Number of borrowers		27,083	15,301	11,925	4,482	2,322	1,614	605	64
Facilities granted		1,276	1,404	1,812	1,333	1,378	2,112	1,791	3,039
Used margin		1,176	1,330	1,679	1,162	1,151	1,737	1,511	1,959
q. MOLISE									
Number of borrowers		4,375	2,439	1,938	713	338	210	85	7
Facilities granted		200	220	294	205	190	270	228	235
Used margin		185	207	269	177	155	220	183	175
r. CAMPANIA									
Number of borrowers		62,164	34,958	30,385	10,866	5,585	3,823	1,298	172
Facilities granted		2,864	3,209	4,629	3,111	3,136	4,617	3,449	13,733
Used margin		2,645	3,012	4,340	2,673	2,529	3,721	2,808	10,194
s. APULIA									
Number of borrowers		58,818	35,306	27,104	8,606	4,325	2,979	1,045	99
Facilities granted		2,753	3,247	4,032	2,493	2,524	3,848	3,029	5,288
Used margin		2,558	3,103	3,786	2,184	2,051	3,149	2,498	4,029
t. BASILICATA									
Number of borrowers		8,646	4,098	3,144	1,178	564	401	147	12
Facilities granted		400	375	480	346	338	520	457	596
Used margin		372	355	437	289	261	415	337	452
u. CALABRIA									
Number of borrowers		24,771	12,343	9,338	3,145	1,528	939	300	33
Facilities granted		1,147	1,132	1,425	911	891	1,167	815	1,933
Used margin		1,073	1,072	1,328	761	727	926	676	1,854
v. SICILY									
Number of borrowers		84,753	41,298	29,033	9,369	4,271	2,893	993	125
Facilities granted		3,976	3,750	4,325	2,657	2,458	3,632	2,766	8,993
Used margin		3,761	3,593	4,081	2,322	2,054	2,972	2,279	6,795
z. SARDINIA									
Number of borrowers		37,173	24,689	12,776	3,627	1,717	1,042	400	53
Facilities granted		1,796	2,284	1,949	1,049	980	1,287	1,109	4,179
Used margin		1,719	2,224	1,881	952	849	1,101	1,002	3,213

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

March 2014

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,189,157	1,756,098	56,966
b. GENERAL GOVERNMENT	63,649	45,121	1,997
central government	16,122	14,954	307
Local government	47,389	30,091	1,679
Social security funds	138	76	11
c. FINANCIAL COMPANIES	457,197	373,504	3,005
Monetary financial institutions	119,513	103,073	699
Other financial intermediaries	327,287	263,191	2,143
Financial auxiliaries	5,068	4,333	97
Insurance companies and pension funds	5,328	2,906	66
d. NON-FINANCIAL COMPANIES	1,068,357	784,382	37,200
Public companies	49,418	16,789	257
Private companies	925,750	688,520	33,370
Associations of non-financial companies	1,345	928	29
Craft non-financial quasi-companies	30,587	24,460	1,050
Other non-financial quasi-companies	61,257	53,686	2,493
e. HOUSEHOLDS	486,377	472,253	6,638
Producer households	85,630	79,438	2,681
Consumer households	400,747	392,815	3,958
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,173	9,163	199
g. REST OF THE WORLD	95,665	65,621	7,747
General government	1,641	1,467	..
Monetary financial institutions	39,296	23,343	6,172
Other financial institutions	30,295	23,218	1,051
Non-financial companies	22,779	16,203	484
Households	1,416	1,339	33
Non-profit institutions serving households	15	8	..
International organizations and other institutions	224	42	5
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	202	126	4

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,794,933	1,368,744	51,484	394,224	387,354	5,482
55,306	36,280	1,354	8,343	8,842	643
12,928	11,634	179	3,193	3,321	128
42,252	24,584	1,170	5,137	5,507	509
125	62	4	13	14	7
451,122	367,379	2,938	6,076	6,125	66
119,139	102,679	679	375	395	20
323,769	259,640	2,104	3,518	3,551	39
2,893	2,161	90	2,175	2,172	7
5,321	2,899	66	8	8	..
926,374	649,744	33,549	141,983	134,639	3,650
47,123	14,690	208	2,296	2,099	49
802,368	572,260	30,207	123,382	116,261	3,164
1,236	874	29	109	53	..
25,475	19,301	925	5,112	5,158	125
50,173	42,619	2,181	11,084	11,067	312
255,410	240,943	5,680	230,967	231,310	958
61,859	55,784	2,383	23,771	23,654	298
193,551	185,159	3,297	207,196	207,657	660
10,744	8,774	193	429	389	6
90,964	61,289	7,614	4,701	4,332	133
1,413	1,239	..	228	228	..
39,223	23,279	6,172	74	64	..
30,086	23,031	1,048	209	188	3
18,798	12,570	367	3,980	3,634	118
1,207	1,122	22	209	217	12
14	8	..	..	..	..
223	41	5	1	1	-
183	107	3	18	19	1

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

March 2014

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,160,524	869,748	40,057
	Agricultural, forestry and fishing	42,162	38,300	1,174
	Mining and quarrying	2,801	2,198	157
	Manufacturing	328,746	205,299	6,908
	Electricity, gas, steam and air conditioning supply	45,132	34,717	456
	Water supply, sewerage, waste management and remediation activities	13,607	9,923	301
	Construction	153,741	138,368	10,973
	Wholesale and retail trade, repair of motor vehicles and motorcycles	187,342	130,100	5,073
	Transportation and storage	56,417	40,948	1,359
	Accommodation and food service activities	34,904	33,289	1,496
	Information and communication	30,457	16,921	841
	Financial and insurance activities	19,470	13,699	715
	Real estate activities	121,281	119,989	7,185
	Professional, scientific and technical activities	59,293	33,731	1,400
	Administrative and support service activities	27,161	20,915	1,116
	All remaining activities (sections O, P,Q,R,S,T)	28,866	23,089	639

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
993,064	709,757	36,084	167,460	159,991	3,973
36,641	32,851	1,119	5,521	5,449	55
2,524	1,906	136	278	292	20
290,493	170,382	6,200	38,253	34,917	708
38,149	28,111	427	6,982	6,606	29
11,879	8,272	277	1,728	1,650	24
136,022	120,867	10,252	17,718	17,501	722
160,010	105,167	4,576	27,331	24,933	497
48,882	33,754	1,176	7,535	7,194	184
27,778	26,065	1,348	7,126	7,224	148
26,937	13,620	759	3,520	3,300	81
18,081	12,300	687	1,389	1,399	29
90,165	87,979	6,111	31,116	32,010	1,074
53,770	28,446	1,303	5,523	5,285	97
22,624	16,851	947	4,537	4,063	169
22,094	17,027	536	6,772	6,062	102

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

March 2014

		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
	Total					
a. TOTAL						
Number of borrowers	3,309,011	1,098,456	711,594	651,767	239,681	125,295
Facilities granted	1,584,788	51,774	65,718	99,096	68,683	72,252
Used margin	1,204,734	46,352	61,300	91,126	57,151	56,634
b. GENERAL GOVERNMENT						
Number of borrowers	7,012	573	462	908	1,190	1,163
Facilities granted	55,306	27	43	159	412	782
Used margin	36,280	27	35	90	192	344
c. FINANCIAL COMPANIES						
Number of borrowers	7,650	1,861	1,000	1,135	722	460
Facilities granted	331,983	85	90	176	205	264
Used margin	264,700	59	71	147	191	207
d. NON-FINANCIAL COMPANIES						
Number of borrowers	784,487	181,444	98,619	128,562	114,525	89,299
Facilities granted	926,374	8,299	9,029	20,612	34,911	52,693
Used margin	649,744	6,096	6,713	15,644	26,442	39,798
<i>of which: industry</i>						
Number of borrowers	170,180	27,949	18,026	26,396	27,016	23,385
Facilities granted	337,798	1,304	1,677	4,338	8,521	14,236
Used margin	204,243	877	1,106	2,918	5,594	9,094
<i>of which: building</i>						
Number of borrowers	129,254	25,253	14,668	20,351	19,977	17,095
Facilities granted	129,654	1,166	1,358	3,324	6,227	10,243
Used margin	115,148	871	1,014	2,637	5,076	8,670
<i>of which: services</i>						
Number of borrowers	466,457	124,322	63,683	78,828	64,791	46,664
Facilities granted	440,771	5,656	5,794	12,470	19,313	26,927
Used margin	315,041	4,217	4,429	9,677	15,035	20,915
e. PRODUCER HOUSEHOLDS						
Number of borrowers	452,372	164,317	86,056	89,420	39,935	15,126
Facilities granted	61,859	7,530	7,722	13,290	11,026	8,268
Used margin	55,784	6,382	6,946	12,109	9,778	7,248
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,029,039	737,875	520,623	427,514	81,181	18,282
Facilities granted	204,478	35,281	48,405	64,219	21,526	9,722
Used margin	194,039	33,376	47,179	62,588	20,025	8,589

Note:

Distribution by customer segment of economic activity and total credit granted

Banks

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL				
Number of borrowers	90,521	34,235	28,164	5,982
Facilities granted	115,579	98,141	235,048	776,299
Used margin	89,438	75,433	172,031	545,307
b. GENERAL GOVERNMENT				
Number of borrowers	1,156	499	547	324
Facilities granted	1,694	1,517	5,300	45,371
Used margin	846	857	2,523	31,319
c. FINANCIAL COMPANIES				
Number of borrowers	439	264	492	522
Facilities granted	626	858	5,352	324,323
Used margin	394	512	3,073	259,502
d. NON-FINANCIAL COMPANIES				
Number of borrowers	75,212	30,689	25,898	5,046
Facilities granted	96,743	87,620	214,942	401,221
Used margin	73,874	67,017	158,471	249,888
<i>of which: industry</i>				
Number of borrowers	21,421	9,653	9,462	2,215
Facilities granted	28,726	28,640	83,751	166,574
Used margin	18,288	18,169	52,272	95,215
<i>of which: building</i>				
Number of borrowers	15,056	6,199	4,460	593
Facilities granted	19,453	17,414	33,803	36,635
Used margin	17,306	16,052	31,797	29,796
<i>of which: services</i>				
Number of borrowers	36,744	13,767	11,224	2,161
Facilities granted	45,932	38,383	91,275	194,782
Used margin	35,920	30,005	69,269	122,506
e. PRODUCER HOUSEHOLDS				
Number of borrowers	6,271	1,182	359	8
Facilities granted	7,365	3,336	2,430	435
Used margin	6,580	3,060	2,219	411
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,837	1,443	784	75
Facilities granted	8,406	4,395	6,495	4,627
Used margin	7,079	3,614	5,270	3,871

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

March 2014		Facilities granted	Used margin	Overshoot
a.	TOTAL	95,192	95,413	3,587
	<i>of which: transactions of financial intermediaries</i>	<i>63,153</i>	<i>64,562</i>	<i>2,643</i>
	Piedmont	6,699	6,377	184
	Valle d'Aosta	265	242	7
	Liguria	1,590	1,580	46
	Lombardy	28,365	28,390	866
	Trentino-Alto Adige	2,610	2,575	21
	Veneto	11,509	11,474	336
	Friuli-Venezia Giulia	1,969	1,968	52
	Emilia-Romagna	9,221	9,162	229
	Marche	3,739	3,776	171
	Tuscany	5,745	5,679	203
	Umbria	1,229	1,214	37
	Lazio	10,242	10,678	669
	Abruzzo	1,430	1,470	92
	Molise	150	156	12
	Campania	3,553	3,661	256
	Apulia	1,969	1,983	142
	Basilicata	250	257	15
	Calabria	806	860	84
	Sicily	2,070	2,103	102
	Sardinia	1,782	1,809	62

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

March 2014		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted	used margin
		Total	with recourse	without recourse		
a.	TOTAL	40,299	19,588	20,711	40,889	30,007
	<i>of which: transactions of financial intermediaries</i>	<i>30,461</i>	<i>16,023</i>	<i>14,437</i>	<i>33,525</i>	<i>24,395</i>
	Piedmont	2,939	1,833	1,105	3,457	2,418
	Valle d'Aosta	31	31	-	60	25
	Liguria	653	420	233	843	559
	Lombardy	11,942	5,109	6,833	13,220	10,094
	Trentino-Alto Adige	240	110	130	249	192
	Veneto	1,791	1,257	535	2,216	1,424
	Friuli-Venezia Giulia	419	343	76	558	333
	Emilia-Romagna	5,705	1,414	4,291	3,364	1,880
	Marche	343	256	87	299	219
	Tuscany	1,361	858	503	1,526	992
	Umbria	658	271	387	773	578
	Lazio	9,574	4,097	5,477	9,926	8,084
	Abruzzo	549	482	67	516	440
	Molise	42	42	-	35	29
	Campania	1,904	1,558	347	1,723	1,187
	Apulia	468	414	55	507	277
	Basilicata	141	108	33	126	92
	Calabria	279	225	54	192	121
	Sicily	645	578	66	572	436
	Sardinia	612	181	431	727	626

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

Distribution by type of default

[TDB30261](#)

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

	2014-Q1	2013-Q4	2013-Q3
a. IMPAIRED LOANS			
Bad debts	164,298	155,357	144,801
Substandard loans	101,434	94,213	90,755
Restructured loans	15,727	14,571	13,883
Overdue / overdrawn loans	16,087	18,402	24,090
b. TOTAL LOANS	1,923,118	1,691,541	1,713,513

Notes: The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers. Data up to 2013-Q4 refer only to banks.

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

Source: supervisory returns
Stocks in millions of euro

March 2014
Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	99,657	76,977	6,219	14,051
b. NORTH-WEST ITALY	32,049	25,434	1,353	3,934
Piedmont and Valle d'Aosta	4,426	3,255	327	817
Liguria	2,344	1,905	126	297
Lombardy	25,279	20,274	900	2,820
c. NORTH-EAST ITALY	23,994	19,006	1,398	2,933
Trentino-Alto Adige	2,451	1,864	243	318
Veneto	10,202	8,221	585	1,213
Friuli-Venezia Giulia	1,406	993	118	217
Emilia-Romagna	9,935	7,928	451	1,185
d. CENTRAL ITALY	23,461	18,511	1,428	3,230
Marche	3,588	2,803	257	514
Tuscany	6,942	5,342	644	934
Umbria	1,484	1,138	126	218
Lazio	11,447	9,227	400	1,564
e. SOUTHERN ITALY	13,580	9,641	1,302	2,535
Abruzzo and Molise	2,421	1,746	269	376
Campania	5,749	4,270	339	1,078
Apulia and Basilicata	3,702	2,553	444	702
Calabria	1,485	946	208	325
f. ISLANDS	6,574	4,386	738	1,419
Sicily	4,664	2,903	577	1,155
Sardinia	1,910	1,483	160	265

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

Banks and CDP

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
15,300	15,889	9,867	1,485	4,206
6,671	4,608	2,857	387	1,140
571	865	430	113	320
240	282	154	40	87
5,859	3,461	2,273	235	733
4,760	3,300	2,243	314	701
245	440	322	51	66
1,926	1,309	879	130	276
202	238	162	29	47
2,386	1,313	879	104	312
2,543	4,211	2,776	373	1,037
603	495	265	70	159
747	1,419	929	164	324
75	247	144	36	65
1,118	2,051	1,438	103	489
944	2,686	1,483	268	907
44	349	197	48	103
737	1,171	684	73	404
124	862	471	107	277
23	257	117	33	98
382	1,083	508	142	421
299	882	398	118	360
83	201	109	24	61

Distribution by amount

[TDB30206](#)

Banks

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

March 2014		Number of borrowers	Net used
a.	TOTAL	1,190,583	156,668
	from 250 to 30,000	736,215	6,116
	from 30,000 to 75,000	161,119	7,160
	from 75,000 to 125,000	89,004	7,921
	from 125,000 to 250,000	110,269	17,056
	from 250,000 to 500,000	44,017	12,963
	from 500,000 to 1,000,000	22,728	13,220
	from 1,000,000 to 2,500,000	16,243	20,758
	from 2,500,000 to 5,000,000	6,100	17,361
	from 5,000,000 to 25,000,000	4,401	33,899
	more than 25,000,000	487	20,214

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

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

[TDC30031](#)

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2014		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
Number of borrowers		46	1,609	227,258	48,572	44,200	130,724	180,415	772,267
Bad debts		192	1,146	111,711	31,554	29,826	48,127	13,631	29,437
b. NORTH-WEST ITALY									
Number of borrowers		3	487	60,769	13,292	11,846	35,186	38,948	187,522
Bad debts		128	494	31,629	9,200	8,353	13,706	3,076	9,202
c. NORTH-EAST ITALY									
Number of borrowers		1	305	43,640	10,685	8,965	23,494	28,268	117,555
Bad debts		2	284	25,724	7,932	7,534	9,904	2,448	5,480
d. CENTRAL ITALY									
Number of borrowers		6	424	59,272	11,902	10,892	35,657	38,904	163,866
Bad debts		17	293	32,386	8,061	8,947	14,744	3,094	6,497
e. SOUTHERN ITALY									
Number of borrowers		28	247	42,559	9,243	8,404	23,686	44,851	194,077
Bad debts		32	59	15,548	4,938	3,536	6,601	3,035	5,348
f. ISLANDS									
Number of borrowers		8	146	21,018	3,450	4,093	12,701	29,444	109,247
Bad debts		14	15	6,424	1,422	1,456	3,173	1,977	2,910

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2014

	Number of borrowers	Bad debts
a. TOTAL	416,671	125,893
Agricultural, forestry and fishing	18,051	4,885
Mining and quarrying	552	323
Manufacturing	68,309	31,743
Electricity, gas, steam and air conditioning supply	206	338
Water supply, sewerage, waste management and remediation activities	1,008	687
Construction	83,287	32,611
Wholesale and retail trade, repair of motor vehicles and	114,499	21,858
Transportation and storage	17,290	3,775
Accommodation and food service activities	34,387	4,624
Information and communication	7,482	1,942
Financial and insurance activities	1,926	1,124
Real estate activities	15,862	13,740
Professional, scientific and technical activities	12,289	2,549
Administrative and support service activities	14,292	2,880
All remaining activities (sections O, P,Q,R,S,T)	16,238	2,177

Note:

Distribution by customer sector and sub-sector of economic activity

[TDB30231](#)

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

Source: Central Credit Register
Stocks in millions of euro

March 2014		Total	Banks	Financial intermediaries
a.	TOTAL	216,026	157,685	58,341
b.	GENERAL GOVERNMENT	266	192	74
	Central government	14	12	3
	Local government	252	181	71
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,972	1,146	826
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,552	793	759
	Financial auxiliaries	416	351	65
	Insurance companies and pension funds	5	2	3
d.	NON-FINANCIAL COMPANIES	151,778	111,711	40,067
	Public companies	423	235	188
	Private companies	131,916	97,833	34,083
	Associations of non-financial companies	176	101	75
	Craft non-financial quasi-companies	4,902	3,712	1,190
	Other non-financial quasi-companies	14,360	9,829	4,531
e.	HOUSEHOLDS	58,858	42,453	16,405
	Producer households	19,896	13,631	6,266
	Consumer households	38,962	28,822	10,140
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	951	607	344
g.	REST OF THE WORLD	1,155	1,016	139
	General government	1	1	-
	Monetary financial institutions	80	78	1
	Other financial institutions	465	432	32
	Non-financial companies	514	428	85
	Households	96	76	20
	Non-profit institutions serving households	1	1	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	9	8	2

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

1st quarter 2014		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	70,287	4,884	100,772	1,456
b.	NORTH-WEST ITALY	15,714	1,522	23,795	395
	Piedmont	4,290	312	9,199	96
	Valle d'Aosta	94	4	224	2
	Liguria	1,532	134	2,370	26
	Lombardy	9,798	1,072	12,002	272
c.	NORD-EAST ITALY	9,670	992	17,399	282
	Trentino-Alto Adige	530	73	850	13
	Veneto	3,875	475	7,579	83
	Friuli-Venezia Giulia	790	43	1,553	14
	Emilia-Romagna	4,475	401	7,417	172
d.	CENTRAL ITALY	17,045	1,281	15,745	240
	Marche	1,810	252	1,695	22
	Tuscany	4,247	341	4,057	45
	Umbria	3,171	207	1,097	11
	Lazio	7,817	481	8,896	162
e.	SOUTHERN ITALY	18,778	789	29,336	356
	Abruzzo	1,714	122	1,349	31
	Molise	353	33	370	4
	Campania	9,243	353	15,711	167
	Apulia	4,262	184	5,799	86
	Basilicata	409	15	496	6
	Calabria	2,797	82	5,611	63
f.	ISLANDS	9,080	300	14,497	182
	Sicily	7,289	211	12,444	122
	Sardinia	1,791	89	2,053	60

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

1st quarter 2014		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL		70,287	4,884	100,772	1,456
General government		7	2	2	..
Financial companies		99	95	40	3
Non-financial companies		13,622	3,492	3,011	397
<i>of which: industry</i>		<i>2,408</i>	<i>538</i>	<i>565</i>	<i>60</i>
building		2,711	1,064	512	158
services		8,318	1,822	1,884	173
Producer households		8,793	377	6,845	123
Consumer households and nec		47,227	897	90,431	921

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2014

		Bad debts (gross of writeoffs)	of which: backed by real security
a.	TOTAL	147,601	48,609
	Agricultural, forestry and fishing	5,156	2,803
	Mining and quarrying	360	144
	Manufacturing	39,890	8,614
	Electricity, gas, steam and air conditioning supply	409	80
	Water supply, sewerage, waste management and remediation activities	788	191
	Construction	37,117	16,127
	Wholesale and retail trade, repair of motor vehicles and	26,265	5,192
	Transportation and storage	4,427	966
	Accommodation and food service activities	4,894	2,517
	Information and communication	2,338	372
	Financial and insurance activities	1,284	411
	Real estate activities	15,024	8,638
	Professional, scientific and technical activities	3,122	740
	Administrative and support service activities	3,372	763
	All remaining activities (sections O, P,Q,R,S,T)	2,433	812

Note:

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

[TDC30033](#)

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2014	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	194	1,439	132,501	39,787	34,124	56,187	14,474	30,676
of which: backed by real security	..	565	51,360	10,793	17,643	21,485	6,433	17,805
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	128	673	38,318	11,856	9,710	16,346	3,208	9,473
of which: backed by real security	..	239	14,825	3,143	5,155	6,256	1,606	6,387
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	319	30,348	10,020	8,587	11,350	2,547	5,610
of which: backed by real security	..	222	12,712	2,627	4,744	5,091	1,315	3,631
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	17	340	37,989	10,078	10,032	17,213	3,295	6,793
of which: backed by real security	-	90	14,139	2,523	5,060	6,112	1,497	3,641
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	34	89	18,347	6,117	4,009	7,682	3,272	5,651
of which: backed by real security	..	11	6,804	1,970	1,829	2,751	1,265	2,742
f. ISLANDS								
Bad debts (gross of writeoffs)	14	19	7,499	1,716	1,786	3,596	2,151	3,148
of which: backed by real security	-	5	2,879	530	857	1,274	750	1,405

Note:

Distribution by customer location (region)

TDB30265

Banks

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

March 2014		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL		1,222,060	165,027	1.05	60,558	8,660
b. NORTH-WEST ITALY		296,537	46,939	1.05	14,074	2,942
	Piedmont	84,029	9,682	1.03	3,922	794
	Valle d'Aosta	1,695	158	1.00	80	4
	Liguria	27,755	2,854	1.02	1,323	196
	Lombardy	183,058	34,244	1.06	8,749	1,948
c. NORTH-EAST ITALY		197,808	35,719	1.05	8,665	1,993
	Trentino-Alto Adige	9,641	2,445	1.04	509	169
	Veneto	79,420	15,354	1.03	3,466	937
	Friuli-Venezia Giulia	18,289	2,593	1.05	709	66
	Emilia-Romagna	90,458	15,328	1.07	3,981	821
d. CENTRAL ITALY		265,254	44,498	1.05	12,448	2,092
	Marche	33,348	6,353	1.07	1,504	430
	Tuscany	76,108	13,903	1.04	3,636	743
	Umbria	20,143	2,893	1.05	819	167
	Lazio	135,655	21,349	1.05	6,489	751
e. SOUTHERN ITALY		295,326	25,719	1.07	16,822	1,146
	Abruzzo	29,230	3,732	1.08	1,494	226
	Molise	6,063	654	1.02	312	70
	Campania	129,216	10,306	1.05	8,314	411
	Apulia	73,659	6,796	1.08	3,831	309
	Basilicata	11,142	1,307	1.04	361	20
	Calabria	46,016	2,924	1.07	2,510	109
f. ISLANDS		167,135	12,152	1.06	8,549	488
	Sicily	134,602	9,431	1.07	6,923	387
	Sardinia	32,533	2,721	1.04	1,626	101

Notes:

Distribution by customer location (region)

[TDB30265](#)

Banks

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

March 2014

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,499	907
b.	NORTH-WEST ITALY	845	235
	Piedmont	216	20
	Valle d'Aosta	8	..
	Liguria	78	12
	Lombardy	543	204
c.	NORTH-EAST ITALY	523	317
	Trentino-Alto Adige	31	5
	Veneto	198	76
	Friuli-Venezia Giulia	61	7
	Emilia-Romagna	233	229
d.	CENTRAL ITALY	775	152
	Marche	89	14
	Tuscany	235	58
	Umbria	61	12
	Lazio	390	68
e.	SOUTHERN ITALY	873	109
	Abruzzo	89	12
	Molise	3	..
	Campania	371	40
	Apulia	244	38
	Basilicata	28	6
	Calabria	138	13
f.	ISLANDS	483	93
	Sicily	404	57
	Sardinia	79	36

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

March 2014		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	1,222,060	165,027	1.05	60,558	8,660
	General government	44	186	0.97	6	145
	Financial companies	1,565	1,531	1.34	75	195
	Non-financial companies	220,747	118,082	1.06	8,733	6,663
	<i>of which: industry</i>	<i>47,496</i>	<i>33,291</i>	<i>1.06</i>	<i>1,504</i>	<i>1,624</i>
	building	42,597	31,894	1.07	1,885	2,297
	services	113,819	47,284	1.02	4,644	2,476
	Producer households	179,246	14,431	1.06	6,704	562
	Consumer households and nec	811,527	30,244	1.03	44,577	1,072

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

March 2014

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,499	907
	General government	2	1
	Financial companies	9	217
	Non-financial companies	619	448
	<i>of which: industry</i>	<i>128</i>	<i>90</i>
	building	132	164
	services	311	163
	Producer households	669	85
	Consumer households and nec	2,187	156

Notes:

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	129,972	5,342	9,366	110,231	1,931	3,102
b.	NORTH-WEST ITALY	52,811	201	3,835	46,933	536	1,307
	Piedmont	5,648	35	227	5,062	167	157
	Valle d'Aosta	187	1	1	173	3	9
	Liguria	4,733	21	15	4,612	32	54
	Lombardy	42,244	145	3,592	37,085	334	1,088
c.	NORTH-EAST ITALY	31,992	699	4,369	25,121	815	987
	Trentino-Alto Adige	3,615	160	52	2,862	230	311
	Veneto	8,324	109	1,447	6,267	217	284
	Friuli-Venezia Giulia	5,715	27	101	5,401	124	62
	Emilia-Romagna	14,337	403	2,769	10,592	244	330
d.	CENTRAL ITALY	38,545	4,148	920	32,573	277	628
	Marche	1,075	9	17	907	59	83
	Tuscany	4,932	15	90	4,558	116	153
	Umbria	438	5	6	386	22	20
	Lazio	32,099	4,119	806	26,722	80	372
e.	SOUTHERN ITALY	4,370	276	44	3,724	200	126
	Abruzzo	721	12	4	648	34	22
	Molise	73	..	2	63	4	3
	Campania	2,338	212	24	2,017	51	34
	Apulia	898	13	9	747	74	56
	Basilicata	91	..	1	76	10	4
	Calabria	248	38	4	173	26	6
f.	ISLANDS	2,255	18	199	1,880	103	55
	Sicily	1,019	..	13	913	65	28
	Sardinia	1,236	18	186	968	38	26

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

March 2014		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	10,155	5,401	1,474	1,570	1,293	415
	General government	253	7	44	190	5	7
	Financial corporations	494	266	162	59	7	..
	Non-financial corporation	1,984	1,359	109	386	104	26
	Producer households	87	17	18	17	28	7
	Consumer households	7,336	3,752	1,142	918	1,150	374
b.	WITH AGREED MATURITY	156,208	52,908	44,269	40,871	13,765	4,395
	General government	8,927	77	69	8,722	19	40
	Financial corporations	32,125	12,356	15,067	4,450	158	94
	Non-financial corporation	19,840	8,741	4,487	5,641	737	234
	Producer households	3,951	1,023	1,334	743	684	167
	Consumer households	91,365	30,711	23,312	21,315	12,166	3,861
c.	UNREDEEMABLE AT NOTICE	304,409	70,788	50,715	60,803	91,036	31,067
	General government	8,862	1,262	944	3,772	2,288	595
	Financial corporations	826	628	133	26	23	16
	Non-financial corporation	3,264	738	794	878	589	264
	Producer households	2,200	296	601	405	579	319
	Consumer households	289,258	67,863	48,243	55,721	87,557	29,874
d.	CUSTOMER CURRENT ACCOUNTS	756,388	278,854	171,082	183,771	84,723	37,958
	General government	24,424	2,288	3,409	15,899	1,467	1,361
	Financial corporations	68,512	37,227	15,277	13,475	1,252	1,280
	Non-financial corporation	166,904	63,399	40,329	42,145	14,995	6,037
	Producer households	36,402	11,101	9,617	6,731	6,306	2,647
	Consumer households	460,146	164,839	102,451	105,521	60,702	26,633
e.	SAVING CERTIFICATES AND CDs ISSUED	40,953	9,814	12,524	8,673	7,033	2,910
	General government	44	2	13	11	18	..
	Financial corporations	596	377	127	78	9	4
	Non-financial corporation	2,395	1,153	634	307	252	50
	Producer households	1,410	229	506	307	286	82
	Consumer households	36,509	8,054	11,243	7,970	6,468	2,774

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

March 2014		Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households
a.	TOTAL	1,308,257	210,102	44,228	915,758
b.	NORTH-WEST ITALY	426,073	78,324	12,706	281,079
	Piedmont	105,033	15,728	3,583	73,414
	Valle d'Aosta	3,587	701	135	2,384
	Liguria	34,798	4,891	1,094	27,448
	Lombardy	282,655	57,003	7,893	177,832
c.	NORTH-EAST ITALY	289,189	51,240	12,098	190,899
	Trentino-Alto Adige	28,137	5,400	1,647	19,078
	Veneto	122,177	19,123	4,694	77,009
	Friuli-Venezia Giulia	29,233	3,885	856	18,768
	Emilia-Romagna	109,642	22,832	4,901	76,044
d.	CENTRAL ITALY	302,777	53,824	8,244	199,059
	Marche	32,997	4,002	1,203	26,838
	Tuscany	75,369	12,895	3,014	56,234
	Umbria	15,747	2,388	514	12,455
	Lazio	178,664	34,539	3,513	103,532
e.	SOUTHERN ITALY	209,218	19,132	7,934	177,888
	Abruzzo	25,431	2,577	1,135	20,874
	Molise	5,929	320	151	5,256
	Campania	86,699	9,073	2,996	73,181
	Apulia	55,669	5,150	2,464	47,049
	Basilicata	10,038	636	318	8,896
	Calabria	25,451	1,376	870	22,631
f.	ISLANDS	81,000	7,581	3,246	66,833
	Sicily	58,424	4,887	2,128	49,528
	Sardinia	22,575	2,694	1,118	17,305

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns
Stocks in millions of euro

March 2014

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	16	79,811	-	79	78,699
Credit default swap	900	2,613	49,823	-	1,501	49,699
Credit default option	-	-	100	-	222	25
Total rate of return swap	-	-	-	-	-	208
Other credit derivatives	-	358	32	-	-	..

Notes:

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

[TDB30586](#)

Banks

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

March 2014

	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	24,863	359	1,641	4,749	9,135	8,685
Intrinsic value	6,161	3	10	86	518	5,490
b. NORTH-WEST ITALY						
Number of holders	8,855	112	542	1,619	3,172	3,318
Intrinsic value	2,389	2	2	32	162	2,176
c. NORTH-EAST ITALY						
Number of holders	6,520	106	421	1,226	2,266	2,438
Intrinsic value	1,072	..	2	21	107	933
d. CENTRAL ITALY						
Number of holders	5,804	80	429	1,196	2,218	1,805
Intrinsic value	2,055	..	4	20	166	1,845
e. SOUTHERN ITALY						
Number of holders	2,445	31	144	436	992	794
Intrinsic value	424	..	1	7	56	350
f. ISLAND						
Number of holders	1,239	30	105	272	487	330
Intrinsic value	222	..	1	5	25	186

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

March 2014		Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL							
Number of holders		27,936	632	2,569	5,260	9,463	9,376
Intrinsic value		42,798	26	53	378	1,880	34,621
b. GENERAL GOVERNMENT							
Number of holders		174	1	2	13	40	104
Intrinsic value		6,720	..	..	7	21	6,669
c. FINANCIAL COMPANIES							
Number of holders		272	3	4	26	37	161
Intrinsic value		5,940	..	..	106	5	2,521
d. NON-FINANCIAL COMPANIES							
Number of holders		22,788	211	1,130	3,981	8,598	8,604
Intrinsic value		6,105	3	9	76	488	5,475
<i>of which: industry</i>							
Number of holders		8,715	28	204	1,001	3,151	4,267
Intrinsic value		1,991	..	3	14	143	1,818
building							
Number of holders		2,120	33	121	389	837	696
Intrinsic value		781	..	1	7	60	703
services							
Number of holders		11,143	145	779	2,461	4,225	3,382
Intrinsic value		3,216	3	5	53	256	2,869
e. PRODUCER HOUSEHOLDS							
Number of holders		2,075	148	511	768	537	81
Intrinsic value		56	..	1	9	30	15
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		1,787	258	868	404	122	44
Intrinsic value		56	1	3	5	7	33
g. REST OF THE WORLD							
Number of holders		423	3	11	11	44	171
Intrinsic value		15,631	22	5	166	1,212	11,790

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

Distribution by type of security and type of deposit

[TDB40082](#)

Source: Supervisory returns
Stocks in millions of euro

March 2014

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,905,698	740,413	214,173
Italian government securities	716,916	213,196	61,204
<i>of which:</i> BOTs	42,517	11,966	1,527
CCTs	51,417	15,859	3,964
BTPs	586,570	179,802	54,922
Other debt securities	486,928	189,984	32,029
<i>of which:</i> in non-euro-area currencies	46,216	17,405	3,104
Equity securities	264,310	77,714	93,795
<i>of which:</i> in non-euro-area currencies	33,791	7,938	1,314
Units of collective investment undertakings	421,459	256,423	19,747
Other securities and the like	3,809	773	1,340

Notes:

Banks and CDP

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
80,378	50,163	5,633	1,519,871	671,191	187,064
25,511	12,456	1,544	567,727	195,051	51,325
1,426	1,064	183	20,897	10,876	1,161
3,034	1,991	251	36,121	13,194	2,907
17,800	7,422	892	491,446	167,591	46,782
13,939	6,815	829	402,177	177,757	28,782
1,900	1,368	171	31,538	15,489	2,846
4,675	2,683	658	215,199	71,535	84,701
1,452	761	314	15,704	6,950	897
36,151	28,168	2,590	320,629	223,961	15,719
..	..	-	3,117	676	946

Distribution by customer location (region)

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

March 2014

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,905,698	740,413	214,173
b.	NORTH-WEST ITALY	907,806	353,264	73,685
	Piedmont	203,830	92,758	15,662
	Valle d'Aosta	2,514	1,679	197
	Liguria	40,313	31,479	3,091
	Lombardy	661,150	227,349	54,735
c.	NORTH-EAST ITALY	424,085	171,548	31,733
	Trentino-Alto Adige	14,740	9,072	1,496
	Veneto	104,907	61,300	12,612
	Friuli-Venezia Giulia	133,733	14,163	1,276
	Emilia-Romagna	170,705	87,014	16,350
d.	CENTRAL ITALY	472,596	128,546	99,193
	Marche	19,778	15,467	3,272
	Tuscany	63,732	46,793	8,356
	Umbria	10,339	7,801	1,608
	Lazio	378,746	58,485	85,957
e.	SOUTHERN ITALY	72,491	63,767	6,665
	Abruzzo	7,063	6,128	665
	Molise	1,101	956	134
	Campania	33,579	29,097	3,059
	Apulia	21,540	19,335	1,963
	Basilicata	2,360	2,181	176
	Calabria	6,849	6,069	670
f.	ISLANDS	28,721	23,288	2,897
	Sicily	20,902	17,575	1,681
	Sardinia	7,819	5,714	1,216

Notes:

Banks and CDP

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
80,378	50,163	5,633	1,519,871	671,191	187,064
42,932	24,601	3,094	680,407	320,523	63,677
14,300	5,600	408	179,691	85,483	14,185
80	80	..	2,339	1,577	193
1,615	1,500	70	37,825	29,460	2,685
26,937	17,422	2,616	460,551	204,002	46,613
21,383	13,524	1,152	384,396	153,910	25,843
1,242	792	42	11,961	8,046	1,333
10,456	3,893	428	87,506	55,827	10,460
1,046	878	90	130,964	13,010	1,063
8,638	7,961	593	153,965	77,027	12,986
11,556	8,370	889	363,750	116,370	90,183
718	633	64	18,204	14,515	2,977
3,557	2,987	251	55,948	42,387	7,408
520	462	29	9,399	7,132	1,373
6,761	4,288	544	280,199	52,336	78,425
3,410	2,715	359	64,843	58,729	5,039
242	224	18	6,572	5,737	573
25	23	1	1,011	896	106
1,796	1,313	148	29,235	26,552	2,222
1,106	954	151	19,451	17,771	1,445
51	46	5	2,200	2,059	139
190	154	36	6,375	5,714	554
1,097	953	140	26,476	21,659	2,322
599	539	59	19,444	16,508	1,319
498	413	80	7,032	5,151	1,003

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

1st quarter 2014

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,015,005	951,640	63,365
Italian government securities	562,015	550,029	11,986
<i>of which:</i> BOTs	84,022	82,195	1,827
CCT	100,668	98,421	2,246
BTPs	342,028	334,764	7,264
Other debt securities	242,850	222,687	20,163
Equity securities	191,322	161,490	29,833
Other securities	5,428	4,046	1,383
b. TOTAL DERIVATIVE INSTRUMENTS	1,416,994	1,377,023	39,971
Futures	522,397	493,380	29,016
<i>of which:</i> on interest rates	129,776	129,733	43
on stock indices	188,374	163,311	25,063
Swaps and forward rate agreements	728,768	728,768	-
<i>of which:</i> interest rate swaps	399,217	399,217	-
currency swaps	2,253	2,253	-
Forward rate agreements	320,015	320,015	-
Options on securities	27,658	23,432	4,226
<i>of which:</i> on equity securities	26,540	22,314	4,226
Options on futures or stock indices	74,936	69,286	5,649
<i>of which:</i> on stock indices or futures on stock indices	64,422	58,779	5,644
Interest rate options	34,609	34,609	-
Foreign currency options and other derivative instruments	28,627	27,548	1,079

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

Distribution of portfolio by type of security

[TDB40520](#)

Source: Supervisory returns
Stocks and flows in millions of euro

1st quarter 2014

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	95,366	79,204	642,213
	Italian government securities	26,128	23,089	215,823
	<i>of which:</i> BOTs	3,068	3,490	4,782
	CCTs	3,846	3,097	12,128
	BTPs	17,294	14,562	187,484
	Other debt securities	23,951	19,022	219,743
	<i>of which:</i> in non-euro-area currencies	2,127	1,625	3,305
	Equity securities	7,089	6,820	55,761
	<i>of which:</i> in non-euro-area currencies	1,459	1,392	2,671
	Units of collective investment undertakings	33,060	25,396	150,774
	Other securities and the like	5,138	4,877	113

Notes: The data include transactions with non-residents.

Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
22,838	21,261	97,252	7,615	6,452	10,374	64,913	51,492	534,587
6,537	5,951	33,397	602	565	1,717	18,989	16,573	180,708
1,171	872	1,589	177	121	212	1,720	2,497	2,981
698	682	3,255	102	108	359	3,045	2,307	8,515
3,676	3,450	25,095	267	265	1,013	13,351	10,848	161,376
4,205	4,863	18,003	1,294	1,153	3,012	18,452	13,007	198,728
669	649	2,546	319	201	750	1,139	775	9
2,449	1,953	5,638	1,203	1,108	1,108	3,437	3,758	49,015
622	498	2,174	75	68	343	762	827	153
9,307	8,230	40,231	1,388	1,446	4,529	22,364	15,719	106,014
339	264	-17	3,128	2,179	8	1,671	2,435	122

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

March 2014		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a.	TOTAL	3,309,011	1,098,456	711,594	651,767	239,681	125,295
	<i>of which:</i> 1 facility	2,831,831	1,076,677	660,166	552,483	140,041	47,792
	2 facilities	286,503	20,824	48,323	80,469	63,970	35,830
	3-4 facilities	138,606	939	3,077	18,552	33,635	35,426
	more than 4 facilities	52,071	16	28	263	2,035	6,247
b.	GENERAL GOVERNMENT	7,012	573	462	908	1,190	1,163
	<i>of which:</i> 1 facility	4,247	556	412	736	853	675
	2 facilities	1,784	16	49	160	298	416
	3-4 facilities	767	1	1	12	38	72
	more than 4 facilities	214	-	-	-	1	-
c.	FINANCIAL COMPANIES	7,650	1,861	1,000	1,135	722	460
	<i>of which:</i> 1 facility	5,472	1,772	781	771	398	227
	2 facilities	1,272	83	199	270	186	126
	3-4 facilities	619	6	20	90	121	90
	more than 4 facilities	287	-	-	4	17	17
d.	NON-FINANCIAL COMPANIES	784,487	181,444	98,619	128,562	114,525	89,299
	<i>of which:</i> 1 facility	458,698	173,746	73,269	73,261	48,026	27,958
	2 facilities	167,021	7,370	23,806	43,019	40,011	26,354
	3-4 facilities	110,001	320	1,532	12,118	24,922	29,535
	more than 4 facilities	48,767	8	12	164	1,566	5,452
e.	PRODUCER HOUSEHOLDS	452,372	164,317	86,056	89,420	39,935	15,126
	<i>of which:</i> 1 facility	375,871	158,553	73,033	66,733	21,459	5,639
	2 facilities	56,281	5,531	12,154	18,484	12,127	4,796
	3-4 facilities	18,091	228	858	4,143	5,996	4,087
	more than 4 facilities	2,129	5	11	60	353	604
f.	CONSUMER HOUSEHOLDS AND NEC	2,029,039	737,875	520,623	427,514	81,181	18,282
	<i>of which:</i> 1 facility	1,961,196	729,849	508,286	407,318	67,607	12,567
	2 facilities	58,347	7,640	11,678	18,035	11,002	3,963
	3-4 facilities	8,840	383	654	2,127	2,474	1,585
	more than 4 facilities	656	3	5	34	98	167

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

TDB30446

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

March 2014

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL	90,521	34,235	28,164	5,982
of which: 1 facility	25,961	7,438	4,537	617
2 facilities	20,544	5,923	3,398	568
3-4 facilities	29,635	9,867	6,104	837
more than 4 facilities	14,381	11,007	14,125	3,960
b. GENERAL GOVERNMENT	1,156	499	547	324
of which: 1 facility	502	179	139	16
2 facilities	460	170	155	51
3-4 facilities	188	134	195	124
more than 4 facilities	6	16	58	133
c. FINANCIAL COMPANIES	439	264	492	522
of which: 1 facility	244	145	255	183
2 facilities	106	53	87	125
3-4 facilities	62	41	85	84
more than 4 facilities	27	25	65	130
d. NON-FINANCIAL COMPANIES	75,212	30,689	25,898	5,046
of which: 1 facility	18,876	6,042	3,706	396
2 facilities	16,525	5,059	2,900	375
3-4 facilities	26,324	8,946	5,530	607
more than 4 facilities	13,487	10,642	13,762	3,668
e. PRODUCER HOUSEHOLDS	6,271	1,182	359	8
of which: 1 facility	1,753	233	39	1
2 facilities	1,708	243	50	1
3-4 facilities	2,123	453	119	1
more than 4 facilities	687	253	151	5
f. CONSUMER HOUSEHOLDS AND NEC	6,837	1,443	784	75
of which: 1 facility	4,116	734	331	18
2 facilities	1,660	362	199	16
3-4 facilities	892	279	167	17
more than 4 facilities	169	68	87	24

Note:

Distribution by customer location (region) and number of facilities

[TDB30431](#)

Source: Central Credit Register
Stocks in millions of euro

March 2014		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,584,788	1,204,734	3,309,011	478,590	429,842	2,831,831
b.	NORTH-WEST ITALY	688,671	519,584	951,524	178,948	159,050	801,959
	Piedmont	97,722	69,673	242,180	25,262	22,446	207,155
	Valle d'Aosta	2,419	1,821	7,664	850	769	6,652
	Liguria	28,395	21,803	73,617	9,643	8,713	63,721
	Lombardy	560,135	426,287	628,063	143,193	127,122	524,431
c.	NORTH-EAST ITALY	400,827	307,716	855,531	137,389	123,540	721,810
	Trentino-Alto Adige	42,092	32,898	112,860	18,100	14,771	99,941
	Veneto	173,302	137,184	320,543	74,504	68,028	267,459
	Friuli-Venezia Giulia	28,753	21,134	92,711	8,762	8,082	81,290
	Emilia-Romagna	156,680	116,501	329,417	36,022	32,658	273,120
d.	CENTRAL ITALY	324,443	232,270	722,032	92,900	82,627	618,555
	Marche	33,379	25,970	107,781	11,181	10,362	88,655
	Tuscany	92,796	71,314	251,491	33,938	28,391	208,961
	Umbria	15,597	12,529	56,524	4,473	4,201	46,952
	Lazio	182,672	122,457	306,236	43,308	39,674	273,987
e.	SOUTHERN ITALY	115,570	97,198	490,460	45,219	41,583	428,568
	Abruzzo	17,812	14,717	72,473	6,489	6,114	62,023
	Molise	2,117	1,800	11,367	885	818	9,737
	Campania	47,214	38,948	169,512	17,835	15,680	148,856
	Apulia	33,241	28,357	155,703	13,504	12,829	136,318
	Basilicata	4,377	3,656	20,661	1,752	1,657	17,906
	Calabria	10,809	9,721	60,744	4,755	4,483	53,728
f.	ISLANDS	55,278	47,965	289,464	24,134	23,041	260,939
	Sicily	38,084	32,624	200,578	16,267	15,431	179,198
	Sardinia	17,194	15,341	88,886	7,867	7,610	81,741

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
196,623	151,525	286,503	254,415	199,126	138,606	655,161	424,242	52,071
81,497	60,934	86,655	125,564	100,004	44,713	302,662	199,595	18,197
11,366	8,219	21,281	14,805	10,309	10,163	46,288	28,700	3,581
316	233	702	646	409	250	606	409	60
3,669	2,658	6,244	3,927	2,681	2,675	11,155	7,750	977
66,145	49,824	58,428	106,185	86,605	31,625	244,612	162,736	13,579
51,106	41,752	78,191	54,208	39,403	39,663	158,125	103,021	15,867
6,483	5,388	9,010	7,209	5,575	3,116	10,300	7,164	793
16,966	13,585	30,490	21,778	15,478	15,959	60,053	40,093	6,635
2,766	2,290	6,810	3,958	2,984	3,276	13,267	7,777	1,335
24,890	20,489	31,881	21,263	15,366	17,312	74,505	47,987	7,104
40,584	29,083	62,332	45,077	35,565	29,958	145,882	84,994	11,187
4,025	3,375	11,114	5,045	3,711	5,757	13,127	8,522	2,255
10,583	8,696	24,525	16,113	12,191	12,849	32,162	22,036	5,156
2,060	1,700	5,639	2,548	1,913	2,805	6,515	4,716	1,128
23,916	15,312	21,054	21,370	17,751	8,547	94,077	49,721	2,648
16,016	13,483	39,656	19,127	15,425	17,079	35,207	26,708	5,157
2,560	2,140	6,636	2,903	2,207	2,832	5,861	4,256	982
340	280	1,069	385	318	457	507	384	104
5,604	4,735	13,193	7,256	5,916	5,633	16,519	12,617	1,830
5,124	4,324	12,313	5,833	4,814	5,472	8,779	6,389	1,600
667	535	1,754	829	612	808	1,129	851	193
1,722	1,470	4,691	1,920	1,558	1,877	2,412	2,211	448
7,419	6,273	19,669	10,440	8,728	7,193	13,286	9,924	1,663
5,175	4,276	14,552	6,724	5,393	5,526	9,918	7,523	1,302
2,244	1,997	5,117	3,716	3,334	1,667	3,367	2,400	361

Distribution by customer segment of economic activity and total credit granted

Banks

Source: Central Credit Register
Size classes in euro

March 2014		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL							
Average number of banks per borrower		1.27	1.02	1.08	1.19	1.61	2.16
First banks share of total credit granted(%)		66	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.66	1.03	1.11	1.20	1.33	1.49
First banks share of total credit granted(%)		71	100	96	94	93	90
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.66	1.05	1.24	1.42	1.74	1.91
First banks share of total credit granted(%)		81	98	91	88	83	83
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.90	1.04	1.27	1.54	1.89	2.34
First banks share of total credit granted(%)		52	98	90	83	77	71
<i>of which: industry</i>							
Average number of banks per borrower		2.49	1.05	1.30	1.63	2.11	2.73
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	1.48	1.75	2.04
First banks share of total credit granted(%)		67	99	91	85	81	78
<i>of which: services</i>							
Average number of banks per borrower		1.73	1.04	1.28	1.53	1.85	2.26
First banks share of total credit granted(%)		55	98	89	83	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.24	1.04	1.16	1.31	1.67	2.12
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.03	1.05	1.21	1.45
First banks share of total credit granted(%)		96	100	99	99	95	91

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

Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register
Size classes in euro

March 2014

from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
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a. TOTAL

Average number of banks per borrower	2.78	3.61	5.01	7.72
First banks share of total credit granted(%)	69	64	55	57

b. GENERAL GOVERNMENT

Average number of banks per borrower	1.77	2.05	2.60	4.47
First banksshare of total credit granted(%)	86	84	85	68

c. FINANCIAL COMPANIES

Average number of banks per borrower	1.90	2.09	2.61	4.35
First banks share of total credit granted(%)	86	84	82	81

d. NON-FINANCIAL COMPANIES

Average number of banks per borrower	2.93	3.76	5.20	8.28
First banks share of total credit granted(%)	66	61	52	37

of which: industry

Average number of banks per borrower	3.55	4.63	6.35	9.57
First banks share of total credit granted(%)	55	49	41	30

of which: building

Average number of banks per borrower	2.36	2.85	3.72	6.53
First banks share of total credit granted(%)	77	74	69	47

of which: services

Average number of banks per borrower	2.81	3.59	4.86	7.38
First banks share of total credit granted(%)	68	64	56	42

e. PRODUCER HOUSEHOLDS

Average number of banks per borrower	2.59	3.21	4.35	4.88
First banks share of total credit granted(%)	77	75	66	52

f. CONSUMER HOUSEHOLDS
AND NEC

Average number of banks per borrower	1.66	1.92	2.38	8.79
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-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
a. TOTAL	0.43	0.43	0.57	0.47	0.53
up to 125,000	0.30	0.30	0.34	0.29	0.29
from 125,000 to 500,000	0.50	0.50	0.56	0.48	0.49
more than 500,000	0.43	0.44	0.63	0.50	0.59
b. GENERAL GOVERNMENT	..	0.04	..	0.01	..
up to 125,000	0.04	0.08	-	-	0.01
from 125,000 to 500,000	-	-	0.05	-	0.03
more than 500,000	-	0.04	..	0.01	-
c. FINANCIAL COMPANIES	..	0.01	0.01	0.01	0.01
up to 125,000	0.71	0.35	0.72	0.22	0.44
from 125,000 to 500,000	0.30	0.44	0.49	0.94	0.67
more than 500,000	..	..	0.01	..	0.01
d. NON-FINANCIAL COMPANIES	0.57	0.57	0.80	0.68	0.79
up to 125,000	0.68	0.63	0.82	0.70	0.75
from 125,000 to 500,000	0.65	0.56	0.83	0.72	0.76
more than 500,000	0.56	0.56	0.80	0.68	0.80
e. PRODUCER HOUSEHOLDS	0.62	0.66	0.73	0.65	0.66
up to 125,000	0.49	0.47	0.55	0.52	0.55
from 125,000 to 500,000	0.64	0.62	0.73	0.66	0.70
more than 500,000	0.73	0.91	0.88	0.75	0.72
f. CONSUMER HOUSEHOLDS	0.34	0.37	0.35	0.30	0.31
up to 125,000	0.23	0.25	0.26	0.22	0.22
from 125,000 to 500,000	0.42	0.46	0.43	0.35	0.35
more than 500,000	0.67	0.64	0.57	0.53	0.71
g. OTHER SECTORS	0.09	0.10	4.10	0.04	0.22
up to 125,000	0.22	0.19	0.28	0.14	0.21
from 125,000 to 500,000	0.19	0.06	0.18	0.14	0.14
more than 500,000	0.06	0.09	5.02	0.02	0.23

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-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
0.53	0.72	0.68	0.78	0.71	0.79	0.61
0.32	0.33	0.31	0.29	0.30	0.31	0.28
0.51	0.61	0.53	0.53	0.54	0.59	0.49
0.58	0.83	0.79	0.94	0.84	0.95	0.71
0.01	0.03	0.07	0.01	0.02	0.22	0.33
-	-	0.04	-	0.09	0.08	0.10
0.09	0.11	0.12	0.09	0.06	0.17	0.04
0.01	0.03	0.07	0.01	0.02	0.22	0.33
0.05	0.03	0.13	0.12	0.02	0.08	0.07
0.62	0.66	0.53	0.57	0.84	0.93	0.67
0.80	0.48	0.85	0.67	0.41	0.78	0.44
0.05	0.03	0.13	0.12	0.02	0.07	0.07
0.78	1.15	1.06	1.23	1.19	1.31	0.98
0.71	0.92	0.77	0.83	0.78	0.92	0.75
0.71	0.95	0.84	0.93	0.87	1.04	0.86
0.79	1.18	1.08	1.26	1.23	1.34	1.00
0.70	0.88	0.77	0.88	0.71	0.85	0.79
0.55	0.63	0.57	0.57	0.53	0.59	0.52
0.68	0.89	0.77	0.77	0.72	0.82	0.71
0.86	1.12	0.95	1.35	0.87	1.16	1.17
0.35	0.35	0.34	0.33	0.33	0.33	0.28
0.25	0.24	0.23	0.21	0.23	0.21	0.20
0.41	0.43	0.37	0.35	0.38	0.38	0.32
0.60	0.71	0.91	1.09	0.67	0.94	0.59
0.24	0.06	0.08	3.16	0.37	0.07	0.12
0.14	0.28	0.15	0.30	0.17	0.32	0.18
0.10	0.19	0.08	0.17	0.17	0.19	0.15
0.27	0.02	0.07	3.88	0.42	0.03	0.11

Lending and deposit rates

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

TDB30821

Sample of banks

Sources: Survey of lending rates
Percentages

March 2014		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
a. ITALY								
Initial period of rate fixation:								
up to 1 year		3.46	4.18	4.15	4.44	4.09	4.37	2.87
from 1 to 5 years		3.11	3.25	3.09	3.07	3.44	5.02	4.34
more than 5 years		4.08	4.28	4.24	4.07	4.32	5.43	4.83
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.94	3.98	4.00	4.16	3.90	4.25	2.85
from 1 to 5 years		2.61	2.93	3.11	2.63	3.09	5.29	4.07
more than 5 years		4.37	4.09	4.13	3.77	4.11	5.28	4.56
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.71	4.08	4.04	4.51	3.96	4.00	2.80
from 1 to 5 years		3.23	3.48	3.74	3.48	3.59	3.49	4.27
more than 5 years		3.23	3.70	3.48	3.24	3.97	5.04	4.78
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.82	4.18	4.18	4.49	4.07	4.41	2.88
from 1 to 5 years		3.57	3.34	2.09	4.46	3.50	5.87	4.74
more than 5 years		4.71	4.35	4.56	4.42	4.19	5.49	4.91
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.65	5.07	5.11	5.07	5.07	5.31	3.10
from 1 to 5 years		5.09	5.07	4.78	4.46	5.51	5.76	4.61
more than 5 years		5.14	5.36	5.56	4.84	5.51	5.69	4.99
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		4.19	4.68	4.44	4.79	4.72	5.13	2.98
from 1 to 5 years		4.82	4.69	4.87	4.11	4.64	6.50	4.45
more than 5 years		4.85	4.84	4.54	4.73	4.90	5.70	5.21

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2014

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. ITALY	6.93	10.92	10.41	9.44	8.21	7.06	3.56
b. NORTH-WEST ITALY	6.00	10.87	10.18	9.07	7.67	6.70	2.98
Piedmont	7.01	10.50	9.84	8.89	7.74	6.87	4.27
Valle d'Aosta	8.22	10.39	10.09	9.61	8.38	8.81	4.89
Liguria	7.15	11.81	10.98	9.79	8.51	7.10	2.98
Lombardy	5.67	10.90	10.21	9.06	7.58	6.63	2.75
c. NORTH-EAST ITALY	6.90	9.90	9.38	8.46	7.43	6.45	4.43
Trentino-Alto Adige	5.50	7.87	7.20	6.69	5.80	4.75	3.93
Veneto	7.21	10.35	10.14	9.12	7.90	6.81	4.29
Friuli-Venezia Giulia	7.27	10.12	9.79	8.57	7.34	6.63	4.55
Emilia-Romagna	7.14	10.05	9.44	8.60	7.76	6.98	4.66
d. CENTRAL ITALY	7.48	11.12	10.82	9.97	8.98	7.85	4.06
Marche	8.89	10.21	10.68	10.10	9.29	8.93	5.66
Tuscany	8.48	11.99	11.09	10.30	9.56	8.09	4.05
Umbria	9.99	11.40	11.50	10.67	9.77	9.78	8.25
Lazio	6.53	10.71	10.55	9.58	8.43	7.22	3.82
e. SOUTHERN ITALY	9.11	11.76	11.60	10.80	9.89	8.58	4.62
Abruzzo	9.01	10.72	10.56	9.95	9.46	8.03	6.66
Molise	9.43	11.44	11.11	10.08	9.39	9.89	3.25
Campania	8.64	11.97	11.72	10.94	10.54	9.10	3.99
Apulia	9.45	11.75	11.68	10.88	9.55	8.18	5.28
Basilicata	9.22	11.02	11.46	10.90	8.56	8.48	7.06
Calabria	10.33	12.44	12.47	11.36	10.07	9.23	5.83
f. ISLANDS	7.88	11.50	11.13	10.57	9.54	7.78	3.17
Sicily	9.22	11.54	11.13	10.67	9.56	7.89	5.60
Sardinia	5.83	11.39	11.12	10.29	9.49	7.51	2.25

Notes: Only lending in euros is considered.

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

[TDB30840](#)

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2014

March 2014		Term loans				Revocable loans
		Matched loans	Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	5.19	3.14	3.67	4.45	8.12
	up to 250,000	8.99	3.43	5.90	5.56	11.60
	from 250,000 to 1,000,000	7.95	3.50	5.51	5.46	10.18
	from 1,000,000 to 5,000,000	6.49	3.39	4.89	4.90	8.62
	from 5,000,000 to 25,000,000	4.90	3.26	4.07	4.14	7.34
	more than 25,000,000	3.42	2.84	3.00	3.34	5.24
b.	NORTH-EAST ITALY	4.81	3.07	3.61	4.18	7.59
	up to 250,000	9.43	3.36	5.70	5.30	11.64
	from 250,000 to 1,000,000	8.06	3.39	5.41	5.26	9.91
	from 1,000,000 to 5,000,000	6.30	3.28	4.73	4.78	8.05
	from 5,000,000 to 25,000,000	4.57	3.18	4.30	4.25	7.00
	more than 25,000,000	3.08	2.85	2.97	3.31	5.00
c.	NORTH-WEST ITALY	4.92	3.20	3.66	3.90	7.45
	up to 250,000	8.32	3.31	4.85	5.17	10.60
	from 250,000 to 1,000,000	7.22	3.42	4.30	4.89	9.18
	from 1,000,000 to 5,000,000	6.02	3.33	4.09	4.30	7.87
	from 5,000,000 to 25,000,000	4.66	3.28	3.57	3.89	6.78
	more than 25,000,000	3.60	3.00	3.40	2.93	5.16
d.	CENTRAL ITALY	5.77	3.04	3.35	4.53	8.50
	up to 250,000	8.76	3.49	6.19	5.64	12.00
	from 250,000 to 1,000,000	8.11	3.55	6.08	5.53	10.82
	from 1,000,000 to 5,000,000	6.90	3.47	5.42	4.86	9.44
	from 5,000,000 to 25,000,000	5.36	3.29	4.13	3.99	8.08
	more than 25,000,000	3.77	2.57	2.81	3.66	5.17
e.	SOUTHERN ITALY	6.41	3.50	5.20	5.44	10.03
	up to 250,000	9.68	3.77	6.47	5.86	12.28
	from 250,000 to 1,000,000	8.89	3.86	6.13	5.81	11.24
	from 1,000,000 to 5,000,000	7.43	3.67	5.57	5.58	10.13
	from 5,000,000 to 25,000,000	5.92	3.41	4.27	4.58	8.72
	more than 25,000,000	3.93	3.17	3.53	3.98	7.32
f.	ISLANDS	6.88	3.18	4.85	5.08	9.63
	up to 250,000	8.39	3.52	6.08	5.78	11.71
	from 250,000 to 1,000,000	8.72	3.67	5.82	5.80	10.84
	from 1,000,000 to 5,000,000	7.86	3.46	5.01	5.18	9.79
	from 5,000,000 to 25,000,000	6.69	3.30	3.87	4.29	7.89
	more than 25,000,000	4.81	2.68	4.00	3.34	6.83

Notes: Only lending in euros is considered.

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

[TDB30850](#)

Sample of Banks

Source: Survey of lending rates
Percentages

March 2014

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.19	4.81	4.92	5.77	6.41	6.88
<i>of which:</i> discount lending	6.81	5.61	6.54	6.38	7.88	7.64
advance on loan selling for factoring	3.96	4.20	3.51	3.96	3.90	3.59
b. TERM LOANS	3.24	3.15	3.24	3.15	3.72	3.41
Initial period of rate fixation:						
up to 1 year	3.14	3.07	3.20	3.04	3.50	3.18
more than 1 year	4.23	3.99	3.83	4.11	5.40	5.06
<i>of which:</i> leasing	3.88	3.82	3.94	3.74	4.19	4.14
Initial period of rate fixation:						
up to 1 year	3.79	3.69	3.88	3.75	3.99	4.00
more than 1 year	4.58	4.65	4.80	3.74	5.67	5.31
c. REVOCABLE LOANS	8.12	7.59	7.45	8.50	10.03	9.63

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

March 2014

March 2014	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
TOTAL	5.19	3.16	4.45	8.12	3.33	2.99
Agricultural, forestry and fishing	6.16	3.33	5.30	8.15	4.89	4.56
Mining and quarrying	6.25	3.45	4.70	9.43	5.12	3.91
Manufacturing	4.95	3.24	4.63	9.30	3.58	1.79
Electricity, gas, steam and air conditioning supply	4.28	2.95	3.83	5.61	3.16	3.13
Water supply, sewerage, waste management and remediation activities	5.48	2.95	3.99	6.96	4.37	5.18
Construction	5.89	3.36	4.19	7.95	4.27	4.68
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.02	3.50	5.23	9.29	3.70	5.65
Transportation and storage	6.19	2.49	4.55	8.50	1.74	2.93
Accommodation and food service activities	6.57	2.92	4.99	8.68	4.24	6.02
Information and communication	6.15	3.20	3.76	5.77	1.72	0.75
Financial and insurance activities	3.09	3.15	3.36	5.48	3.46	2.94
Real estate activities	5.57	2.83	4.08	6.27	3.61	4.51
Professional, scientific and technical activities	6.36	3.30	3.88	7.13	3.34	5.17
Administrative and support service activities	5.62	3.14	4.41	8.21	3.63	3.54
All remaining activities (sections O, P,Q,R,S,T)	5.46	3.08	5.22	8.76	4.05	5.40

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

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

[TDB30870](#)

Sample of banks

Source: Survey of lending rates
Percentages

March 2014	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.26	4.08	2.83	5.17	5.86	5.61
North-west Italy	3.30	3.90	2.31	5.00	5.92	5.21
North-east Italy	3.51	4.31	4.73	4.93	4.50	5.27
Central Italy	2.63	3.88	4.51	5.57	5.50	6.14
Southern Italy	4.60	5.35	5.52	5.68	6.80	6.38
Islands	4.13	6.31	5.08	5.83	7.97	6.51

Notes: Only lending in euros is considered.

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

[TDB30880](#)

Sample of banks

Source: Survey of lending rates
Percentages

March 2014

March 2014		Total	of which:			revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.30	2.61	4.28	4.84	5.31
b.	NORTH-WEST ITALY	3.16	2.57	4.07	4.56	5.20
	Piedmont	3.31	2.66	4.47	4.70	4.98
	Valle d'Aosta	3.58	3.04	4.75	4.18	7.29
	Liguria	3.35	2.62	3.83	4.65	6.05
	Lombardy	3.09	2.54	4.00	4.49	5.20
c.	NORTH-EAST ITALY	3.09	2.55	4.31	4.79	4.86
	Trentino-Alto Adige	3.30	2.89	4.87	4.74	5.55
	Veneto	3.06	2.54	4.38	4.74	4.23
	Friuli-Venezia Giulia	3.16	2.42	5.42	4.99	4.90
	Emilia-Romagna	3.06	2.50	4.19	4.78	5.56
d.	CENTRAL ITALY	3.43	2.60	4.39	4.93	5.32
	Marche	3.28	2.71	4.84	4.76	6.00
	Tuscany	3.21	2.51	4.58	4.82	5.72
	Umbria	3.57	2.69	4.97	5.01	6.93
	Lazio	3.57	2.62	4.23	4.99	4.95
e.	SOUTHERN ITALY	3.69	2.84	4.77	5.02	6.92
	Abruzzo	3.57	2.68	4.69	5.05	6.54
	Molise	3.74	2.89	6.95	4.92	8.71
	Campania	3.71	2.88	4.87	4.98	6.10
	Apulia	3.66	2.87	4.56	5.04	7.38
	Basilicata	3.69	2.82	5.19	4.98	8.52
	Calabria	3.85	2.88	4.82	5.12	9.11
f.	ISLANDS	3.66	2.70	4.73	5.25	7.39
	Sicily	3.62	2.74	4.86	5.28	7.37
	Sardinia	3.75	2.60	4.51	5.21	7.48

Notes: Only lending in euros is considered

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

[TDB30890](#)

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2014

		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a.	ITALY	2.53	2.47	4.93	4.60
b.	NORTH-WEST ITALY	2.47	2.43	4.67	4.32
	Piedmont and Valle d'Aosta	2.59	2.58	4.82	4.36
	Liguria	2.51	2.41	4.82	4.32
	Lombardy	2.43	2.39	4.57	4.30
c.	NORTH-EAST ITALY	2.39	2.36	4.89	4.58
	Trentino-Alto Adige	2.68	2.66	4.92	4.58
	Veneto	2.37	2.34	4.89	4.57
	Friuli-Venezia Giulia	2.35	2.27	5.12	4.72
	Emilia Romagna	2.37	2.32	4.81	4.56
d.	CENTRAL ITALY	2.54	2.50	4.98	4.75
	Marche	2.56	2.52	4.62	4.61
	Tuscany	2.38	2.39	4.89	4.57
	Umbria	2.65	2.63	5.07	4.58
	Lazio	2.67	2.55	5.07	4.84
e.	SOUTHERN ITALY	2.88	2.72	5.08	4.73
	Abruzzo and Molise	2.65	2.52	5.10	4.78
	Campania	2.89	2.75	5.06	4.73
	Apulia	2.98	2.78	5.10	4.70
	Basilicata	3.05	2.66	5.02	4.56
	Calabria	2.84	2.72	5.10	4.84
f.	ISLANDS	2.66	2.57	5.32	4.96
	Sicily	2.69	2.59	5.33	4.93
	Sardinia	2.59	2.52	5.30	5.00

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

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

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2014

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.75	3.35	4.75	4.08
NORTH-WEST ITALY	3.71	3.29	4.46	3.91
NORTH-EAST ITALY	3.59	3.25	4.93	4.14
CENTRAL ITALY	3.81	3.40	4.92	4.15
SOUTHERN ITALY	3.95	3.55	5.08	4.43
ISLANDS	3.89	3.53	5.01	4.22

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

March 2014

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
a. ITALY	6.04	6.40	5.81	7.14	6.61	8.98	5.23
b. NORTH-WEST ITALY	5.38	5.86	5.46	6.30	6.06	9.00	5.23
Piedmont and Valle d'Aosta	5.95	5.98	5.58	7.02	6.00	8.96	5.07
Liguria	6.35	6.57	6.14	7.86	6.41	9.91	5.88
Lombardy	5.18	5.78	5.39	6.04	6.04	8.95	5.23
c. NORTH-EAST ITALY	5.77	5.87	5.38	6.90	6.00	7.95	4.89
Trentino-Alto Adige	5.16	5.19	4.68	5.59	5.28	6.53	5.29
Veneto	5.86	5.99	5.34	7.34	6.39	8.26	4.34
Friuli-Venezia Giulia	5.60	5.61	5.33	6.77	5.59	7.49	4.87
Emilia-Romagna	5.86	5.96	5.53	7.07	5.92	8.39	5.56
d. CENTRAL ITALY	6.69	7.10	6.44	8.01	7.17	9.16	5.15
Marche	6.93	6.94	6.08	8.41	7.14	9.02	5.86
Tuscany	6.96	7.00	6.43	9.20	6.92	9.53	5.69
Umbria	7.70	7.62	7.13	9.37	7.46	9.99	6.66
Lazio	6.31	7.13	6.49	7.27	7.29	8.53	4.86
e. SOUTHERN ITALY	7.83	8.15	7.60	8.54	8.34	10.19	5.97
Campania	7.60	8.36	7.82	8.49	8.64	10.23	5.57
Abruzzo and Molise	7.64	7.68	7.04	8.11	8.10	9.23	5.84
Apulia and Basilicata	7.86	7.85	7.47	8.53	7.72	10.48	6.07
Calabria	9.20	9.44	9.22	10.10	9.29	10.40	7.20
f. ISLANDS	7.48	8.43	7.94	8.95	8.45	10.01	6.24
Sicily	8.31	8.51	7.96	8.97	8.59	9.95	6.47
Sardinia	5.89	8.21	7.91	8.93	8.09	10.23	5.66

Note: Only lending in euros is considered.

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

Sample of banks

TDB30951

Source: Survey of deposit rates
Percentages

March 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.45	1.32	0.66	0.78	0.22	0.27
b.	NORTH-EAST ITALY	0.39	0.92	0.53	0.68	0.21	0.26
	Piedmont	0.37	1.06	0.83	0.65	0.21	0.21
	Valle d'Aosta	0.54	0.62	1.43	1.12	0.10	0.14
	Liguria	0.40	0.83	1.86	0.87	0.18	0.21
	Lombardy	0.40	0.92	0.41	0.66	0.22	0.28
c.	NORTH-WEST ITALY	0.44	1.00	0.48	0.83	0.26	0.27
	Trentino-Alto Adige	0.61	1.04	1.52	0.97	0.25	0.30
	Veneto	0.38	0.98	0.39	0.71	0.23	0.25
	Friuli-Venezia Giulia	0.33	0.87	0.53	0.71	0.20	0.16
	Emilia-Romagna	0.50	1.13	0.62	0.93	0.29	0.31
d.	CENTRAL ITALY	0.64	1.57	1.20	0.95	0.28	0.35
	Marche	0.52	1.01	1.53	0.95	0.31	0.36
	Tuscany	0.49	1.23	1.36	0.98	0.23	0.25
	Umbria	0.70	1.48	0.66	1.44	0.38	0.40
	Lazio	0.71	1.60	1.14	0.91	0.30	0.40
e.	SOUTHERN ITALY	0.31	1.02	1.42	0.62	0.18	0.21
	Abruzzo	0.56	1.26	2.19	0.95	0.33	0.37
	Molise	0.42	0.36	1.63	0.62	0.18	0.30
	Campania	0.25	1.09	1.08	0.52	0.11	0.17
	Apulia	0.32	1.04	0.68	0.71	0.22	0.22
	Basilicata	0.35	0.69	0.99	0.54	0.22	0.31
	Calabria	0.21	0.87	0.73	0.41	0.09	0.16
f.	ISLANDS	0.32	0.79	1.41	0.64	0.16	0.20
	Sicily	0.34	0.82	1.22	0.77	0.21	0.23
	Sardinia	0.29	0.77	1.54	0.43	0.09	0.13

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

March 2014

		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.13	0.15	0.27	0.95	0.08	0.12	0.26	0.85
b.	NORTH-WEST ITALY	0.13	0.15	0.25	0.81	0.08	0.12	0.26	0.76
	Piedmont	0.14	0.14	0.24	0.81	0.07	0.10	0.25	0.66
	Valle d'Aosta	0.17	0.14	0.19	1.29	0.05	0.06	0.14	0.59
	Liguria	0.10	0.13	0.25	1.09	0.06	0.10	0.24	0.66
	Lombardy	0.14	0.16	0.26	0.79	0.08	0.13	0.27	0.79
c.	NORTH-EAST ITALY	0.14	0.18	0.32	1.04	0.08	0.13	0.29	0.87
	Trentino-Alto Adige	0.18	0.19	0.30	1.17	0.16	0.18	0.31	0.85
	Veneto	0.15	0.17	0.31	0.89	0.07	0.10	0.26	0.90
	Friuli-Venezia Giulia	0.17	0.18	0.30	0.91	0.06	0.08	0.20	0.60
	Emilia-Romagna	0.13	0.18	0.33	1.14	0.09	0.16	0.34	0.88
d.	CENTRAL ITALY	0.14	0.17	0.32	1.11	0.08	0.14	0.30	1.02
	Marche	0.12	0.20	0.46	1.30	0.06	0.15	0.44	1.31
	Tuscany	0.13	0.15	0.31	1.24	0.07	0.11	0.27	0.90
	Umbria	0.18	0.22	0.47	1.80	0.11	0.18	0.49	1.32
	Lazio	0.15	0.17	0.29	1.02	0.10	0.14	0.28	1.01
e.	SOUTHERN ITALY	0.11	0.13	0.21	0.85	0.05	0.09	0.20	0.75
	Abruzzo	0.16	0.22	0.42	1.26	0.09	0.16	0.37	1.21
	Molise	0.13	0.14	0.26	0.90	0.07	0.13	0.33	0.95
	Campania	0.10	0.10	0.15	0.69	0.04	0.06	0.14	0.58
	Apulia	0.11	0.12	0.23	1.01	0.05	0.09	0.22	0.86
	Basilicata	0.10	0.12	0.21	0.82	0.06	0.12	0.31	1.09
	Calabria	0.11	0.10	0.15	0.56	0.05	0.08	0.17	0.62
f.	ISLANDS	0.11	0.11	0.20	0.89	0.08	0.11	0.21	0.67
	Sicily	0.12	0.13	0.24	1.08	0.08	0.12	0.24	0.76
	Sardinia	0.08	0.08	0.13	0.57	0.07	0.09	0.13	0.41

Notes: Only deposit in euros is considered.

Information on the Bank of Italy

[TDB40606](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

2013 Dec.

a. TOTAL	562,243
b. GOLD AND GOLD RECEIVABLES	68,677
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	36,834
receivables from the IMF	11,888
securities	23,109
current accounts and other deposits	1,378
reverse operations	455
other claims	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	886
financial counterparties	886
<i>of which:</i> securities	264
reverse operations	73
other claims	550
general government	-
other counterparties	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,405
claims on non-euro-area EU central banks	-
securities	1,405
other claims	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	235,869
main refinancing operations	22,160
longer-term refinancing operations	213,709
fine-tuning reverse operations	-
structural reverse operations	-
marginal lending facility	-
credits related to margin calls	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	111,530
securities held for monetary policy purposes	37,572
other securities	73,958

[TDB40606](#)

Bank of Italy

2013 Dec.

(cont)

h. GENERAL GOVERNMENT DEBT	14,484
i. INTRA-EUROSISTEM CLAIMS	21,464
participating interest in the ECB	1,377
claims deriving from the transfer of foreign reserves to the ECB	7,219
net claims related to the allocation of euro banknotes within the Eurosistem	12,867
other intra-eurosistem claims (net)	-
l. OTHER ASSETS	63,251
<i>of which:</i> investments of reserves and provisions	40,034
m EXPENSE FOR THE YEAR	7,843

Notes:

[TDB40606](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2014 Jan.	2014 Feb.	2014 Mar.
a. TOTAL	539,208	532,124	540,129
b. GOLD AND GOLD RECEIVABLES	68,677	68,677	73,981
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	36,929	36,492	36,890
receivables from the IMF	11,889	11,807	11,835
securities	23,235	22,936	23,203
current accounts and other deposits	1,102	1,293	1,487
reverse operations	700	451	362
other claims	4	4	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,041	1,293	1,134
financial counterparties	1,041	1,293	1,134
<i>of which:</i> securities	264	303	226
reverse operations	146	350	305
other claims	631	640	603
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,403	1,403	1,414
claims on non-euro-area EU central banks	-	-	-
securities	1,403	1,403	1,413
other claims	..	..	1
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	223,673	214,355	211,046
main refinancing operations	9,156	2,681	11,313
longer-term refinancing operations	214,517	211,674	199,732
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	110,977	111,460	112,217
securities held for monetary policy purposes	37,027	36,834	36,677
other securities	73,950	74,627	75,540

[TDB40606](#)

Bank of Italy

	2014 Jan.	2014 Feb.	2014 Mar.
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,484	14,435	14,413
i. INTRA-EUROSISTEM CLAIMS	21,279	22,458	23,694
participating interest in the ECB	1,362	1,333	1,333
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134	7,134
net claims related to the allocation of euro banknotes within the Eurosystem	12,783	13,992	15,227
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	60,569	61,193	64,741
<i>of which:</i> investments of reserves and provisions	40,381	40,374	40,553
m EXPENSE FOR THE YEAR	176	358	600

Notes:

[TDB40616](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

2013 Dec.

a. TOTAL	562,243
b. BANKNOTES IN CIRCULATION	157,541
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	20,789
current accounts (covering the minimum reserve system)	18,392
deposit facility	2,377
fixed-term deposits	20
fine-tuning reverse operations	-
deposits related to margin calls	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	33,888
general government	27,117
<i>of which:</i> treasury payment account	7,973
sinking fund for the redemption of government securities	20
other liabilities	19,123
other counterparties	6,771
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	555
liabilities to non-euro-area EU central banks	-
other liabilities	555
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	402
financial sector counterparties	-
general government	402
other counterparties	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2
deposits and balances	2
other liabilities	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,354
i. INTRA-EUROSISTEM LIABILITIES	228,382
promissory notes covering debt certificates issued by the ECB	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-
other intra-Eurosystem liabilities (net)	228,382

[TDB40616](#)

Bank of Italy

2013 Dec.

(cont.)

I. OTHER LIABILITIES	1,370
m PROVISIONS	7,978
provisions for specific risks	1,364
sundry staff-related provisions	6,614
n. REVALUATION ACCOUNTS	54,191
o. PROVISION FOR GENERAL RISKS	15,374
p. CAPITAL AND RESERVES	23,538
capital	7,500
ordinary and extraordinary reserves	8,298
other reserves	7,740
q. NET PROFITS FOR DISTRIBUTION	-
r. INCOME FOR THE YEAR	10,879
s. MEMORANDUM ACCOUNTS	615,443

Notes

[TDB40616](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2014 Jan.	2014 Feb.	2014 Mar.
a. TOTAL	539,208	532,124	540,129
b. BANKNOTES IN CIRCULATION	150,884	151,117	152,018
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	26,781	20,442	16,401
current accounts (covering the minimum reserve system)	21,701	15,577	12,034
deposit facility	490	200	578
fixed-term deposits	4,590	4,666	3,789
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	47,505	55,348	54,844
general government	42,969	50,469	44,959
of which: treasury payment account	817	812	824
sinking fund for the redemption of government securities	28	28	28
other liabilities	42,125	49,629	44,107
other counterparties	4,535	4,879	9,885
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	712	633	391
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	712	633	391
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	374	365	356
financial sector counterparties	-	-	-
general government	374	365	356
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	187	2	74
deposits and balances	2	2	2
other liabilities	185	-	72
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,354	7,354	7,370
i. INTRA-EUROSISTEM LIABILITIES	199,411	190,217	195,480
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)	199,411	190,217	195,480

TDB40616

Bank of Italy

	2014 Jan.	2014 Feb.	2014 Mar.
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,281	1,300	1,265
m PROVISIONS	7,963	7,963	7,963
provisions for specific risks	1,351	1,351	1,351
sundry staff-related provisions	6,612	6,612	6,612
n. REVALUATION ACCOUNTS	54,191	54,191	60,063
o. PROVISION FOR GENERAL RISKS	15,374	15,374	15,374
p. CAPITAL AND RESERVES	23,538	23,538	23,538
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	8,298	8,298	8,298
other reserves	7,740	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	3,035	3,035	3,035
r. INCOME FOR THE YEAR	618	1,243	1,957
s. MEMORANDUM ACCOUNTS	608,947	603,660	584,822

Notes:

Methodological Appendix

1. Content of the publication

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

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

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

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

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

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

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

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

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

2.4 Registers of intermediaries

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

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

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

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

3. Information for time-series analysis

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

3.1 Supervisory returns

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

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

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

3.3 Surveys of interest rates

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

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

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

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

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

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

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

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of September 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.2 billion euros. About 0.2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of December 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 216 million euros (including 30 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 1.5 billion euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 600 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 930 million euros (including 68 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 257 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2013, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 926 million euros (including 918 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 1,167 billion euros (including 945 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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

Glossary

Glossary of terms in the tables

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

COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
COUNTERPART INSTITUTIONAL SECTOR	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, subsectors and NACE sections/division of economic activity (see item) are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries.
CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER ASSETS UNDER MANAG:TOT SECURITIES INCLUD. DEPOSITARY BANK TRANSACTIONS	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	It's about activities on buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.

**DERIVATES TRADING
(QUARTERLY FLOW)**

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

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

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

**ECONOMIC PURPOSE OF THE
INVESTMENT**

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

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

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

**FACTORING - ADVANCES ON
RECEIVABLES FACILITIES
GRANTED**

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

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

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

**FINANCIAL DERIVATES:
INTRINSIC VALUE**

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

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

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

NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
PROPRIETARY TRADING	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
RECEIVABLES FOR CONSUMER CREDIT	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
RECEPTION OF ORDERS	It is about the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

REPORTING INSTITUTION

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

RESIDENCE

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

RESIDUAL MATURITY

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

REVOCABLE LOANS: FACILITIES GRANTED

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

REVOCABLE LOANS: USED MARGIN

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

SHORT TERM

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

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT GRANTED

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

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT USED

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

SOUTHERN ITALY

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

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