



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 3 - 2016

quarter

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## **Statistical Bulletin**

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## Statistical publications and distribution options

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

The statistical information is available on the Bank's website ([www.bancaditalia.it](http://www.bancaditalia.it), in the Statistical section) in pdf format and in the [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.

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

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*Director:* GRAZIA MARCHESE

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## Notice to readers

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

### II. Symbols:

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

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

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

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## Additional information concerning this issue

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Following the reform of Title V of the Consolidated Law on Banking (TUB – Testo Unico Bancario) introduced by Legislative Decree 141/2010 – which provided for the drawing up of a single register of parties operating in the financial sector and the subsequent phasing out, with effect from 12.05.2016, of the special registers in accordance with Articles 106 and 107 of the old TUB – the classifications of the reporting agents shown in tables TDB10254, TDB10288, TDB10289 and TDB40230 are currently being revised.

The updating process for June 2016 is therefore temporarily suspended.

Notification will be given as soon as the updating of the abovementioned tables with the new sectoral classification is completed and they will be made available to the general public again.

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


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

## Key to symbols and information in the index

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

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

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[TDB30910]

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# Structural information

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

[TDB10207](#)

Source: Archives of intermediary identification data

June 2016		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>a.</b>	<b>TOTAL</b>	<b>635</b>	<b>29,511</b>	<b>167</b>	<b>19,710</b>
<b>b.</b>	<b>PIEDMONT</b>	<b>29</b>	<b>2,401</b>	<b>18</b>	<b>1,851</b>
	Alessandria	-	261	-	180
	Asti	1	155	1	127
	Biella	4	132	4	120
	Cuneo	13	480	5	320
	Novara	-	188	-	123
	Turin	11	988	8	848
	Verbano-Cusio-Ossola	-	81	-	47
	Vercelli	-	116	-	86
<b>c.</b>	<b>VALLE D'AOSTA</b>	<b>1</b>	<b>94</b>	<b>-</b>	<b>62</b>
	Aosta	1	94	-	62
<b>d.</b>	<b>LIGURIA</b>	<b>5</b>	<b>828</b>	<b>4</b>	<b>670</b>
	Genoa	4	442	3	355
	Imperia	-	103	-	85
	La Spezia	1	125	1	108
	Savona	-	158	-	122
<b>e.</b>	<b>LOMBARDY</b>	<b>157</b>	<b>5,873</b>	<b>49</b>	<b>3,329</b>
	Bergamo	8	686	2	386
	Brescia	12	881	4	452
	Como	3	353	-	194
	Cremona	4	257	-	110
	Lecco	2	242	1	118
	Lodi	3	149	-	51
	Mantua	4	302	1	217
	Milan	114	1,723	40	1,070
	Monza-Brianza	5	426	1	230
	Pavia	-	302	-	202
	Sondrio	2	140	-	20
	Varese	-	412	-	279
<b>f.</b>	<b>TRENTINO-ALTO ADIGE</b>	<b>98</b>	<b>861</b>	<b>6</b>	<b>240</b>
	Bolzano	55	377	4	115
	Trento	43	484	2	125
<b>g.</b>	<b>VENETO</b>	<b>37</b>	<b>3,027</b>	<b>7</b>	<b>1,934</b>
	Belluno	1	156	-	104
	Padua	7	563	2	402
	Rovigo	2	148	-	94
	Treviso	7	518	2	332
	Venice	5	469	1	313
	Verona	7	616	1	347
	Vicenza	8	557	1	342

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>29</b>	<b>5,166</b>	<b>355</b>	<b>4,383</b>	<b>84</b>	<b>252</b>	<b>5,649</b>
-	<b>332</b>	<b>9</b>	<b>197</b>	<b>2</b>	<b>21</b>	<b>616</b>
-	75	-	5	-	1	84
-	16	-	11	-	1	60
-	11	-	-	-	1	42
-	31	8	128	-	1	136
-	65	-	-	-	-	57
-	73	1	51	2	16	171
-	32	-	2	-	-	26
-	29	-	-	-	1	40
-	<b>10</b>	<b>1</b>	<b>22</b>	-	-	<b>31</b>
-	10	1	22	-	-	31
-	<b>128</b>	-	<b>25</b>	<b>1</b>	<b>5</b>	<b>132</b>
-	82	-	2	1	3	50
-	7	-	10	-	1	21
-	13	-	3	-	1	25
-	26	-	10	-	-	36
<b>4</b>	<b>1,613</b>	<b>36</b>	<b>804</b>	<b>68</b>	<b>127</b>	<b>1,173</b>
-	156	6	141	-	3	197
1	191	7	228	-	10	181
-	111	3	46	-	2	105
-	74	4	73	-	-	82
-	93	1	30	-	1	67
-	50	3	47	-	1	53
-	44	3	41	-	-	68
1	463	5	90	68	100	127
-	122	4	69	-	5	55
-	73	-	26	-	1	90
2	118	-	2	-	-	53
-	118	-	11	-	4	95
<b>1</b>	<b>121</b>	<b>88</b>	<b>493</b>	<b>3</b>	<b>7</b>	<b>273</b>
1	66	47	190	3	6	111
-	55	41	303	-	1	162
<b>2</b>	<b>453</b>	<b>28</b>	<b>626</b>	-	<b>14</b>	<b>518</b>
-	26	1	26	-	-	46
1	45	4	112	-	4	100
-	8	2	46	-	-	39
-	55	5	130	-	1	92
-	69	4	85	-	2	44
1	165	5	99	-	5	90
-	85	7	128	-	2	107



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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>22</b>	<b>843</b>	<b>5</b>	<b>510</b>
Gorizia	4	92	-	47
Pordenone	3	196	1	124
Trieste	3	115	1	89
Udine	12	440	3	250
<b>i. EMILIA ROMAGNA</b>	<b>41</b>	<b>3,076</b>	<b>18</b>	<b>2,033</b>
Bologna	11	704	5	464
Ferrara	3	212	2	174
Forlì	7	306	3	200
Modena	4	417	2	238
Parma	2	318	1	248
Piacenza	1	198	-	123
Ravenna	3	293	1	206
Reggio Emilia	5	361	3	233
Rimini	5	267	1	147
<b>l. MARCHE</b>	<b>25</b>	<b>1,043</b>	<b>6</b>	<b>824</b>
Ancona	9	325	3	264
Ascoli Piceno	3	135	-	102
Fermo	3	135	-	102
Macerata	4	214	1	180
Pesaro e Urbino	7	271	1	193
<b>m. TUSCANY</b>	<b>43</b>	<b>2,210</b>	<b>14</b>	<b>1,587</b>
Arezzo	4	206	1	161
Florence	13	580	6	443
Grosseto	3	148	-	103
Livorno	2	196	-	129
Lucca	3	237	2	153
Massa Carrara	-	104	-	92
Pisa	5	274	2	178
Pistoia	7	161	1	106
Prato	1	110	-	86
Siena	5	194	2	136
<b>n. UMBRIA</b>	<b>6</b>	<b>501</b>	<b>3</b>	<b>439</b>
Perugia	4	384	1	337
Terni	2	117	2	102
<b>o. LAZIO</b>	<b>55</b>	<b>2,498</b>	<b>18</b>	<b>1,758</b>
Frosinone	6	204	-	116
Latina	4	181	-	109
Rieti	1	75	-	64
Rome	39	1,852	17	1,345
Viterbo	5	186	1	124
<b>p. ABRUZZO</b>	<b>12</b>	<b>616</b>	<b>3</b>	<b>421</b>
Chieti	3	166	1	111
L'Aquila	1	132	-	69
Pescara	2	156	1	118
Teramo	6	162	1	123

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>81</b>	<b>15</b>	<b>247</b>	<b>1</b>	<b>5</b>	<b>170</b>
-	8	4	37	-	-	20
-	19	2	53	-	-	38
-	6	1	17	1	3	4
1	48	8	140	-	2	108
<b>4</b>	<b>623</b>	<b>19</b>	<b>407</b>	<b>-</b>	<b>13</b>	<b>324</b>
-	118	6	116	-	6	56
-	21	1	17	-	-	24
-	38	4	68	-	-	30
2	165	-	11	-	3	47
-	51	1	18	-	1	45
1	59	-	15	-	1	41
-	40	2	46	-	1	18
-	86	2	41	-	1	42
1	45	3	75	-	-	21
-	<b>28</b>	<b>19</b>	<b>191</b>	<b>-</b>	<b>-</b>	<b>203</b>
-	4	6	57	-	-	46
-	3	3	30	-	-	27
-	3	3	30	-	-	27
-	3	3	31	-	-	47
-	17	6	61	-	-	55
<b>2</b>	<b>258</b>	<b>27</b>	<b>360</b>	<b>-</b>	<b>5</b>	<b>263</b>
1	13	2	32	-	-	34
-	44	7	91	-	2	42
-	9	3	36	-	-	28
-	43	2	24	-	-	18
-	60	1	24	-	-	26
-	9	-	2	-	1	15
1	57	2	38	-	1	38
-	11	6	43	-	1	20
-	10	1	14	-	-	6
-	2	3	56	-	-	36
-	<b>14</b>	<b>3</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>82</b>
-	7	3	40	-	-	51
-	7	-	8	-	-	31
<b>5</b>	<b>404</b>	<b>23</b>	<b>292</b>	<b>9</b>	<b>44</b>	<b>258</b>
2	58	4	29	-	1	61
1	47	3	25	-	-	30
-	3	1	8	-	-	31
2	285	11	179	9	43	83
-	11	4	51	-	-	53
-	<b>104</b>	<b>9</b>	<b>91</b>	<b>-</b>	<b>-</b>	<b>166</b>
-	39	2	16	-	-	54
-	41	1	22	-	-	41
-	15	1	23	-	-	30
-	9	5	30	-	-	41

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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>q. MOLISE</b>	<b>2</b>	<b>129</b>	<b>-</b>	<b>85</b>
Campobasso	2	100	-	65
Isernia	-	29	-	20
<b>r. CAMPANIA</b>	<b>30</b>	<b>1,438</b>	<b>8</b>	<b>1,006</b>
Avellino	2	122	-	54
Benevento	2	91	1	51
Caserta	4	179	2	142
Naples	9	704	5	577
Salerno	13	342	-	182
<b>s. APULIA</b>	<b>28</b>	<b>1,258</b>	<b>1</b>	<b>810</b>
Bari	14	437	1	272
Barletta - Andria - Tranii	3	112	-	73
Brindisi	2	112	-	75
Foggia	1	205	-	119
Lecce	3	243	-	174
Taranto	5	149	-	97
<b>t. BASILICATA</b>	<b>3</b>	<b>227</b>	<b>-</b>	<b>99</b>
Matera	-	73	-	32
Potenza	3	154	-	67
<b>u. CALABRIA</b>	<b>9</b>	<b>443</b>	<b>1</b>	<b>318</b>
Catanzaro	3	92	-	61
Cosenza	3	176	1	127
Crotone	1	34	-	17
Reggio Calabria	1	109	-	94
Vibo Valentia	1	32	-	19
<b>v. SICILY</b>	<b>28</b>	<b>1,543</b>	<b>4</b>	<b>1,143</b>
Agrigento	4	140	-	93
Caltanissetta	6	90	-	55
Catania	3	313	2	222
Enna	1	58	-	42
Messina	3	198	1	155
Palermo	7	377	1	310
Ragusa	1	105	-	63
Syracuse	1	116	-	80
Trapani	2	146	-	123
<b>z. SARDINIA</b>	<b>4</b>	<b>602</b>	<b>2</b>	<b>591</b>
Cagliari	1	188	-	184
Carbonia Iglesias	-	31	-	31
Medio Campidano	-	32	-	32
Nuoro	-	62	-	62
Ogliastra	-	25	-	25
Olbia Tempio	-	65	-	64
Oristano	1	74	-	68
Sassari	2	125	2	125

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>28</b>	<b>1</b>	<b>16</b>	-	-	<b>44</b>
1	22	1	13	-	-	33
-	6	-	3	-	-	11
<b>4</b>	<b>282</b>	<b>18</b>	<b>144</b>	-	<b>6</b>	<b>317</b>
-	47	2	21	-	-	48
-	27	1	13	-	-	42
-	30	2	6	-	1	54
3	119	1	4	-	4	80
1	59	12	100	-	1	93
<b>3</b>	<b>326</b>	<b>24</b>	<b>121</b>	-	<b>1</b>	<b>222</b>
2	112	11	52	-	1	39
-	30	3	9	-	-	10
-	26	2	11	-	-	20
-	75	1	11	-	-	48
1	57	2	12	-	-	79
-	26	5	26	-	-	26
-	<b>83</b>	<b>3</b>	<b>45</b>	-	-	<b>87</b>
-	29	-	12	-	-	25
-	54	3	33	-	-	62
-	<b>52</b>	<b>8</b>	<b>72</b>	-	<b>1</b>	<b>160</b>
-	12	3	19	-	-	34
-	21	2	27	-	1	63
-	8	1	9	-	-	16
-	7	1	8	-	-	32
-	4	1	9	-	-	15
<b>2</b>	<b>225</b>	<b>22</b>	<b>174</b>	-	<b>1</b>	<b>314</b>
-	20	4	27	-	-	36
-	6	6	29	-	-	20
-	70	1	20	-	1	54
-	2	1	14	-	-	18
-	31	2	12	-	-	61
1	28	5	39	-	-	71
1	37	-	5	-	-	12
-	27	1	9	-	-	19
-	4	2	19	-	-	23
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>2</b>	<b>296</b>
-	-	1	2	-	2	64
-	-	-	-	-	-	19
-	-	-	-	-	-	21
-	-	-	-	-	-	42
-	-	-	-	-	-	19
-	1	-	-	-	-	26
-	-	1	6	-	-	49
-	-	-	-	-	-	56

## Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

June 2016	Companies authorized	Companies operating
<b>a. ACTIVITIES</b>		
Proprietary trading	15	15
Customer trading	21	21
Underwriting	5	4
Placement	42	41
Individual portfolio management	37	37
Reception of orders	41	40
Investment advice	70	68
Multilateral trading facilities management	3	3
<b>b. NUMBER of SIMs</b>	<b>79</b>	<b>79</b>

**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

	2016 Mar.	2016 June
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>796</b>	<b>822</b>
Equity	104	92
Balanced	53	58
Bond	252	254
Liquidity	12	12
Flexible	375	406
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>40</b>	<b>40</b>

**Notes:**

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



# **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	
	2016 Mar.	2016 June	2016 Mar.	2016 June	2016 Mar.	2016 June
<b>a. NUMBER OF BORROWERS</b>	<b>7,771,231</b>	<b>7,909,335</b>	<b>4,622,314</b>	<b>4,577,315</b>	<b>3,148,917</b>	<b>3,332,020</b>
<i>of which: joint borrowers</i>	2,247,418	2,255,323	1,052,917	1,025,038	1,194,501	1,230,285
<b>b. LOAN FACILITIES</b>						
facilities granted	2,084,884	2,078,202	1,736,660	1,723,307	348,224	354,895
used margin	1,640,266	1,640,897	1,301,327	1,296,337	338,939	344,559
overshoot	56,831	53,447	52,380	49,628	4,451	3,819
unused margin	501,449	490,753	487,713	476,598	13,736	14,154
<i>of which: matched loans</i>						
facilities granted	270,485	270,517	239,985	238,793	30,500	31,724
used margin	134,558	135,610	114,996	114,858	19,561	20,752
<b>term loans</b>						
facilities granted	1,585,804	1,580,395	1,268,290	1,257,380	317,514	323,016
used margin	1,390,274	1,394,760	1,071,741	1,071,715	318,534	323,045
<b>revocable loans</b>						
facilities granted	228,478	227,157	228,268	227,002	211	155
used margin	115,358	110,440	114,514	109,677	844	762
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	389,458	393,691	376,154	381,305	13,304	12,386
used margin	188,557	188,274	175,717	176,347	12,840	11,928
<b>d. BAD DEBTS</b>	<b>249,622</b>	<b>250,662</b>	<b>184,034</b>	<b>185,750</b>	<b>65,588</b>	<b>64,912</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>3,985,768</b>	<b>3,958,472</b>	<b>2,621,020</b>	<b>2,585,683</b>	<b>1,364,748</b>	<b>1,372,789</b>
<i>of which: joint guarantors</i>	1,385,096	1,372,405	922,606	910,372	462,490	462,033
<b>f. GUARANTEES RECEIVED</b>	<b>809,503</b>	<b>802,421</b>	<b>610,766</b>	<b>605,816</b>	<b>198,737</b>	<b>196,605</b>

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

## Banks and CDP

TDC40010

Source: Supervisory returns  
Stocks in millions of euro

	2015 June	2015 Sept.	2015 Dec.	2016 Mar.	2016 June
<b>a. TOTAL STOCKS</b>					
Loans	1,873,766	1,856,113	1,858,978	1,857,266	1,855,066
<i>of which: bad debts</i>	196,976	201,507	201,705	197,744	198,672
Deposits	1,396,525	1,402,542	1,407,191	1,434,918	1,442,622
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,838,089	1,820,946	1,824,272	1,819,538	1,816,137
<i>of which: in non-euro-area currencies</i>	15,663	15,005	14,589	14,022	14,019
more than 12 months	-	-	-	-	-
bad debts	195,908	200,469	200,727	196,982	197,919
Deposits	1,375,571	1,380,713	1,385,612	1,413,947	1,419,534
<i>of which: in non-euro-area currencies</i>	14,900	14,764	17,257	15,149	16,453
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	35,672	35,159	34,682	37,707	38,911
<i>of which: bad debts</i>	1,067	1,037	977	761	753
Deposits	20,947	21,806	21,570	20,964	23,083

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

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

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

June 2016	Total	General government	Financial companies
<b>a. TOTAL</b>	<b>1,816,137</b>	<b>265,722</b>	<b>142,978</b>
<b>b. NORTH-WEST ITALY</b>	<b>595,502</b>	<b>20,439</b>	<b>87,255</b>
Piedmont	112,859	9,798	4,842
Valle d'Aosta	2,821	104	296
Liguria	36,284	1,801	1,102
Lombardy	443,537	8,736	81,016
<b>c. NORTH-EAST ITALY</b>	<b>379,387</b>	<b>9,008</b>	<b>24,641</b>
Trentino-Alto Adige	41,264	643	1,133
Veneto	155,454	3,223	12,408
Friuli-Venezia Giulia	31,424	1,538	1,553
Emilia-Romagna	151,245	3,604	9,546
<b>d. CENTRAL ITALY</b>	<b>560,470</b>	<b>213,734</b>	<b>26,726</b>
Marche	40,610	1,663	1,861
Tuscany	110,838	4,559	746
Umbria	21,357	951	127
Lazio	387,664	206,560	23,993
<b>e. SOUTHERN ITALY</b>	<b>188,769</b>	<b>15,286</b>	<b>1,346</b>
Abruzzo	24,822	1,226	115
Molise	3,744	256	12
Campania	77,262	6,978	917
Apulia	55,821	2,791	257
Basilicata	6,967	588	17
Calabria	20,153	3,447	27
<b>f. ISLANDS</b>	<b>92,010</b>	<b>7,255</b>	<b>3,010</b>
Sicily	64,951	6,224	266
Sardinia	27,059	1,030	2,745

Note:

## Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households (up to 5 employees)	Consumer households and nec
	industry	building	services		
<b>786,230</b>	<b>244,164</b>	<b>131,456</b>	<b>392,109</b>	<b>90,374</b>	<b>530,743</b>
<b>288,569</b>	<b>93,459</b>	<b>44,682</b>	<b>146,126</b>	<b>26,259</b>	<b>172,922</b>
51,493	18,208	7,589	24,785	6,991	39,733
1,345	504	286	548	222	854
17,475	4,950	2,982	9,431	2,104	13,801
218,256	69,796	33,825	111,361	16,942	118,534
<b>207,684</b>	<b>73,592</b>	<b>32,880</b>	<b>95,202</b>	<b>24,465</b>	<b>113,580</b>
24,549	7,580	4,056	12,152	3,899	11,039
82,805	31,633	11,779	37,232	9,655	47,360
14,973	6,183	2,166	6,079	2,175	11,184
85,357	28,196	14,880	39,739	8,736	43,998
<b>178,149</b>	<b>47,063</b>	<b>33,394</b>	<b>93,428</b>	<b>18,013</b>	<b>123,840</b>
20,488	8,212	3,913	7,901	2,986	13,611
59,809	17,657	9,223	30,645	7,646	38,074
11,353	4,326	1,872	4,634	1,619	7,307
86,499	16,868	18,386	50,247	5,763	64,848
<b>78,704</b>	<b>22,352</b>	<b>14,677</b>	<b>39,226</b>	<b>13,958</b>	<b>79,471</b>
12,566	4,883	2,696	4,644	1,974	8,940
1,511	448	353	648	392	1,572
33,491	8,190	5,202	19,512	3,972	31,903
21,851	6,475	4,446	9,966	5,061	25,859
3,027	829	713	1,335	729	2,606
6,257	1,527	1,267	3,121	1,830	8,591
<b>33,125</b>	<b>7,697</b>	<b>5,822</b>	<b>18,128</b>	<b>7,679</b>	<b>40,930</b>
22,780	5,263	3,552	12,968	5,533	30,138
10,345	2,434	2,271	5,160	2,146	10,792

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

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

June 2016		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>876,604</b>	<b>314,828</b>	<b>232,149</b>	<b>196,162</b>	<b>92,661</b>	<b>40,803</b>
	Agricultural, forestry and fishing	43,744	12,354	14,786	8,352	5,160	3,092
	Mining and quarrying	2,989	1,061	607	1,014	194	113
	Manufacturing	212,044	82,139	66,656	36,848	19,933	6,467
	Electricity, gas, steam and air conditioning supply	27,618	9,446	6,133	8,265	2,522	1,252
	Water supply, sewerage, waste management and remediation activities	9,118	3,029	2,075	2,550	976	488
	Construction	141,110	47,712	35,351	35,286	16,107	6,654
	Wholesale and retail trade, repair of motor vehicles and motorcycles	144,086	45,506	35,882	30,890	21,601	10,207
	Transportation and storage	35,312	11,059	6,407	8,857	6,083	2,906
	Accommodation and food service activities	36,379	8,050	11,948	8,060	5,277	3,044
	Information and communication	16,882	8,701	2,308	4,587	815	470
	Financial and insurance activities	8,567	4,017	1,912	1,819	539	280
	Real estate activities	113,774	46,796	29,726	29,031	5,826	2,396
	Professional, scientific and technical activities	41,417	20,110	9,095	8,971	2,266	974
	Administrative and support service activities	20,332	7,538	4,167	5,950	1,986	691
	All remaining activities (sections O, P,Q,R,S,T)	23,233	7,310	5,098	5,681	3,376	1,767

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euro

June 2016

	International claims	<i>of which:</i>				Local claims in local currency
		banks		non-banks		
		<i>residual maturity</i>		<i>residual maturity</i>		
	up to 1 year	more than 1 year	up to 1 year	more than 1 year		
<b>a. TOTAL</b>	<b>406,908</b>	<b>64,053</b>	<b>40,570</b>	<b>77,477</b>	<b>224,808</b>	<b>333,363</b>
<b>b. EUROPE</b>	<b>341,734</b>	<b>56,735</b>	<b>36,561</b>	<b>62,758</b>	<b>185,680</b>	<b>310,072</b>
<i>of which:</i>						
Albania	527	79	20	112	316	538
Austria	15,957	1,225	623	2,990	11,120	55,009
Belgium	9,438	4,110	492	294	4,542	983
Bosnia and Herzegovina	886	1	..	199	686	2,773
Bulgaria	5,206	753	8	535	3,910	4,661
Czech Republic	4,412	37	137	994	3,244	13,932
Croatia	13,242	87	8	2,199	10,949	9,175
Denmark	2,719	1,837	294	163	425	154
Finland	951	206	252	36	457	-
France	47,131	10,004	10,600	3,934	22,593	-
Germany	37,609	7,399	2,814	9,605	17,791	132,514
Greece	373	9	..	50	314	250
Ireland	8,202	192	510	2,779	4,721	581
Liechtenstein	93	1	-	34	59	-
Luxembourg	16,107	2,398	1,456	3,013	9,240	5,242
Malta	1,312	569	129	179	435	-
Montenegro	1	..	..	..	1	-
Norway	1,411	194	222	182	813	1
Netherlands	16,897	1,927	2,471	1,813	10,686	562
Poland	9,274	261	17	2,388	6,608	30,316
Portugal	2,796	1,048	1	174	1,573	164
United Kingdom	42,776	14,777	5,272	16,482	6,244	5,618
Romania	6,520	166	305	1,360	4,688	3,958
Russia	10,371	738	339	1,562	7,732	7,844
Serbia	3,174	27	449	893	1,805	3,605
Slovakia	6,013	9	226	1,382	4,396	11,177
Slovenia	704	3	15	76	610	4,008
Spain	46,193	3,789	4,304	3,080	35,020	2,739
Sweden	1,656	222	517	166	751	24
Switzerland	9,725	1,580	2,611	2,597	2,937	5,493
Turkey	10,377	2,653	2,078	1,867	3,779	255
Hungary	4,818	35	252	896	3,634	7,502
<b>c. ASIA</b>	<b>12,328</b>	<b>1,784</b>	<b>1,800</b>	<b>2,385</b>	<b>6,359</b>	<b>5,076</b>
<i>of which:</i>						
Saudi Arabia	192	46	7	100	39	-
China	1,635	402	603	356	273	856
South Korea	151	34	5	74	37	-
Philippines	206	4	..	4	198	-
Japan	2,729	215	194	713	1,608	4,173
India	740	391	10	146	193	6
Indonesia	744	16	2	40	685	-

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

<a href="#">TDB30274</a>						<b>Banks</b>	
		<i>of which:</i>					
		International claims	banks <i>residual maturity</i>		non-banks <i>residual maturity</i>		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>ASIA (cont.)</b>							
	Iran	71	8	16	..	46	-
	Israel	368	18	1	20	329	..
	Kazakhstan	278	1	1	63	214	-
	Malaysia	66	32	-	3	31	-
	Pakistan	13	4	..	3	5	-
	Qatar	748	19	388	34	307	..
	Taiwan	41	37	1	2	1	==
	Thailand	18	13	-	2	4	-
<b>d.</b>	<b>AFRICA</b>	<b>3,702</b>	<b>468</b>	<b>495</b>	<b>621</b>	<b>2,119</b>	<b>4,327</b>
	<i>of which:</i> Algeria	157	32	..	93	32	-
	Egypt	1,332	265	123	294	650	4,327
	Morocco	256	86	117	29	23	-
	South Africa	458	12	3	31	411	-
	Tunisia	225	27	184	10	4	-
<b>e.</b>	<b>AMERICA</b>	<b>27,739</b>	<b>2,560</b>	<b>1,351</b>	<b>7,469</b>	<b>16,360</b>	<b>13,590</b>
	<i>of which:</i> Argentina	99	7	..	11	82	..
	Brazil	1,210	480	92	205	433	116
	Canada	2,389	265	668	375	1,081	-
	Chile	88	6	2	17	63	..
	Colombia	71	..	..	16	54	-
	Cuba	164	119	45	..	..	-
	Mexico	1,106	14	1	378	714	..
	Peru	510	3	1	277	230	-
	United States	21,058	1,642	528	6,094	12,793	13,446
	Uruguay	56	1	-	4	51	-
	Venezuela	115	-	..	13	101	-
<b>f.</b>	<b>OCEANIA</b>	<b>2,536</b>	<b>98</b>	<b>188</b>	<b>267</b>	<b>1,983</b>	<b>1</b>
	<i>of which:</i> Australia	1,408	78	186	190	953	1
	New Zealand	63	20	2	7	35	-
<b>g.</b>	<b>OFF-SHORE CENTRES</b>	<b>10,806</b>	<b>2,409</b>	<b>176</b>	<b>1,916</b>	<b>6,305</b>	<b>298</b>
	<i>of which:</i> Bahamas	1,250	765	..	153	332	-
	Cayman Islands	2,543	751	1	210	1,581	-
	Gibraltar	6	-	-	..	5	-
	Hong Kong	1,139	394	6	422	318	248
	Jersey, C.I.	1,068	-	2	6	1,060	-
	Singapore	1,570	64	6	790	710	51
<b>h.</b>	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>8,063</b>	<b>-</b>	<b>..</b>	<b>2,062</b>	<b>6,001</b>	<b>-</b>

Notes:





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

 Source: Supervisory returns  
 Stocks in millions of euro

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>June 2016</b>						
<b>a.</b>	<b>TOTAL</b>	<b>1,127,033</b>	<b>1,850</b>	<b>62,776</b>	<b>842</b>	<b>53,597</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>392,931</b>	<b>29</b>	<b>20,223</b>	<b>292</b>	<b>15,809</b>
	Piedmont	80,873	9	3,993	139	3,060
	Valle d'Aosta	2,188	5	172	4	161
	Liguria	27,572	..	1,116	12	805
	Lombardy	282,297	15	14,942	138	11,783
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>251,232</b>	<b>160</b>	<b>14,795</b>	<b>263</b>	<b>14,463</b>
	Trentino-Alto Adige	28,856	101	3,116	139	2,148
	Veneto	102,291	17	6,069	54	6,306
	Friuli-Venezia Giulia	22,553	29	1,226	25	931
	Emilia-Romagna	97,532	13	4,384	45	5,078
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>284,760</b>	<b>49</b>	<b>15,633</b>	<b>85</b>	<b>13,794</b>
	Marche	27,951	9	1,881	49	1,195
	Tuscany	75,302	8	4,375	17	5,292
	Umbria	14,330	1	1,206	9	1,050
	Lazio	167,176	32	8,171	10	6,257
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>133,905</b>	<b>22</b>	<b>8,298</b>	<b>91</b>	<b>6,891</b>
	Abruzzo	18,220	1	1,710	13	951
	Molise	2,559	..	202	6	158
	Campania	53,824	9	2,141	15	3,040
	Apulia	40,408	8	3,131	50	1,992
	Basilicata	4,577	1	311	5	227
	Calabria	14,316	3	803	2	523
<b>f.</b>	<b>ISLANDS</b>	<b>64,207</b>	<b>1,590</b>	<b>3,827</b>	<b>111</b>	<b>2,640</b>
	Sicily	45,471	1,175	2,418	57	1,513
	Sardinia	18,735	416	1,409	54	1,128

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
<b>1,055</b>	<b>87,579</b>	<b>1,859</b>	<b>297,955</b>	<b>2,323</b>	<b>62,147</b>	<b>4,404</b>	<b>550,647</b>
<b>459</b>	<b>33,040</b>	<b>81</b>	<b>105,585</b>	<b>267</b>	<b>23,173</b>	<b>1,157</b>	<b>192,815</b>
104	7,347	10	22,927	87	3,907	328	38,963
7	299	-	503	21	150	46	821
27	1,412	8	9,410	27	2,845	86	11,823
321	23,982	63	72,745	131	16,271	697	141,209
<b>299</b>	<b>22,070</b>	<b>470</b>	<b>64,169</b>	<b>614</b>	<b>14,100</b>	<b>1,477</b>	<b>118,352</b>
55	1,262	300	4,406	115	1,841	227	15,147
112	9,798	37	26,860	46	5,477	271	47,244
61	1,857	32	6,493	25	1,098	148	10,629
71	9,154	100	26,411	428	5,684	831	45,333
<b>125</b>	<b>17,568</b>	<b>218</b>	<b>71,319</b>	<b>174</b>	<b>14,928</b>	<b>788</b>	<b>150,079</b>
50	1,624	12	6,544	49	1,563	293	14,682
43	5,258	37	21,807	83	5,083	85	33,214
16	1,122	8	3,352	13	838	38	6,678
17	9,564	161	39,616	29	7,444	371	95,505
<b>123</b>	<b>11,463</b>	<b>53</b>	<b>38,540</b>	<b>1,109</b>	<b>6,766</b>	<b>627</b>	<b>59,922</b>
32	1,442	4	4,232	1,022	916	63	7,834
3	207	..	689	6	125	12	1,152
27	5,302	44	15,840	15	3,006	106	24,280
41	3,380	3	13,462	62	1,982	283	16,013
2	413	..	967	2	230	38	2,380
18	720	1	3,350	2	506	125	8,262
<b>49</b>	<b>3,438</b>	<b>1,037</b>	<b>18,342</b>	<b>158</b>	<b>3,180</b>	<b>355</b>	<b>29,479</b>
34	2,344	83	13,559	92	2,000	301	21,896
15	1,094	954	4,783	66	1,181	54	7,583

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

TDB10430

Source: Supervisory returns  
Flows in millions of euro

2nd quarter 2016		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>969,702</b>	<b>293</b>	<b>19,804</b>	<b>97</b>	<b>20,958</b>
<b>b. NORTH-WEST ITALY</b>		<b>359,298</b>	<b>2</b>	<b>7,947</b>	<b>20</b>	<b>6,083</b>
Piedmont		67,233	1	917	4	1,246
Valle d'Aosta		2,476	-	58	4	20
Liguria		19,744	-	322	3	325
Lombardy		269,844	1	6,649	9	4,492
<b>c. NORTH-EAST ITALY</b>		<b>247,253</b>	<b>49</b>	<b>5,074</b>	<b>57</b>	<b>5,645</b>
Trentino-Alto Adige		25,635	49	1,515	37	603
Veneto		121,447	..	2,103	15	2,345
Friuli-Venezia Giulia		16,238	-	365	3	339
Emilia-Romagna		83,934	1	1,091	1	2,358
<b>d. CENTRAL ITALY</b>		<b>216,959</b>	<b>15</b>	<b>3,698</b>	<b>3</b>	<b>4,948</b>
Marche		19,170	1	617	1	490
Tuscany		59,589	..	694	2	2,475
Umbria		10,380	..	226	-	565
Lazio		127,821	14	2,161	..	1,418
<b>e. SOUTHERN ITALY</b>		<b>102,052</b>	<b>..</b>	<b>2,337</b>	<b>17</b>	<b>3,097</b>
Abruzzo		11,560	-	489	..	437
Molise		1,941	-	30	-	48
Campania		43,050	..	588	4	1,325
Apulia		30,394	-	964	13	941
Basilicata		3,191	..	89	..	120
Calabria		11,916	..	178	-	226
<b>f. ISLANDS</b>		<b>44,141</b>	<b>226</b>	<b>748</b>	<b>..</b>	<b>1,184</b>
Sicily		32,564	145	523	..	755
Sardinia		11,577	81	225	-	429

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
<b>923</b>	<b>107,736</b>	<b>538</b>	<b>131,696</b>	<b>669</b>	<b>20,444</b>	<b>1,973</b>	<b>664,572</b>
<b>528</b>	<b>43,596</b>	<b>3</b>	<b>44,171</b>	<b>26</b>	<b>9,059</b>	<b>557</b>	<b>247,306</b>
94	9,828	1	10,110	5	1,014	124	43,889
4	1,366	-	266	1	31	4	722
11	962	-	4,243	3	980	46	12,850
419	31,440	2	29,553	17	7,034	383	189,844
<b>241</b>	<b>22,605</b>	<b>90</b>	<b>28,294</b>	<b>594</b>	<b>4,985</b>	<b>604</b>	<b>179,015</b>
36	1,248	75	2,534	9	858	66	18,607
127	8,483	1	11,320	1	1,882	102	95,066
25	2,149	2	3,361	3	572	45	9,372
52	10,725	12	11,079	581	1,673	391	55,970
<b>86</b>	<b>23,893</b>	<b>21</b>	<b>33,121</b>	<b>11</b>	<b>3,713</b>	<b>324</b>	<b>147,124</b>
22	1,404	-	2,667	5	272	112	13,579
44	8,888	19	9,972	..	1,671	65	35,758
9	1,269	-	1,639	5	141	6	6,520
12	12,332	2	18,843	1	1,629	141	91,268
<b>50</b>	<b>14,035</b>	<b>..</b>	<b>18,424</b>	<b>11</b>	<b>2,003</b>	<b>402</b>	<b>61,674</b>
10	1,221	..	1,844	-	229	9	7,320
..	204	-	318	-	80	1	1,260
7	6,535	..	7,557	-	649	80	26,305
30	5,266	-	6,587	11	763	246	15,574
..	238	-	554	-	77	31	2,081
3	571	..	1,564	-	204	35	9,135
<b>18</b>	<b>3,606</b>	<b>424</b>	<b>7,686</b>	<b>27</b>	<b>684</b>	<b>85</b>	<b>29,452</b>
10	2,067	34	5,697	9	429	80	22,814
8	1,538	390	1,988	18	255	6	6,638

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

 Source: Supervisory returns  
 Stocks in millions of euro

June 2016		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>12,278</b>	<b>401</b>	<b>11,877</b>	<b>5,079</b>	<b>85</b>	<b>4,994</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,614</b>	<b>134</b>	<b>3,481</b>	<b>1,644</b>	<b>64</b>	<b>1,579</b>
	Piedmont	956	20	936	363	2	361
	Valle d'Aosta	30	..	30	22	..	22
	Liguria	54	..	53	25	..	25
	Lombardy	2,576	113	2,462	1,234	62	1,172
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>3,980</b>	<b>123</b>	<b>3,857</b>	<b>1,454</b>	<b>10</b>	<b>1,444</b>
	Trentino-Alto Adige	478	47	431	198	4	195
	Veneto	1,590	21	1,569	540	1	539
	Friuli-Venezia Giulia	380	40	340	129	5	124
	Emilia-Romagna	1,533	16	1,516	587	..	586
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2,432</b>	<b>52</b>	<b>2,380</b>	<b>1,129</b>	<b>7</b>	<b>1,123</b>
	Marche	293	23	271	95	3	92
	Tuscany	1,150	14	1,136	560	3	557
	Umbria	245	7	238	133	..	132
	Lazio	744	8	736	342	1	341
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,553</b>	<b>45</b>	<b>1,508</b>	<b>608</b>	<b>3</b>	<b>605</b>
	Abruzzo	149	3	147	52	-	52
	Molise	40	3	37	14	..	14
	Campania	402	8	395	194	..	194
	Apulia	660	15	645	281	2	279
	Basilicata	121	2	118	31	..	31
	Calabria	181	15	166	36	1	35
<b>f.</b>	<b>ISLANDS</b>	<b>698</b>	<b>47</b>	<b>651</b>	<b>244</b>	<b>1</b>	<b>244</b>
	Sicily	416	42	374	134	..	134
	Sardinia	282	5	277	110	..	110

Notes:

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,585</b>	<b>194</b>	<b>4,391</b>	<b>2,614</b>	<b>123</b>	<b>2,491</b>
<b>1,301</b>	<b>65</b>	<b>1,236</b>	<b>670</b>	<b>5</b>	<b>665</b>
382	17	365	211	1	210
6	..	5	3	-	3
18	..	18	10	..	10
895	48	847	447	4	443
<b>1,587</b>	<b>63</b>	<b>1,524</b>	<b>940</b>	<b>51</b>	<b>889</b>
96	2	94	184	41	143
738	19	718	313	1	312
165	26	139	85	8	77
588	15	573	358	1	357
<b>724</b>	<b>25</b>	<b>699</b>	<b>579</b>	<b>20</b>	<b>559</b>
93	8	85	105	11	93
388	5	383	202	7	195
71	5	66	41	2	39
171	7	164	231	1	231
<b>682</b>	<b>32</b>	<b>650</b>	<b>263</b>	<b>10</b>	<b>253</b>
70	3	67	28	..	28
21	1	20	4	2	3
121	5	116	87	3	84
267	9	258	112	4	108
75	1	73	15	1	14
129	14	115	16	..	16
<b>292</b>	<b>9</b>	<b>283</b>	<b>162</b>	<b>37</b>	<b>125</b>
163	4	159	119	37	82
129	5	124	43	..	43

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

[TDB10470](#)Source: Supervisory returns  
Flows in millions of euro

2nd quarter 2016		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>653</b>	<b>16</b>	<b>637</b>	<b>186</b>	<b>..</b>	<b>186</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>170</b>	<b>5</b>	<b>165</b>	<b>52</b>	<b>-</b>	<b>52</b>
	Piedmont	65	2	63	18	-	18
	Valle d'Aosta	1	-	1	-	-	-
	Liguria	1	-	1	..	-	..
	Lombardy	103	3	100	34	-	34
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>267</b>	<b>5</b>	<b>262</b>	<b>70</b>	<b>-</b>	<b>70</b>
	Trentino-Alto Adige	29	..	29	2	-	2
	Veneto	89	2	88	9	-	9
	Friuli-Venezia Giulia	17	2	15	2	-	2
	Emilia-Romagna	132	1	131	57	-	57
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>89</b>	<b>5</b>	<b>85</b>	<b>32</b>	<b>..</b>	<b>32</b>
	Marche	17	1	16	3	..	3
	Tuscany	40	1	38	22	..	22
	Umbria	10	1	8	4	-	4
	Lazio	23	1	22	3	-	3
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>85</b>	<b>1</b>	<b>84</b>	<b>21</b>	<b>..</b>	<b>21</b>
	Abruzzo	9	1	9	2	-	2
	Molise	3	-	3	..	-	..
	Campania	27	..	26	6	-	6
	Apulia	31	1	30	9	..	9
	Basilicata	8	-	8	3	-	3
	Calabria	7	..	7	1	-	1
<b>f.</b>	<b>ISLANDS</b>	<b>42</b>	<b>1</b>	<b>42</b>	<b>11</b>	<b>-</b>	<b>11</b>
	Sicily	32	1	31	8	-	8
	Sardinia	11	..	10	3	-	3

Notes:

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>343</b>	<b>15</b>	<b>328</b>	<b>124</b>	<b>1</b>	<b>123</b>
<b>86</b>	<b>5</b>	<b>81</b>	<b>32</b>	-	<b>32</b>
35	2	33	13	-	13
..	-	..	..	-	..
1	-	1	..	-	..
50	3	47	19	-	19
<b>147</b>	<b>5</b>	<b>142</b>	<b>50</b>	-	<b>50</b>
17	..	17	10	-	10
60	2	59	20	-	20
11	2	9	4	-	4
59	1	58	16	-	16
<b>44</b>	<b>3</b>	<b>40</b>	<b>14</b>	<b>1</b>	<b>13</b>
10	..	9	4	..	4
16	1	15	2	-	2
5	1	4	1	1	1
13	1	12	7	-	7
<b>41</b>	<b>1</b>	<b>40</b>	<b>23</b>	-	<b>23</b>
6	1	5	2	-	2
2	-	2	..	-	..
12	..	12	9	-	9
13	..	13	9	-	9
4	-	4	2	-	2
4	..	4	2	-	2
<b>25</b>	<b>1</b>	<b>25</b>	<b>6</b>	..	<b>6</b>
20	..	20	3	..	3
5	..	4	3	..	3



## Distribution by type of contract and geographical location (region) of the investment - amounts

TDB10425

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

June 2016

Type of contract

Non-renegotiated

Renegotiated

	Non-renegotiated	Renegotiated
<b>a. TOTAL</b>	<b>258,609</b>	<b>40,189</b>
<b>b. NORTH-WEST ITALY</b>	<b>91,038</b>	<b>14,490</b>
Piedmont	19,807	3,092
Valle d'Aosta	438	62
Liguria	8,099	1,305
Lombardy	62,694	10,031
<b>c. NORTH-EAST ITALY</b>	<b>54,926</b>	<b>9,051</b>
Trentino-Alto Adige	4,213	488
Veneto	23,467	3,059
Friuli-Venezia Giulia	5,811	712
Emilia-Romagna	21,435	4,793
<b>d. CENTRAL ITALY</b>	<b>61,857</b>	<b>9,600</b>
Marche	5,544	1,005
Tuscany	18,993	2,831
Umbria	2,879	479
Lazio	34,441	5,285
<b>e. SOUTHERN ITALY</b>	<b>33,550</b>	<b>5,010</b>
Abruzzo	3,603	625
Molise	603	85
Campania	13,808	2,061
Apulia	11,727	1,732
Basilicata	832	136
Calabria	2,977	372
<b>f. ISLANDS</b>	<b>17,238</b>	<b>2,037</b>
Sicily	12,102	1,445
Sardinia	5,136	593

Notes:



## Distribution by type of contract and geographical location (region) of the investment - disbursements

TDB10435

Banks and CDP

Source: Supervisory returns  
Flows in millions of euro

## 2nd quarter 2016

	Type of contract		
	New contracts	subrogations	Substitutions
<b>a. TOTAL</b>	<b>10,868</b>	<b>2,131</b>	<b>164</b>
<b>b. NORTH-WEST ITALY</b>	<b>3,680</b>	<b>698</b>	<b>30</b>
Piedmont	832	167	8
Valle d'Aosta	22	5	..
Liguria	347	74	2
Lombardy	2,479	452	20
<b>c. NORTH-EAST ITALY</b>	<b>2,438</b>	<b>361</b>	<b>18</b>
Trentino-Alto Adige	242	18	1
Veneto	969	145	9
Friuli-Venezia Giulia	294	42	1
Emilia-Romagna	933	156	6
<b>d. CENTRAL ITALY</b>	<b>2,638</b>	<b>603</b>	<b>59</b>
Marche	211	43	12
Tuscany	816	171	6
Umbria	128	33	2
Lazio	1,483	355	39
<b>e. SOUTHERN ITALY</b>	<b>1,449</b>	<b>352</b>	<b>40</b>
Abruzzo	150	31	3
Molise	26	5	..
Campania	577	159	19
Apulia	525	121	13
Basilicata	45	10	1
Calabria	126	26	4
<b>f. ISLANDS</b>	<b>663</b>	<b>117</b>	<b>18</b>
Sicily	470	77	14
Sardinia	193	41	4

Notes:



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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

June 2016

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>12,482</b>	<b>61</b>	<b>457</b>	<b>559</b>
<b>b. NORTH-WEST ITALY</b>	<b>2,312</b>	<b>31</b>	<b>86</b>	<b>200</b>
Piedmont	700	9	23	33
Valle d'Aosta	82	..	..	47
Liguria	161	..	4	1
Lombardy	1,369	21	59	119
<b>c. NORTH-EAST ITALY</b>	<b>3,340</b>	<b>..</b>	<b>106</b>	<b>199</b>
Trentino-Alto Adige	939	..	9	50
Veneto	553	..	74	49
Friuli-Venezia Giulia	322	-	..	26
Emilia-Romagna	1,526	..	23	74
<b>d. CENTRAL ITALY</b>	<b>1,448</b>	<b>7</b>	<b>86</b>	<b>85</b>
Marche	464	3	65	40
Tuscany	288	3	8	13
Umbria	84	..	10	6
Lazio	612	1	4	27
<b>e. SOUTHERN ITALY</b>	<b>2,068</b>	<b>14</b>	<b>174</b>	<b>62</b>
Abruzzo	1,172	..	2	5
Molise	26	1	..	..
Campania	216	1	34	5
Apulia	452	9	122	42
Basilicata	49	3	9	6
Calabria	152	..	7	4
<b>f. ISLANDS</b>	<b>3,315</b>	<b>8</b>	<b>6</b>	<b>12</b>
Sicily	1,757	5	4	9
Sardinia	1,558	3	2	2

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>432</b>	<b>328</b>	<b>3,361</b>	<b>773</b>	<b>1,772</b>	<b>4,594</b>	<b>146</b>	<b>78</b>
<b>56</b>	<b>81</b>	<b>86</b>	<b>343</b>	<b>64</b>	<b>1,338</b>	<b>26</b>	<b>22</b>
4	17	18	194	24	352	25	21
3	..	..	..	-	32	..	-
19	..	39	39	-	58	..	-
29	64	29	109	40	896	2	..
<b>234</b>	<b>138</b>	<b>577</b>	<b>114</b>	<b>698</b>	<b>1,218</b>	<b>57</b>	<b>25</b>
119	29	368	18	..	345	2	-
16	32	35	67	6	256	16	1
38	60	54	9	-	133	2	1
60	17	120	20	691	484	37	24
<b>62</b>	<b>48</b>	<b>204</b>	<b>183</b>	<b>1</b>	<b>762</b>	<b>10</b>	<b>..</b>
52	23	22	163	..	95	..	..
4	9	23	7	..	212	8	..
..	6	10	3	-	49	-	-
5	9	147	10	..	407	1	..
<b>13</b>	<b>31</b>	<b>68</b>	<b>96</b>	<b>1,009</b>	<b>561</b>	<b>40</b>	<b>21</b>
10	3	5	33	1,009	69	37	21
-	2	..	8	..	15	-	-
..	10	48	1	-	116	..	..
1	12	2	35	..	225	3	..
-	2	1	5	-	24	..	..
1	3	12	14	-	112	..	-
<b>68</b>	<b>30</b>	<b>2,427</b>	<b>37</b>	<b>..</b>	<b>715</b>	<b>13</b>	<b>10</b>
36	24	1,040	24	..	601	13	10
32	5	1,386	13	-	115	..	-

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

## 2nd quarter 2016

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>632</b>	<b>1</b>	<b>49</b>	<b>14</b>
<b>b. NORTH-WEST ITALY</b>	<b>129</b>	<b>..</b>	<b>8</b>	<b>4</b>
Piedmont	31	..	3	2
Valle d'Aosta	1	-	-	..
Liguria	8	-	-	-
Lombardy	89	-	5	2
<b>c. NORTH-EAST ITALY</b>	<b>197</b>	<b>..</b>	<b>8</b>	<b>6</b>
Trentino-Alto Adige	29	-	1	1
Veneto	32	..	6	3
Friuli-Venezia Giulia	9	-	..	2
Emilia-Romagna	126	-	..	..
<b>d. CENTRAL ITALY</b>	<b>95</b>	<b>-</b>	<b>5</b>	<b>2</b>
Marche	15	-	1	..
Tuscany	17	-	2	2
Umbria	4	-	..	..
Lazio	57	-	1	-
<b>e. SOUTHERN ITALY</b>	<b>98</b>	<b>..</b>	<b>29</b>	<b>..</b>
Abruzzo	39	-	..	-
Molise	..	-	-	-
Campania	14	-	7	..
Apulia	33	..	18	..
Basilicata	3	..	2	-
Calabria	9	-	1	-
<b>f. ISLANDS</b>	<b>114</b>	<b>-</b>	<b>..</b>	<b>1</b>
Sicily	52	-	-	..
Sardinia	62	-	..	..

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>14</b>	<b>16</b>	<b>189</b>	<b>13</b>	<b>76</b>	<b>187</b>	<b>75</b>	<b>38</b>
<b>4</b>	<b>4</b>	<b>11</b>	<b>6</b>	<b>1</b>	<b>86</b>	<b>5</b>	<b>2</b>
-	2	3	4	..	13	4	1
..	-	-	-	-	1	..	-
-	-	3	1	-	4	-	-
4	3	5	1	1	68	1	..
<b>6</b>	<b>5</b>	<b>21</b>	<b>2</b>	<b>74</b>	<b>50</b>	<b>24</b>	<b>14</b>
4	..	11	1	-	8	2	-
..	2	5	1	..	14	2	-
-	2	..	-	-	4	1	-
2	1	4	1	74	24	20	14
<b>4</b>	<b>5</b>	<b>49</b>	<b>4</b>	<b>..</b>	<b>25</b>	<b>2</b>	<b>..</b>
4	1	1	4	-	4	..	..
..	1	4	..	-	7	1	..
-	1	2	-	-	..	-	-
-	1	41	-	..	13	1	..
<b>..</b>	<b>1</b>	<b>14</b>	<b>1</b>	<b>..</b>	<b>16</b>	<b>37</b>	<b>20</b>
..	1	1	..	-	1	36	20
-	-	..	-	-	..	-	-
-	..	5	-	-	1	..	-
-	1	1	..	..	10	1	-
-	-	..	..	-	1	..	-
-	..	5	-	-	3	-	-
<b>..</b>	<b>..</b>	<b>95</b>	<b>..</b>	<b>..</b>	<b>10</b>	<b>7</b>	<b>3</b>
..	..	35	..	..	9	7	3
-	..	60	..	-	1	-	-



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

TDB10281

Banks and CDP

Source: Supervisory returns  
Stocks: in millions of euro

June 2016		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>316,322</b>	<b>65,790</b>	<b>46,413</b>	<b>182,680</b>	<b>14,014</b>	<b>7,426</b>
	General Government	153,644	870	393	150,845	793	745
	Financial and insurance corporations	18,201	11,528	2,124	2,710	823	1,015
	Non-financial corporations	110,207	42,076	34,313	21,621	8,490	3,707
	Producer households (up to 5 empl)	11,666	3,301	3,383	2,316	1,736	930
	Consumer households	22,604	8,016	6,200	5,188	2,172	1,029
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>868,915</b>	<b>293,561</b>	<b>195,416</b>	<b>229,911</b>	<b>101,673</b>	<b>48,354</b>
	General government	101,255	18,460	8,026	56,824	12,328	5,616
	Financial and insurance corporations	24,653	17,578	3,043	3,007	271	754
	Non-financial corporations	310,053	112,374	84,626	69,476	30,751	12,826
	Producer households (up to 5 empl)	52,192	15,868	15,099	10,447	7,031	3,747
	<i>of which: for house purchase</i>	18,473	5,272	4,568	4,265	2,746	1,622
	Consumer households	380,762	129,280	84,621	90,158	51,291	25,411
	<i>of which: for house purchase</i>	325,359	112,824	71,935	76,041	42,723	21,835
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>11,142</b>	<b>2,378</b>	<b>1,327</b>	<b>2,156</b>	<b>3,433</b>	<b>1,848</b>
	Producer households (up to 5 empl)	48	22	7	7	8	5
	Consumer households	11,093	2,356	1,320	2,149	3,425	1,843
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>47,392</b>	<b>11,809</b>	<b>8,225</b>	<b>10,576</b>	<b>10,679</b>	<b>6,103</b>
	Producer households (up to 5 empl)	1,483	380	279	347	288	189
	Consumer households	45,906	11,428	7,946	10,228	10,391	5,913
<b>e.</b>	<b>FACTORING</b>	<b>17,307</b>	<b>5,256</b>	<b>2,511</b>	<b>5,602</b>	<b>2,886</b>	<b>1,052</b>
	General government	3,636	345	216	1,327	1,208	540
	Financial and insurance corporations	185	103	81	1	..	..
	Non-financial corporations	13,128	4,717	2,154	4,195	1,582	480
	Producer households (up to 5 empl)	295	68	57	55	87	28
	Consumer households	63	23	2	25	9	3
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>37,419</b>	<b>15,136</b>	<b>9,204</b>	<b>8,133</b>	<b>3,345</b>	<b>1,602</b>
	General government	379	85	156	43	83	12
	Financial and insurance corporations	570	175	136	234	14	11
	Non-financial corporations	33,249	13,711	8,107	7,218	2,830	1,384
	Producer households (up to 5 empl)	2,173	808	530	381	308	147
	Consumer households	1,048	357	275	257	111	49

**Notes:** The data do not include bad debts, advances on bills subject to final payment or cash advances on credit cards and other loans not included in the previous technical form.

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

Banks

TDC30021

Source: Central Credit Register  
Stocks in millions of euro

June 2016		Facilities granted	of which:		Used margin	of which:		
			short-term			short-term	In non-euro-area currencies	with real security
<b>a.</b>	<b>ITALY</b>	<b>1,502,408</b>	<b>597,783</b>		<b>1,131,936</b>	<b>311,064</b>	<b>14,639</b>	<b>411,389</b>
	General government	52,044	19,934		30,912	6,829	73	370
	Financial companies	297,716	77,720		239,235	50,125	2,914	16,283
	Non-Financial companies	886,436	450,320		611,646	221,172	9,632	198,101
	<i>of which: industry</i>	<i>340,354</i>	<i>204,688</i>		<i>202,746</i>	<i>85,954</i>	<i>2,951</i>	<i>30,435</i>
	building	99,007	37,362		88,772	26,208	440	50,639
	services	426,723	200,718		303,423	104,878	6,170	109,831
	Producer households	56,881	17,256		51,204	11,054	144	31,662
	Consumer households and nec	207,693	32,005		197,578	21,605	1,867	164,184
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>655,944</b>	<b>252,648</b>		<b>491,559</b>	<b>133,933</b>	<b>7,788</b>	<b>143,347</b>
	General government	10,707	3,257		5,752	355	72	70
	Financial companies	209,768	52,943		171,325	35,320	2,808	9,386
	Non-Financial companies	353,439	178,764		238,741	86,945	3,521	73,359
	<i>of which: industry</i>	<i>134,142</i>	<i>82,124</i>		<i>81,580</i>	<i>34,927</i>	<i>1,090</i>	<i>11,806</i>
	building	37,726	12,623		32,944	8,794	202	19,430
	services	175,384	81,738		119,230	41,949	2,165	40,346
	Producer households	16,377	5,084		14,523	3,161	68	9,072
	Consumer households and nec	65,140	12,412		60,816	8,074	1,313	51,235
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>379,016</b>	<b>159,923</b>		<b>279,796</b>	<b>75,905</b>	<b>2,089</b>	<b>107,026</b>
	General government	6,393	2,009		3,242	409	-	79
	Financial companies	62,411	11,257		47,417	5,815	45	2,919
	Non-Financial companies	239,380	132,337		163,069	60,221	1,796	53,000
	<i>of which: industry</i>	<i>106,591</i>	<i>66,583</i>		<i>62,467</i>	<i>25,641</i>	<i>966</i>	<i>10,210</i>
	building	24,290	11,227		21,148	7,527	67	11,476
	services	101,558	51,623		74,047	25,642	757	28,836
	Producer households	18,162	5,539		16,187	3,491	52	9,990
	Consumer households and nec	52,201	8,631		49,486	5,889	195	40,815
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>303,237</b>	<b>121,467</b>		<b>223,720</b>	<b>64,707</b>	<b>2,166</b>	<b>93,490</b>
	General government	24,234	8,685		16,397	3,969	1	190
	Financial companies	20,050	9,102		16,619	6,196	62	3,773
	Non-Financial companies	199,134	93,331		134,228	47,732	1,938	44,134
	<i>of which: industry</i>	<i>69,226</i>	<i>38,675</i>		<i>37,037</i>	<i>16,374</i>	<i>719</i>	<i>4,344</i>
	building	23,492	8,188		22,373	6,274	24	12,666
	services	102,137	45,246		71,047	24,337	1,194	25,191
	Producer households	11,072	3,200		10,179	2,131	15	6,588
	Consumer households and nec	48,490	7,058		46,080	4,631	150	38,666

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

<a href="#">TDC30021</a>							<b>Banks</b>
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security	
<b>e. SOUTHERN ITALY</b>	<b>111,645</b>	<b>45,286</b>	<b>92,270</b>	<b>25,335</b>	<b>2,348</b>	<b>44,738</b>	
General government	6,980	4,257	4,032	1,562	-	15	
Financial companies	2,186	1,915	1,104	826	-	163	
Non-Financial companies	67,603	33,990	53,462	19,287	2,182	18,953	
<i>of which: industry</i>	22,648	13,244	15,906	6,839	107	3,011	
building	10,170	4,238	9,132	2,834	145	5,039	
services	32,944	15,800	26,821	9,167	1,930	10,227	
Producer households	7,290	2,279	6,663	1,519	7	3,854	
Consumer households and nec	27,288	2,757	26,752	2,091	157	21,603	
<b>f. ISLANDS</b>	<b>52,566</b>	<b>18,459</b>	<b>44,591</b>	<b>11,183</b>	<b>247</b>	<b>22,788</b>	
General government	3,730	1,726	1,489	534	-	16	
Financial companies	3,302	2,502	2,769	1,969	-	40	
Non-Financial companies	26,880	11,898	22,146	6,988	195	8,655	
<i>of which: industry</i>	7,746	4,063	5,755	2,172	69	1,065	
building	3,329	1,086	3,175	778	1	2,029	
services	14,699	6,310	12,279	3,784	125	5,231	
Producer households	3,980	1,154	3,652	753	1	2,158	
Consumer households and nec	14,573	1,147	14,446	920	51	11,865	

Note: .



## Distribution by total credit used

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

June 2016

	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	5,629,663	2,088,688	1,478,937	1,017,635	241,577
Facilities granted	1,854,080	112,072	150,117	179,097	94,598
used margin	1,473,644	104,595	144,152	167,384	80,096
<i>of which: backed by real security</i>	662,263	80,261	130,170	143,074	51,296
Unused margin	430,190	10,018	7,600	14,391	17,021
Overshoot	49,754	2,541	1,636	2,679	2,518

Note:

## Distribution by total credit used

[TDB30126](#)

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

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

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	102,305	68,909	25,027	19,884	3,865
Facilities granted	87,607	130,336	107,288	249,557	697,532
used margin	68,887	102,273	82,834	188,019	531,090
<i>of which: backed by real security</i>	33,928	45,040	33,765	65,861	78,276
Unused margin	21,422	32,548	28,290	72,161	185,084
Overshoot	2,702	4,485	3,837	10,623	18,642

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Note:

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## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

June 2016	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
<b>a. SHORT-TERM LOANS in euro</b>						
Facilities granted	590,707	11,385	9,694	17,696	25,302	32,692
Used margin	304,916	5,777	4,998	9,479	13,633	17,496
<i>of which:backed by real security</i>	33,485	520	704	1,458	2,521	3,440
Overshoot	24,773	741	530	903	1,019	1,210
unused margin	310,563	6,349	5,226	9,119	12,688	16,406
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	7,077	14	24	47	98	138
Used margin	6,148	13	23	43	84	121
<i>of which:backed by real security</i>	273	1	3	7	17	23
Overshoot	555	1	3	2	3	6
unused margin	1,484	2	4	6	17	23
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>						
Facilities granted	895,542	41,135	56,491	77,428	39,851	33,867
Used margin	812,381	41,506	56,724	77,601	39,877	33,875
<i>of which:backed by real security</i>	373,054	28,651	50,264	67,444	29,876	22,364
Overshoot	20,426	688	614	969	876	937
unused margin	103,588	316	381	796	851	929
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	9,082	125	262	927	401	136
Used margin	8,491	126	261	926	401	140
<i>of which:backed by real security</i>	4,578	119	246	847	315	38
Overshoot	283	2	1	4	4	6
unused margin	874	1	2	5	4	2

Note:

## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
<b>a. SHORT-TERM LOANS in euro</b>				
Facilities granted	53,345	45,634	119,373	274,564
Used margin	28,058	23,363	57,416	138,272
<i>of which:</i> backed by real security	5,674	4,359	7,970	5,925
Overshoot	1,801	1,390	3,577	7,656
unused margin	27,087	23,661	65,534	143,947
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	327	362	1,252	4,816
Used margin	285	289	1,030	4,242
<i>of which:</i> backed by real security	59	30	60	72
Overshoot	16	11	11	482
unused margin	58	84	233	1,057
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>				
Facilities granted	52,071	43,443	101,214	449,049
Used margin	51,989	43,373	99,797	361,697
<i>of which:</i> backed by real security	32,246	24,953	51,557	62,374
Overshoot	1,639	1,511	4,030	4,181
unused margin	1,721	1,580	5,447	91,534
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	222	145	466	6,398
Used margin	230	141	483	5,776
<i>of which:</i> backed by real security	41	31	206	2,734
Overshoot	13	3	42	201
unused margin	5	7	25	823

Note:



## Distribution by type of transaction

[TDB30136](#)

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

June 2016	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	1,854,080	106,861	145,517	171,034	88,314
Used margin	1,473,644	101,714	141,160	163,078	76,605
<i>of which: backed by real security</i>	<i>662,263</i>	<i>79,552</i>	<i>128,888</i>	<i>141,836</i>	<i>51,361</i>
Unused margin	430,190	6,786	5,704	10,087	13,821
Overshoot	49,754	1,640	1,347	2,131	2,111

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	80,051	122,715	101,995	248,606	786,860
Used margin	64,679	96,874	79,130	182,876	553,857
<i>of which: backed by real security</i>	33,402	44,752	33,258	65,613	79,073
Unused margin	17,734	29,557	26,008	73,881	246,035
Overshoot	2,363	3,716	3,143	8,151	13,033

Note:

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

TDB30146

Banks

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

June 2016	from	from	from	from	from	from	from	from	
	30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 1,000,00	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>									
Number of borrowers	1,127,13	734,063	649,844	232,024	114,614	81,157	30,598	25,779	5,688
Facilities granted	52,657	66,471	96,097	65,652	66,834	105,965	89,583	222,304	734,828
Used margin	47,421	62,006	88,049	53,995	51,632	80,563	67,166	158,725	509,987
<b>b. PIEMONTE</b>									
Number of borrowers	85,262	55,915	47,241	17,210	8,587	5,980	2,253	1,822	377
Facilities granted	3,978	5,016	6,876	4,842	5,059	7,798	6,682	15,441	39,547
Used margin	3,520	4,623	6,154	3,847	3,776	5,658	4,844	10,360	24,176
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	2,590	1,573	1,739	659	298	203	76	61	10
Facilities granted	119	132	232	172	152	211	180	396	835
Used margin	105	118	211	145	125	164	133	304	485
<b>d. LIGURIA</b>									
Number of borrowers	24,109	15,714	14,726	5,548	2,345	1,555	523	487	120
Facilities granted	1,107	1,383	2,086	1,440	1,270	1,877	1,499	4,179	11,414
Used margin	964	1,266	1,894	1,195	960	1,408	1,109	3,120	7,999
<b>e. LOMBARDY</b>									
Number of borrowers	180,292	136,698	137,242	51,625	27,193	20,854	8,522	7,702	1,965
Facilities granted	8,442	12,359	20,325	14,646	15,969	27,813	25,346	68,281	338,373
Used margin	7,341	11,319	18,332	11,729	11,902	20,716	18,492	47,903	251,940
<b>f. TRENTO-ALTO ADIGE</b>									
Number of borrowers	31,961	22,210	26,948	11,498	5,622	3,796	1,348	990	162
Facilities granted	1,526	2,086	4,303	3,400	3,362	5,168	3,970	8,379	10,634
Used margin	1,275	1,894	3,941	2,928	2,797	4,325	3,252	6,577	6,915
<b>g. VENETO</b>									
Number of borrowers	96,540	71,703	63,346	23,936	12,956	9,404	3,547	3,065	640
Facilities granted	4,540	6,502	9,241	6,795	7,568	12,238	10,265	26,044	76,695
Used margin	4,014	6,036	8,393	5,504	5,719	9,055	7,320	17,582	59,888
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	35,478	23,498	15,779	5,025	2,554	1,751	641	513	105
Facilities granted	1,715	2,149	2,323	1,451	1,509	2,332	1,936	4,460	9,786
Used margin	1,594	2,054	2,146	1,203	1,200	1,806	1,442	3,188	5,326
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	100,718	70,049	63,216	23,716	12,560	9,177	3,545	3,065	713
Facilities granted	4,699	6,307	9,299	6,812	7,411	12,157	10,504	27,024	63,909
Used margin	4,074	5,744	8,287	5,305	5,474	8,753	7,580	18,177	36,326
<b>l. MARCHE</b>									
Number of borrowers	37,013	23,808	19,891	7,785	3,802	2,670	885	703	111
Facilities granted	1,747	2,144	2,905	2,227	2,205	3,365	2,477	5,729	8,527
Used margin	1,563	2,001	2,630	1,833	1,715	2,554	1,770	4,044	5,712

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

<u>TDB30146</u>		<b>Banks</b>								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>m.</b>	<b>TUSCANY</b>									
	Number of borrowers	80,750	53,267	52,824	19,113	9,479	6,373	2,364	1,867	302
	Facilities granted	3,775	4,862	7,829	5,374	5,574	8,340	6,990	15,973	23,632
	Used margin	3,359	4,525	7,190	4,499	4,415	6,465	5,350	11,557	16,311
<b>n.</b>	<b>UMBRIA</b>									
	Number of borrowers	21,453	13,187	9,795	3,614	1,738	1,245	390	363	78
	Facilities granted	1,020	1,201	1,450	1,052	1,035	1,656	1,147	3,132	3,713
	Used margin	936	1,137	1,337	881	833	1,303	891	2,216	2,736
<b>o.</b>	<b>LAZIO</b>									
	Number of borrowers	105,719	67,457	69,961	21,977	8,844	5,928	2,226	2,001	571
	Facilities granted	4,915	6,215	10,714	6,122	5,012	7,553	6,400	16,945	109,813
	Used margin	4,521	5,921	10,251	5,376	4,180	6,164	5,424	14,004	64,774
<b>p.</b>	<b>ABRUZZO</b>									
	Number of borrowers	26,744	15,252	11,350	4,023	1,963	1,369	494	379	62
	Facilities granted	1,238	1,349	1,648	1,164	1,139	1,769	1,432	3,154	3,262
	Used margin	1,151	1,280	1,527	984	910	1,433	1,092	2,277	2,099
<b>q.</b>	<b>MOLISE</b>									
	Number of borrowers	4,951	2,705	1,922	677	309	191	65	28	8
	Facilities granted	225	238	281	193	178	247	162	198	297
	Used margin	209	226	255	157	138	191	132	121	184
<b>r.</b>	<b>CAMPANIA</b>									
	Number of borrowers	68,581	38,951	32,504	10,961	5,294	3,471	1,243	966	168
	Facilities granted	3,141	3,542	4,804	3,068	3,014	4,304	3,527	8,123	13,707
	Used margin	2,908	3,341	4,504	2,550	2,376	3,355	2,723	6,247	10,165
<b>s.</b>	<b>APULIA</b>									
	Number of borrowers	65,527	39,515	28,196	8,468	3,877	2,655	961	641	107
	Facilities granted	3,062	3,581	4,069	2,367	2,254	3,376	2,768	5,479	5,280
	Used margin	2,882	3,430	3,794	2,010	1,810	2,660	2,205	3,977	3,419
<b>t.</b>	<b>BASILICATA</b>									
	Number of borrowers	8,910	4,443	3,386	1,116	552	370	143	102	12
	Facilities granted	405	398	499	318	319	456	404	819	502
	Used margin	376	370	457	255	242	342	280	628	368
<b>u.</b>	<b>CALABRIA</b>									
	Number of borrowers	25,088	12,062	9,162	2,874	1,358	799	245	169	24
	Facilities granted	1,141	1,068	1,330	810	775	996	679	1,281	1,455
	Used margin	1,058	1,012	1,219	654	611	758	544	943	1,314
<b>v.</b>	<b>SICILY</b>									
	Number of borrowers	90,539	43,846	29,322	8,919	3,811	2,475	782	590	102
	Facilities granted	4,176	3,925	4,252	2,495	2,211	3,208	2,250	5,011	6,852
	Used margin	3,968	3,757	3,974	2,142	1,774	2,548	1,803	3,666	4,712
<b>z.</b>	<b>SARDINIA</b>									
	Number of borrowers	34,906	22,210	11,294	3,280	1,472	891	345	265	51
	Facilities granted	1,684	2,014	1,632	903	818	1,099	966	2,257	6,592
	Used margin	1,603	1,951	1,554	796	676	904	780	1,836	5,140

Note:

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

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

June 2016	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,078,202</b>	<b>1,640,897</b>	<b>53,447</b>
<b>b. GENERAL GOVERNMENT</b>	<b>59,785</b>	<b>39,013</b>	<b>2,141</b>
Central government	18,267	14,664	424
Local government	40,788	23,695	1,667
Social security funds	730	654	50
<b>c. FINANCIAL COMPANIES</b>	<b>434,446</b>	<b>355,807</b>	<b>5,989</b>
Monetary financial institutions	131,343	111,303	572
Other financial intermediaries	258,327	210,071	3,303
Financial auxiliaries	8,530	6,179	66
Insurance companies	3,452	1,558	18
Pension funds	148	6	..
<b>d. NON-FINANCIAL COMPANIES</b>	<b>995,991</b>	<b>710,819</b>	<b>34,249</b>
Public companies	55,888	24,034	453
Private companies	860,287	620,422	31,006
Associations of non-financial companies	1,117	695	17
Craft non-financial quasi-companies	25,408	19,700	738
Other non-financial quasi-companies	53,291	45,967	2,035
<b>e. HOUSEHOLDS</b>	<b>482,619</b>	<b>469,184</b>	<b>7,676</b>
Producer households	78,391	72,590	2,456
Consumer households	404,227	396,594	5,220
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>10,008</b>	<b>7,889</b>	<b>218</b>
<b>g. REST OF THE WORLD</b>	<b>92,758</b>	<b>55,928</b>	<b>3,120</b>
General government	1,406	1,013	51
Monetary financial institutions	38,372	20,586	2,017
Other financial institutions	23,922	13,800	592
Non-financial companies	27,366	19,122	429
Households	1,440	1,372	26
Non-profit institutions serving households	6	5	1
International organizations and other institutions	245	32	3
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>143</b>	<b>95</b>	<b>5</b>

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,723,307</b>	<b>1,296,337</b>	<b>49,628</b>	<b>354,895</b>	<b>344,559</b>	<b>3,819</b>
<b>52,044</b>	<b>30,912</b>	<b>1,586</b>	<b>7,741</b>	<b>8,101</b>	<b>555</b>
14,715	11,079	256	3,552	3,585	168
36,608	19,198	1,290	4,180	4,497	378
721	635	40	9	19	10
<b>428,768</b>	<b>350,237</b>	<b>5,886</b>	<b>5,677</b>	<b>5,570</b>	<b>103</b>
131,052	111,002	562	291	301	11
257,698	209,385	3,242	629	686	60
7,130	4,777	62	1,400	1,402	4
3,447	1,553	18	5	5	..
<b>148</b>	<b>6</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>-</b>
886,436	611,646	32,112	109,555	99,173	2,138
52,790	21,201	420	3,099	2,833	33
765,524	535,589	29,144	94,763	84,834	1,863
1,063	651	17	54	44	..
21,992	16,302	673	3,416	3,397	65
<b>45,067</b>	<b>37,902</b>	<b>1,859</b>	<b>8,224</b>	<b>8,064</b>	<b>177</b>
254,686	241,048	6,774	227,933	228,136	903
56,881	51,204	2,204	21,510	21,386	252
<b>197,805</b>	<b>189,845</b>	<b>4,569</b>	<b>206,422</b>	<b>206,750</b>	<b>651</b>
<b>9,755</b>	<b>7,650</b>	<b>202</b>	<b>253</b>	<b>239</b>	<b>16</b>
89,843	53,396	3,030	2,915	2,533	90
1,380	977	42	27	36	9
38,340	20,573	2,017	32	13	..
23,592	13,643	591	330	157	2
25,050	17,006	355	2,316	2,115	74
1,231	1,161	21	209	211	5
6	5	1	-	-	-
<b>245</b>	<b>31</b>	<b>3</b>	<b>..</b>	<b>..</b>	<b>-</b>

## Distribution by customer economic activity

[TDB30181](#)Source: Central Credit Register  
Stocks in millions of euro

June 2016

	Total		
	Facilities granted	Used Margin	Overshoot
<b>a. TOTAL</b>	<b>1,076,835</b>	<b>785,570</b>	<b>36,754</b>
Agricultural, forestry and fishing	40,555	36,357	1,098
Mining and quarrying	1,975	1,519	100
Manufacturing	328,229	199,062	5,757
Electricity, gas, steam and air conditioning supply	39,078	29,290	562
Water supply, sewerage, waste management and remediation activities	13,340	9,100	233
Construction	116,610	105,329	10,057
Wholesale and retail trade, repair of motor vehicles and motorcycles	183,089	123,159	3,886
Transportation and storage	47,610	36,275	1,572
Accommodation and food service activities	33,378	30,539	1,282
Information and communication	29,191	16,066	1,732
Financial and insurance activities	12,584	9,009	278
Real estate activities	104,996	104,523	7,420
Professional, scientific and technical activities	64,521	36,742	1,082
Administrative and support service activities	26,087	19,535	864
All remaining activities (sections O, P,Q,R,S,T)	26,807	21,532	609

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
<b>944,959</b>	<b>664,215</b>	<b>34,352</b>	<b>131,876</b>	<b>121,355</b>	<b>2,402</b>
36,048	31,960	1,052	4,507	4,397	46
1,778	1,320	89	197	200	11
297,163	172,621	5,337	31,067	26,441	421
33,858	24,609	522	5,220	4,681	40
11,935	7,856	215	1,406	1,244	19
104,016	93,249	9,669	12,595	12,080	388
161,009	103,831	3,560	22,080	19,328	326
42,034	31,150	1,471	5,576	5,125	101
28,042	25,135	1,150	5,336	5,404	132
26,429	13,709	1,686	2,762	2,357	45
11,755	8,175	272	829	835	6
81,008	80,238	6,818	23,988	24,285	602
59,661	32,029	1,017	4,860	4,713	65
22,268	16,386	780	3,818	3,149	84
21,084	16,264	508	5,723	5,268	101



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

TDB30156

Banks

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

June 2016						
	Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>						
Number of borrowers	3,341,550	1,127,131	734,063	649,844	232,024	114,614
Facilities granted	1,502,408	52,657	66,471	96,097	65,652	66,834
Used margin	1,131,936	47,421	62,006	88,049	53,995	51,632
<b>b. GENERAL GOVERNMENT</b>						
Number of borrowers	7,752	665	451	870	1,137	1,229
Facilities granted	52,044	25	37	143	384	804
Used margin	30,912	45	39	103	184	391
<b>c. FINANCIAL COMPANIES</b>						
Number of borrowers	9,798	2,166	1,192	1,315	978	676
Facilities granted	297,716	99	109	207	286	397
Used margin	239,235	75	84	168	247	304
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of borrowers	736,983	177,744	95,476	121,517	105,947	80,099
Facilities granted	886,436	8,151	8,760	19,660	32,827	48,196
Used margin	611,646	5,925	6,401	14,746	24,399	35,734
<i>of which: industry</i>						
Number of borrowers	159,858	26,659	16,946	24,600	24,998	21,438
Facilities granted	340,354	1,245	1,573	4,075	8,012	13,318
Used margin	202,746	845	1,030	2,677	5,088	8,314
<i>of which: building</i>						
Number of borrowers	111,044	24,047	13,595	18,020	17,155	13,536
Facilities granted	99,007	1,110	1,259	2,962	5,395	8,202
Used margin	88,772	804	956	2,305	4,355	6,868
<i>of which: services</i>						
Number of borrowers	447,401	122,906	62,764	75,850	61,112	43,045
Facilities granted	426,723	5,611	5,731	12,127	18,583	25,399
Used margin	303,423	4,125	4,251	9,341	14,239	19,444
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of borrowers	429,803	157,983	82,760	82,290	36,121	13,838
Facilities granted	56,881	7,243	7,353	12,124	9,999	7,622
Used margin	51,204	6,170	6,607	10,975	8,794	6,622
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of borrowers	2,141,576	781,312	551,518	441,647	86,936	18,494
Facilities granted	207,693	36,824	49,983	63,650	21,919	9,674
Used margin	197,578	34,955	48,679	61,782	20,171	8,458

Note:

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

Banks

TDB30156

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>				
Number of borrowers	81,157	30,598	25,779	5,688
Facilities granted	105,965	89,583	222,304	734,828
Used margin	80,563	67,166	158,725	509,987
<b>b. GENERAL GOVERNMENT</b>				
Number of borrowers	1,276	591	589	284
Facilities granted	1,894	1,852	5,939	40,965
Used margin	874	962	2,583	25,597
<b>c. FINANCIAL COMPANIES</b>				
Number of borrowers	790	434	745	539
Facilities granted	1,095	1,345	7,729	286,444
Used margin	763	940	5,174	230,790
<b>d. NON-FINANCIAL COMPANIES</b>				
Number of borrowers	66,614	27,021	23,271	4,777
Facilities granted	87,806	78,857	199,256	402,654
Used margin	65,915	58,860	143,245	249,820
<i>of which:industry</i>				
Number of borrowers	20,157	9,165	9,195	2,254
Facilities granted	27,673	27,561	83,594	173,278
Used margin	17,491	17,300	51,350	98,034
<i>of which:building</i>				
Number of borrowers	11,318	4,361	3,145	385
Facilities granted	14,732	12,396	24,532	28,395
Used margin	12,940	11,383	23,626	23,271
<i>of which:services</i>				
Number of borrowers	33,159	12,430	10,211	2,048
Facilities granted	42,644	35,700	85,287	195,426
Used margin	33,072	27,398	63,446	124,523
<b>e. PRODUCER HOUSEHOLDS</b>				
Number of borrowers	5,668	1,008	326	7
Facilities granted	6,749	2,813	2,272	303
Used margin	6,005	2,540	2,021	275
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Number of borrowers	6,671	1,516	832	79
Facilities granted	8,275	4,645	7,000	4,403
Used margin	6,883	3,803	5,627	3,476

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

<b>June 2016</b>		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>83,850</b>	<b>82,965</b>	<b>2,831</b>
	<i>of which: transactions of financial intermediaries</i>	<i>51,166</i>	<i>50,946</i>	<i>1,408</i>
	Piedmont	5,895	5,678	115
	Valle d'Aosta	226	209	3
	Liguria	1,378	1,334	37
	Lombardy	24,878	24,718	789
	Trentino-Alto Adige	3,198	3,109	27
	Veneto	10,268	10,120	250
	Friuli-Venezia Giulia	1,612	1,597	48
	Emilia-Romagna	8,554	8,288	221
	Marche	3,047	3,042	142
	Tuscany	5,174	5,107	212
	Umbria	1,077	1,067	43
	Lazio	8,234	8,398	405
	Abruzzo	1,270	1,221	48
	Molise	138	141	11
	Campania	3,049	3,106	216
	Apulia	1,758	1,727	83
	Basilicata	199	191	4
	Calabria	630	643	52
	Sicily	1,677	1,679	76
	Sardinia	1,587	1,590	48

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

## Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register  
Stocks in millions of euro

June 2016	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>40,708</b>	<b>18,426</b>	<b>22,282</b>	<b>47,139</b>	<b>34,991</b>
<i>of which: transactions of financial intermediaries</i>	23,246	11,881	11,365	29,389	19,336
Piedmont	5,058	2,721	2,337	5,768	4,682
Valle d'Aosta	40	36	4	50	30
Liguria	575	407	168	723	418
Lombardy	11,383	4,896	6,487	13,168	9,866
Trentino-Alto Adige	226	107	119	305	193
Veneto	1,711	1,097	614	2,298	1,365
Friuli-Venezia Giulia	410	247	163	507	346
Emilia-Romagna	2,548	1,406	1,142	3,637	2,078
Marche	399	294	105	429	288
Tuscany	1,456	812	644	1,719	1,181
Umbria	701	233	468	897	631
Lazio	11,491	2,904	8,586	12,870	10,485
Abruzzo	921	427	493	928	806
Molise	35	34	1	46	34
Campania	1,726	1,446	280	1,541	1,070
Apulia	526	403	123	608	357
Basilicata	139	86	53	190	131
Calabria	171	147	24	146	68
Sicily	637	578	59	670	427
Sardinia	555	144	411	641	535

**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

[TDB30266](#)

Banks and CDP

Source: supervisory returns  
Stocks in millions of euro

	2016-Q2	2016-Q1	2015-Q4
<b>a. IMPAIRED LOANS</b>			
Bad debts			
- Loans subject to forbearance	8,130	6,966	5,909
- Other loans	189,117	189,066	194,185
Likely defaults			
- Loans subject to forbearance	51,430	51,936	50,278
- Other loans	71,623	73,246	76,558
Non-performing past due loans/exposures			
- Loans subject to forbearance	1,840	2,107	2,293
- Other loans	8,379	9,826	11,643
<b>b. OTHER LOANS</b>			
- Performing loans: subject to forbearance	33,389	33,657	33,393
- Performing loans: others	1,650,770	1,663,821	1,629,871
<b>b. TOTAL LOANS TO CUSTOMERS</b>	<b>2,014,811</b>	<b>2,030,762</b>	<b>2,004,224</b>

**Notes:** The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers. Loans covered by concessions are credit exposures that fall into the categories of "Non-performing exposures with forbearance measures" and "Forborne performing exposures" as defined by the EBA's International Technical Standards.

**Distribution by type of default, customers location (region), sector of economic activity and purpose of loan**
[TDB30267](#)

 Source: supervisory returns  
 Stocks in millions of euro

**June 2016**

## Bad debts

	Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others	
				for consumer credit	for purchase of buildings
<b>a. TOTAL</b>	<b>196,153</b>	<b>140,032</b>	<b>15,525</b>	<b>2,474</b>	<b>16,049</b>
<b>b. NORTH-WEST ITALY</b>	<b>57,026</b>	<b>40,298</b>	<b>3,787</b>	<b>560</b>	<b>6,170</b>
Piedmont and Valle d'Aosta	11,797	8,161	1,044	150	1,150
Liguria	3,830	2,701	322	43	397
Lombardy	41,399	29,436	2,421	366	4,623
<b>c. NORTH-EAST ITALY</b>	<b>44,836</b>	<b>33,927</b>	<b>2,988</b>	<b>270</b>	<b>2,923</b>
Trentino-Alto Adige	3,270	2,369	223	12	58
Veneto	19,233	14,499	1,276	106	1,436
Friuli-Venezia Giulia	3,328	2,495	278	28	171
Emilia-Romagna	19,005	14,564	1,210	123	1,258
<b>d. CENTRAL ITALY</b>	<b>49,094</b>	<b>37,081</b>	<b>3,259</b>	<b>468</b>	<b>2,996</b>
Marche	6,086	4,485	515	40	371
Tuscany	16,333	12,624	1,405	119	744
Umbria	3,402	2,445	373	30	244
Lazio	23,273	17,527	966	280	1,636
<b>e. SOUTHERN ITALY</b>	<b>29,891</b>	<b>19,592</b>	<b>3,309</b>	<b>778</b>	<b>2,656</b>
Abruzzo and Molise	4,922	3,559	533	69	277
Campania	11,908	7,933	889	391	1,264
Apulia and Basilicata	9,808	6,199	1,321	204	846
Calabria	3,254	1,901	566	114	270
<b>f. ISLANDS</b>	<b>15,306</b>	<b>9,134</b>	<b>2,183</b>	<b>398</b>	<b>1,304</b>
Sicily	11,121	6,190	1,558	328	1,098
Sardinia	4,185	2,943	625	70	206

**Notes:** The data are shown at book value and gross of value adjustments.

## Banks and CDP

Likely defaults					Non-performing past due loans/exposures				
Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others		Total	Non-financial corporation	Producer households (up to 5 employees)	Consumer households and others	
			for consumer credit	for purchase of buildings				for consumer credit	for purchase of buildings
<b>120,843</b>	<b>91,848</b>	<b>6,098</b>	<b>1,757</b>	<b>8,052</b>	<b>10,092</b>	<b>4,701</b>	<b>1,152</b>	<b>869</b>	<b>1,541</b>
<b>40,243</b>	<b>31,646</b>	<b>1,423</b>	<b>401</b>	<b>2,471</b>	<b>2,588</b>	<b>1,350</b>	<b>258</b>	<b>179</b>	<b>391</b>
4,687	3,252	349	107	493	469	190	70	59	75
3,065	2,520	133	32	194	237	130	30	16	34
32,491	25,874	941	262	1,784	1,882	1,030	157	104	282
<b>29,050</b>	<b>22,232</b>	<b>1,507</b>	<b>235</b>	<b>1,612</b>	<b>1,889</b>	<b>1,045</b>	<b>217</b>	<b>118</b>	<b>212</b>
2,972	2,366	266	11	108	177	97	39	6	11
12,664	9,412	633	103	758	794	419	82	49	95
1,980	1,471	142	25	131	137	71	19	11	18
11,435	8,983	466	96	614	781	457	77	53	88
<b>30,043</b>	<b>23,696</b>	<b>1,481</b>	<b>383</b>	<b>1,824</b>	<b>2,889</b>	<b>1,287</b>	<b>332</b>	<b>211</b>	<b>438</b>
3,713	2,777	266	44	259	279	109	54	20	41
9,533	7,471	702	98	538	866	402	141	67	100
1,746	1,345	125	25	124	206	82	28	16	25
15,051	12,103	389	216	904	1,539	693	108	108	272
<b>15,103</b>	<b>10,387</b>	<b>1,089</b>	<b>483</b>	<b>1,357</b>	<b>1,932</b>	<b>801</b>	<b>231</b>	<b>242</b>	<b>306</b>
2,053	1,423	205	52	197	315	140	46	28	52
7,800	5,595	318	209	586	739	313	59	111	108
4,019	2,636	405	146	433	670	289	93	69	119
1,231	732	161	76	141	208	58	32	35	28
<b>6,404</b>	<b>3,888</b>	<b>599</b>	<b>255</b>	<b>788</b>	<b>794</b>	<b>219</b>	<b>115</b>	<b>119</b>	<b>194</b>
4,530	2,450	480	200	627	667	171	99	98	170
1,874	1,437	119	55	161	127	47	17	22	24



## Distribution by amount

[TDB30206](#)

Banks

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

<b>June 2016</b>		Number of borrowers	Net used
<b>a. TOTAL</b>		<b>1,262,966</b>	<b>184,995</b>
	from 250 to 30,000	775,445	5,486
	from 30,000 to 75,000	159,092	6,982
	from 75,000 to 125,000	96,782	8,617
	from 125,000 to 250,000	122,780	19,156
	from 250,000 to 500,000	49,179	14,955
	from 500,000 to 1,000,000	26,454	16,071
	from 1,000,000 to 2,500,000	19,863	26,519
	from 2,500,000 to 5,000,000	7,572	22,616
	from 5,000,000 to 25,000,000	5,228	42,382
	more than 25,000,000	571	22,210

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

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

TDC30031

Banks

Source: Central Credit Register  
Stocks in millions of euro

June 2016	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	70	2,148	243,050	47,917	50,231	140,636	182,349	829,503
Bad debts	204	2,905	135,080	33,064	39,182	60,102	14,603	31,974
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	4	669	65,479	13,332	13,558	38,002	39,596	199,127
Bad debts	135	1,138	38,868	9,906	11,114	17,369	3,430	9,943
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	1	426	46,664	10,548	10,262	25,257	28,369	118,404
Bad debts	3	941	33,070	8,234	10,935	13,452	2,761	6,296
<b>d. CENTRAL ITALY</b>								
Number of borrowers	7	517	61,620	11,329	12,185	37,164	38,428	168,678
Bad debts	19	586	35,288	7,821	10,115	16,594	3,131	6,736
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	44	360	46,373	9,198	9,519	26,325	46,189	220,810
Bad debts	31	159	19,037	5,334	4,667	8,443	3,147	5,763
<b>f. ISLANDS</b>								
Number of borrowers	14	176	22,914	3,510	4,707	13,888	29,767	122,484
Bad debts	16	81	8,815	1,770	2,352	4,245	2,133	3,237

Note:

## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

June 2016	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>431,251</b>	<b>149,912</b>
Agricultural, forestry and fishing	18,818	5,824
Mining and quarrying	538	384
Manufacturing	65,752	32,602
Electricity, gas, steam and air conditioning supply	326	649
Water supply, sewerage, waste management and remediation activities	1,051	859
Construction	88,626	41,987
Wholesale and retail trade, repair of motor vehicles and	116,998	25,201
Transportation and storage	16,628	3,607
Accommodation and food service activities	37,241	5,682
Information and communication	7,592	1,649
Financial and insurance activities	2,040	515
Real estate activities	20,048	21,388
Professional, scientific and technical activities	14,242	3,377
Administrative and support service activities	14,866	3,323
All remaining activities (sections O, P,Q,R,S,T)	17,166	2,433

Note:

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

TDB30231

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

Source: Central Credit Register  
Stocks in millions of euro

June 2016		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>250,662</b>	<b>185,750</b>	<b>64,912</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>278</b>	<b>204</b>	<b>73</b>
	Central government	15	12	3
	Local government	263	193	70
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>3,818</b>	<b>2,905</b>	<b>913</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	954	452	502
	Financial auxiliaries	528	415	113
	Insurance companies	1	..	1
	Pension funds	..	..	-
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>179,479</b>	<b>135,080</b>	<b>44,399</b>
	Public companies	370	238	132
	Private companies	157,079	119,394	37,684
	Associations of non-financial companies	154	83	71
	Craft non-financial quasi-companies	5,607	4,192	1,415
	Other non-financial quasi-companies	16,269	11,173	5,097
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>64,578</b>	<b>45,995</b>	<b>18,583</b>
	Producer households	21,321	14,603	6,718
	Consumer households	43,257	31,392	11,865
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>944</b>	<b>572</b>	<b>372</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>975</b>	<b>755</b>	<b>220</b>
	General government	-	-	-
	Monetary financial institutions	72	65	7
	Other financial institutions	145	99	46
	Non-financial companies	657	508	148
	Households	100	81	19
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	1	1	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>13</b>	<b>9</b>	<b>3</b>

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

## Distribution by customer location (region)

Banks

TDB30241

Source: Central Credit Register  
Flows in millions of euro

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>2nd quarter 2016</b>				
<b>a. TOTAL</b>	<b>88,267</b>	<b>4,528</b>	<b>94,533</b>	<b>1,857</b>
<b>b. NORTH-WEST ITALY</b>	<b>18,365</b>	<b>1,269</b>	<b>22,274</b>	<b>571</b>
Piedmont	5,021	196	6,977	103
Valle d'Aosta	115	5	167	2
Liguria	1,773	85	1,872	40
Lombardy	11,456	982	13,258	426
<b>c. NORD-EAST ITALY</b>	<b>11,186</b>	<b>1,107</b>	<b>15,443</b>	<b>421</b>
Trentino-Alto Adige	718	126	769	68
Veneto	4,404	350	7,016	200
Friuli-Venezia Giulia	1,033	67	1,297	24
Emilia-Romagna	5,031	564	6,361	129
<b>d. CENTRAL ITALY</b>	<b>18,090</b>	<b>1,164</b>	<b>19,234</b>	<b>382</b>
Marche	2,298	236	2,010	32
Tuscany	5,616	376	4,800	121
Umbria	1,215	83	1,219	20
Lazio	8,961	470	11,205	209
<b>e. SOUTHERN ITALY</b>	<b>26,703</b>	<b>627</b>	<b>25,439</b>	<b>310</b>
Abruzzo	2,161	94	1,927	28
Molise	387	11	448	6
Campania	13,920	251	12,441	149
Apulia	6,035	185	6,281	85
Basilicata	598	14	465	6
Calabria	3,602	73	3,877	35
<b>f. ISLANDS</b>	<b>13,923</b>	<b>362</b>	<b>12,143</b>	<b>172</b>
Sicily	11,768	268	9,843	113
Sardinia	2,155	94	2,300	59

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

## Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register  
Flows in millions of euro

2nd quarter 2016	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>88,267</b>	<b>4,528</b>	<b>94,533</b>	<b>1,857</b>
General government	4	3	3	..
Financial companies	121	92	66	30
Non-financial companies	9,724	2,810	4,903	695
<i>of which: industry</i>	<i>1,466</i>	<i>487</i>	<i>843</i>	<i>76</i>
building	2,056	1,009	854	172
services	6,030	1,264	3,116	407
Producer households	9,035	399	7,651	166
Consumer households and nec	68,814	1,218	81,531	960

**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

<b>June 2016</b>		Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
<b>a. TOTAL</b>		<b>173,714</b>	<b>65,129</b>
Agricultural, forestry and fishing		6,330	3,512
Mining and quarrying		446	187
Manufacturing		40,768	9,892
Electricity, gas, steam and air conditioning supply		723	134
Water supply, sewerage, waste management and remediation activities		989	213
Construction		47,099	22,160
Wholesale and retail trade, repair of motor vehicles and		29,935	6,685
Transportation and storage		4,330	1,072
Accommodation and food service activities		6,067	3,486
Information and communication		2,102	371
Financial and insurance activities		575	184
Real estate activities		23,291	13,836
Professional, scientific and technical activities		3,881	1,122
Administrative and support service activities		3,880	993
All remaining activities (sections O, P,Q,R,S,T)		2,793	1,054

Note:

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

Banks

TDC30033

Source: Central Credit Register  
Stocks in millions of euro

June 2016	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	204	3,537	157,525	41,352	44,032	69,113	15,916	35,904
of which: backed by real security	8	1,776	68,636	12,052	24,293	30,367	8,136	21,627
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	135	1,470	46,076	12,703	12,695	20,136	3,684	10,728
of which: backed by real security	7	799	20,279	3,463	7,444	8,992	2,035	7,351
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	3	1,074	38,307	10,333	12,156	15,327	2,927	6,723
of which: backed by real security	-	599	18,152	3,012	7,001	7,806	1,727	4,592
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	19	712	41,161	9,665	11,328	19,335	3,409	7,528
of which: backed by real security	-	275	16,933	2,646	5,865	7,850	1,802	4,354
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	31	196	22,049	6,523	5,183	9,673	3,520	6,978
of which: backed by real security	1	61	8,766	2,175	2,443	3,782	1,559	3,435
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	16	85	9,932	2,128	2,671	4,642	2,375	3,947
of which: backed by real security	-	43	4,506	756	1,540	1,937	1,012	1,895

Note:



## Distribution by customer location (region)

Banks

TDB30265

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

June 2016	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>1,287,576</b>	<b>199,312</b>	<b>1.08</b>	<b>64,568</b>	<b>7,731</b>
<b>b. NORTH-WEST ITALY</b>	<b>311,482</b>	<b>57,989</b>	<b>1.08</b>	<b>15,074</b>	<b>2,273</b>
Piedmont	83,876	11,370	1.06	4,051	283
Valle d'Aosta	1,738	199	1.09	97	7
Liguria	29,798	3,781	1.06	1,557	265
Lombardy	196,070	42,639	1.09	9,369	1,718
<b>c. NORTH-EAST ITALY</b>	<b>199,368</b>	<b>45,867</b>	<b>1.06</b>	<b>9,546</b>	<b>1,903</b>
Trentino-Alto Adige	10,037	3,532	1.06	640	175
Veneto	82,765	19,660	1.07	3,886	756
Friuli-Venezia Giulia	18,316	3,421	1.09	878	111
Emilia-Romagna	88,250	19,254	1.06	4,142	862
<b>d. CENTRAL ITALY</b>	<b>274,735</b>	<b>49,736</b>	<b>1.09</b>	<b>13,795</b>	<b>1,977</b>
Marche	32,418	6,368	1.10	1,535	275
Tuscany	83,376	17,027	1.08	4,387	651
Umbria	21,367	3,385	1.07	1,003	122
Lazio	137,574	22,956	1.09	6,870	929
<b>e. SOUTHERN ITALY</b>	<b>322,754</b>	<b>30,461</b>	<b>1.08</b>	<b>17,219</b>	<b>1,050</b>
Abruzzo	31,753	4,300	1.06	1,684	188
Molise	6,069	657	1.07	335	16
Campania	143,787	12,197	1.08	7,837	440
Apulia	83,200	8,655	1.10	4,451	286
Basilicata	9,589	1,267	1.09	458	24
Calabria	48,356	3,385	1.08	2,454	95
<b>f. ISLANDS</b>	<b>179,237</b>	<b>15,258</b>	<b>1.06</b>	<b>8,934</b>	<b>527</b>
Sicily	138,914	10,993	1.07	7,303	391
Sardinia	40,323	4,266	1.05	1,631	135

Notes:

## Distribution by customer location (region)

Banks

[TDB30265](#)Source: Central Credit Register  
Stocks and flows in millions of euro

<b>June 2016</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>7,145</b>	<b>1,014</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,551</b>	<b>274</b>
	Piedmont	379	51
	Valle d'Aosta	13	1
	Liguria	156	11
	Lombardy	1,003	210
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>1,060</b>	<b>217</b>
	Trentino-Alto Adige	68	20
	Veneto	487	66
	Friuli-Venezia Giulia	121	67
	Emilia-Romagna	384	64
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,565</b>	<b>239</b>
	Marche	192	57
	Tuscany	408	60
	Umbria	106	29
	Lazio	859	94
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,879</b>	<b>184</b>
	Abruzzo	202	20
	Molise	42	3
	Campania	757	91
	Apulia	559	47
	Basilicata	59	3
	Calabria	260	19
<b>f.</b>	<b>ISLANDS</b>	<b>1,090</b>	<b>100</b>
	Sicily	891	74
	Sardinia	199	26

Notes:

## Distribution by customer segment of economic activity

TDB30271

Banks

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

June 2016	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>1,287,576</b>	<b>199,312</b>	<b>1.08</b>	<b>64,568</b>	<b>7,731</b>
General government	81	328	1.61	7	9
Financial companies	2,086	3,109	1.07	107	279
Non-financial companies	238,307	146,288	1.08	9,076	5,415
<i>of which: industry</i>	<i>47,238</i>	<i>35,635</i>	<i>1.08</i>	<i>1,370</i>	<i>880</i>
building	49,057	42,490	1.08	1,921	1,839
services	123,907	61,421	1.06	5,031	2,463
Producer households	181,965	15,986	1.10	7,830	593
Consumer households and nec	859,375	33,364	1.04	47,081	1,427

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

<b>June 2016</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a. TOTAL</b>		<b>7,145</b>	<b>1,014</b>
General government		6	18
Financial companies		11	16
Non-financial companies		751	575
<i>of which: industry</i>		<i>130</i>	<i>138</i>
building		186	245
services		388	173
Producer households		1,088	116
Consumer households and nec		5,268	287

Notes:

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

Banks

TDB40100

Source: Supervisory returns  
Stocks in millions of euros

June 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>127,949</b>	<b>3,263</b>	<b>8,949</b>	<b>110,727</b>	<b>1,667</b>	<b>3,343</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>54,328</b>	<b>213</b>	<b>6,736</b>	<b>45,324</b>	<b>468</b>	<b>1,587</b>
	Piedmont	6,214	36	416	5,432	144	186
	Valle d'Aosta	264	..	1	249	3	11
	Liguria	4,577	13	11	4,475	27	51
	Lombardy	43,272	163	6,308	35,168	294	1,340
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>27,218</b>	<b>545</b>	<b>767</b>	<b>24,246</b>	<b>728</b>	<b>933</b>
	Trentino-Alto Adige	3,357	58	38	2,765	213	284
	Veneto	6,941	52	323	6,095	185	286
	Friuli-Venezia Giulia	4,992	17	86	4,714	131	44
	Emilia-Romagna	11,928	419	320	10,672	198	319
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>39,493</b>	<b>2,392</b>	<b>1,215</b>	<b>35,069</b>	<b>233</b>	<b>583</b>
	Marche	907	5	27	761	45	69
	Tuscany	5,190	242	36	4,677	97	137
	Umbria	435	3	19	371	17	24
	Lazio	32,961	2,142	1,133	29,260	73	352
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>5,047</b>	<b>100</b>	<b>47</b>	<b>4,599</b>	<b>153</b>	<b>148</b>
	Abruzzo	751	6	5	682	28	30
	Molise	49	..	3	38	3	5
	Campania	2,948	52	22	2,790	37	47
	Apulia	980	11	11	853	55	50
	Basilicata	107	..	..	91	9	6
	Calabria	213	30	5	146	21	11
<b>f.</b>	<b>ISLANDS</b>	<b>1,863</b>	<b>12</b>	<b>185</b>	<b>1,489</b>	<b>86</b>	<b>92</b>
	Sicily	961	..	15	865	53	28
	Sardinia	903	12	170	624	32	64

Notes:

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

TDB10269

Banks and CDP

Source: supervisory returns  
Stocks in millions of euro

June 2016		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>11,283</b>	<b>3,226</b>	<b>1,827</b>	<b>3,959</b>	<b>1,663</b>	<b>608</b>
	General government	112	6	22	44	35	6
	Financial corporations	472	265	157	44	4	1
	Non-financial corporation	3,555	489	246	2,635	147	39
	Producer households (up to 5 employees)	144	34	31	24	38	17
	Consumer households	7,001	2,432	1,371	1,212	1,440	546
<b>b.</b>	<b>WITH AGREED MATURITY</b>	<b>167,848</b>	<b>36,983</b>	<b>35,399</b>	<b>80,340</b>	<b>11,442</b>	<b>3,685</b>
	General government	55,030	44	73	54,870	37	5
	Financial corporations	29,090	11,965	14,521	2,305	164	135
	Non-financial corporation	11,033	3,663	2,669	3,819	569	313
	Producer households (up to 5 employees)	2,802	692	821	622	539	127
	Consumer households	69,895	20,619	17,315	18,723	10,132	3,106
<b>c.</b>	<b>UNREDEEMABLE AT NOTICE</b>	<b>303,454</b>	<b>69,677</b>	<b>51,170</b>	<b>59,826</b>	<b>92,585</b>	<b>30,195</b>
	General government	7,027	1,039	673	2,955	1,877	483
	Financial corporations	901	725	97	41	30	8
	Non-financial corporation	2,319	428	589	574	532	196
	Producer households (up to 5 employees)	3,564	593	838	750	1,004	379
	Consumer households	289,644	66,892	48,973	55,506	89,142	29,130
<b>d.</b>	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>914,604</b>	<b>348,971</b>	<b>212,661</b>	<b>208,616</b>	<b>100,284</b>	<b>44,073</b>
	General government	27,203	2,516	4,131	17,798	1,476	1,284
	Financial corporations	84,422	50,087	18,213	13,750	1,325	1,048
	Non-financial corporation	204,263	78,746	51,530	47,032	19,226	7,729
	Producer households (up to 5 employees)	44,721	13,943	11,549	8,453	7,507	3,270
	Consumer households	553,995	203,679	127,239	121,585	70,751	30,742
<b>e.</b>	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>22,344</b>	<b>3,750</b>	<b>7,773</b>	<b>5,595</b>	<b>4,070</b>	<b>1,156</b>
	General government	7	..	6	1	..	..
	Financial corporations	424	152	62	121	87	2
	Non-financial corporation	1,149	370	456	172	131	20
	Producer households (up to 5 employees)	856	101	330	227	165	33
	Consumer households	19,908	3,126	6,919	5,075	3,686	1,102

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns  
Stocks in millions of euros

June 2016		Total	of which: Non-financial corporations	of which: Producer households (up to 5 employees)	of which: Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>1,351,913</b>	<b>218,503</b>	<b>52,051</b>	<b>936,882</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>459,103</b>	<b>83,692</b>	<b>15,355</b>	<b>294,840</b>
	Piedmont	104,065	15,266	4,291	74,733
	Valle d'Aosta	3,652	775	141	2,317
	Liguria	35,089	4,331	1,301	28,147
	Lombardy	316,298	63,320	9,621	189,642
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>307,567</b>	<b>55,488</b>	<b>13,563</b>	<b>200,925</b>
	Trentino-Alto Adige	32,354	5,728	1,883	22,027
	Veneto	132,775	22,548	5,305	80,250
	Friuli-Venezia Giulia	27,743	4,393	994	19,238
	Emilia-Romagna	114,694	22,819	5,380	79,411
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>297,244</b>	<b>50,423</b>	<b>10,065</b>	<b>201,399</b>
	Marche	34,442	4,356	1,414	27,652
	Tuscany	77,226	13,005	3,593	58,524
	Umbria	15,743	2,516	647	12,247
	Lazio	169,833	30,546	4,411	102,975
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>208,756</b>	<b>20,604</b>	<b>9,245</b>	<b>175,284</b>
	Abruzzo	25,182	2,730	1,259	20,638
	Molise	5,686	328	178	5,053
	Campania	86,450	9,665	3,523	71,980
	Apulia	56,893	5,723	2,886	47,201
	Basilicata	10,029	733	389	8,753
	Calabria	24,516	1,425	1,011	21,658
<b>f.</b>	<b>ISLANDS</b>	<b>79,243</b>	<b>8,296</b>	<b>3,823</b>	<b>64,435</b>
	Sicily	57,174	5,168	2,503	48,039
	Sardinia	22,069	3,128	1,320	16,396

Notes: The table replaces table TDB10263.

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

[TDB30595](#)

Banks

Source: supervisory returns  
Stocks in millions of euro

June 2016

	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	-	675	47,817	-	19	47,327
Credit default swap	965	673	18,354	-	1,541	22,659
Credit default option	-	-	1,090	-	78	440
Total rate of return swap	-	-	-	-	-	12
Other credit derivatives	-	155	4	-	-	20

Notes:



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

TDB30586

Banks

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

## June 2016

	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	19,981	227	1,091	3,523	7,340	7,522
Intrinsic value	7,727	6	9	68	520	7,036
<b>b. NORTH-WEST ITALY</b>						
Number of holders	6,827	61	332	1,100	2,426	2,830
Intrinsic value	3,027	1	3	22	178	2,788
<b>c. NORTH-EAST ITALY</b>						
Number of holders	5,720	60	256	975	2,055	2,332
Intrinsic value	1,361	1	1	17	134	1,176
<b>d. CENTRAL ITALY</b>						
Number of holders	4,654	73	315	912	1,792	1,506
Intrinsic value	2,811	2	3	21	135	2,643
<b>e. SOUTHERN ITALY</b>						
Number of holders	1,870	18	111	333	728	612
Intrinsic value	307	..	1	6	49	239
<b>f. ISLAND</b>						
Number of holders	910	15	77	203	339	242
Intrinsic value	221	2	1	3	24	189

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

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

TDB30591

Banks

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

June 2016	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	22,381	373	1,696	3,878	7,607	8,195
Intrinsic value	48,509	12	75	919	806	42,055
<b>b. GENERAL GOVERNMENT</b>						
Number of holders	135	1	6	10	26	85
Intrinsic value	9,732	..	43	17	25	9,643
<b>c. FINANCIAL COMPANIES</b>						
Number of holders	362	3	12	23	81	198
Intrinsic value	4,919	1	4	21	77	3,858
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of holders	18,496	149	801	2,976	6,862	7,453
Intrinsic value	7,672	6	7	58	492	7,022
<i>of which: industry</i>						
Number of holders	7,791	16	138	680	2,812	4,079
Intrinsic value	2,519	..	1	10	210	2,284
<b>building</b>						
Number of holders	1,203	13	74	263	461	363
Intrinsic value	960	..	1	4	22	917
<b>services</b>						
Number of holders	8,732	118	563	1,919	3,202	2,775
Intrinsic value	4,051	6	6	42	212	3,730
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of holders	1,485	78	290	547	478	69
Intrinsic value	55	..	1	10	29	14
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of holders	1,246	136	568	296	112	35
Intrinsic value	79	1	3	5	10	45
<b>g. REST OF THE WORLD</b>						
Number of holders	394	-	9	12	29	157
Intrinsic value	15,979	-	16	803	61	11,573

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

## Distribution by type of security and type of deposit

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

June 2016

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>2,100,056</b>	<b>725,829</b>	<b>163,819</b>
Italian government securities	736,592	166,242	61,994
<i>of which:</i> BOTs	23,444	2,920	267
CCTs	51,595	10,303	2,770
BTPs	631,977	149,554	58,263
Other debt securities	515,393	146,615	23,488
<i>of which:</i> in non-euro-area currencies	80,723	31,151	3,902
Equity securities	227,259	65,322	48,886
<i>of which:</i> in non-euro-area currencies	39,825	8,779	1,747
Units of collective investment undertakings	609,998	344,571	26,266
Other securities and the like	5,020	725	2,019

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
<b>95,025</b>	<b>57,740</b>	<b>7,128</b>	<b>1,638,200</b>	<b>651,601</b>	<b>141,277</b>
25,125	10,902	1,366	574,252	150,777	54,051
116	62	9	7,561	2,852	251
4,314	3,075	436	31,993	6,836	1,755
18,053	6,727	758	517,271	138,916	51,567
16,157	6,703	909	415,495	135,397	21,107
2,613	1,868	169	53,174	28,345	3,601
4,629	2,807	597	179,005	60,302	43,766
1,400	766	250	20,232	7,753	1,349
48,859	37,150	4,241	461,647	302,419	20,649
..	..	-	3,014	609	746

## Distribution by customer location (region)

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

June 2016

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>2,100,056</b>	<b>725,829</b>	<b>163,819</b>
<b>b. NORTH-WEST ITALY</b>	<b>1,002,242</b>	<b>346,429</b>	<b>46,592</b>
Piedmont	227,788	92,226	9,453
Valle d'Aosta	2,580	1,750	153
Liguria	39,187	30,653	1,764
Lombardy	732,686	221,801	35,223
<b>c. NORTH-EAST ITALY</b>	<b>462,940</b>	<b>168,180</b>	<b>24,906</b>
Trentino-Alto Adige	17,566	9,022	1,775
Veneto	188,041	58,521	9,113
Friuli-Venezia Giulia	82,994	13,294	1,179
Emilia-Romagna	174,339	87,342	12,839
<b>d. CENTRAL ITALY</b>	<b>535,942</b>	<b>126,102</b>	<b>83,370</b>
Marche	18,973	15,004	2,167
Tuscany	60,787	45,332	8,238
Umbria	9,846	7,641	590
Lazio	446,336	58,125	72,375
<b>e. SOUTHERN ITALY</b>	<b>68,802</b>	<b>60,407</b>	<b>6,225</b>
Abruzzo	7,253	6,228	655
Molise	1,056	927	119
Campania	31,881	27,590	2,918
Apulia	19,768	17,725	1,694
Basilicata	2,196	2,032	160
Calabria	6,647	5,905	680
<b>f. ISLANDS</b>	<b>30,131</b>	<b>24,712</b>	<b>2,726</b>
Sicily	21,989	18,864	1,831
Sardinia	8,142	5,848	895

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
<b>95,025</b>	<b>57,740</b>	<b>7,128</b>	<b>1,638,200</b>	<b>651,601</b>	<b>141,277</b>
<b>56,924</b>	<b>27,534</b>	<b>3,528</b>	<b>723,317</b>	<b>311,478</b>	<b>39,004</b>
24,995	6,407	492	191,295	84,300	8,356
123	121	2	2,345	1,609	148
1,767	1,600	58	36,661	28,537	1,522
30,040	19,406	2,976	493,016	197,032	28,978
<b>18,490</b>	<b>15,555</b>	<b>1,630</b>	<b>427,483</b>	<b>149,327</b>	<b>20,156</b>
2,152	1,244	107	13,136	7,637	1,590
5,452	4,601	618	177,488	52,693	7,158
1,314	1,044	183	79,918	12,022	897
9,573	8,664	723	156,941	76,975	10,512
<b>13,946</b>	<b>10,266</b>	<b>1,318</b>	<b>398,828</b>	<b>112,752</b>	<b>75,136</b>
836	722	62	17,364	14,027	1,923
4,081	3,356	376	53,144	40,958	7,216
571	507	39	9,024	6,976	466
8,458	5,682	841	319,296	50,791	65,532
<b>4,187</b>	<b>3,115</b>	<b>467</b>	<b>60,977</b>	<b>55,187</b>	<b>4,888</b>
363	322	40	6,690	5,762	573
24	21	3	992	878	105
2,394	1,590	225	27,269	24,845	2,225
1,134	951	158	17,829	16,256	1,297
45	40	5	2,070	1,930	137
228	192	36	6,126	5,515	552
<b>1,478</b>	<b>1,270</b>	<b>185</b>	<b>27,595</b>	<b>22,858</b>	<b>2,092</b>
889	782	90	20,260	17,615	1,387
589	488	95	7,335	5,243	705



# **Information on securities business**



## Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns  
Flows in millions of euro

2nd quarter 2016		Total	Banks	SIMs
<b>a.</b>	<b>TOTAL SECURITIES</b>	<b>867,414</b>	<b>829,664</b>	<b>37,750</b>
	Italian government securities	429,595	425,592	4,003
	<i>of which:</i> BOTs	93,902	93,211	691
	CCT	46,935	46,591	344
	BTPs	259,314	256,507	2,807
	Other debt securities	288,272	277,713	10,559
	Equity securities	127,320	106,669	20,651
	Other securities	4,501	1,963	2,538
<b>b.</b>	<b>TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,433,723</b>	<b>1,413,208</b>	<b>20,515</b>
	Futures	495,877	478,171	17,706
	<i>of which:</i> on interest rates	69,693	69,693	-
	on stock indices	147,144	130,624	16,520
	Swaps and forward rate agreements	770,079	770,079	-
	<i>of which:</i> interest rate swaps	575,103	575,103	-
	currency swaps	45,210	45,210	-
	Forward rate agreements	146,659	146,659	-
	Options on securities	23,251	21,134	2,117
	<i>of which:</i> on equity securities	17,332	15,218	2,114
	Options on futures or stock indices	104,409	103,718	691
	<i>of which:</i> on stock indices or futures on stock indices	84,362	83,671	691
	Interest rate options	10,853	10,853	-
	Foreign currency options and other derivative instruments	29,254	29,252	2

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



## Distribution of portfolio by type of security

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

## 2nd quarter 2016

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>87,920</b>	<b>80,132</b>	<b>812,441</b>
Italian government securities	18,261	14,345	251,533
<i>of which:</i> BOTs	1,912	1,543	2,087
CCTs	2,177	2,810	18,848
BTPs	12,861	8,111	218,238
Other debt securities	26,931	16,135	293,649
<i>of which:</i> in non-euro-area currencies	1,870	2,848	4,102
Equity securities	5,208	5,143	57,077
<i>of which:</i> in non-euro-area currencies	1,006	1,495	2,348
Units of collective investment undertakings	33,663	40,263	209,867
Other securities and the like	3,857	4,246	315

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

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>21,325</b>	<b>21,800</b>	<b>110,944</b>	<b>3,738</b>	<b>3,800</b>	<b>9,668</b>	<b>62,857</b>	<b>54,532</b>	<b>691,830</b>
4,044	3,576	29,460	404	382	1,135	13,813	10,388	220,938
31	100	132	82	47	134	1,799	1,396	1,820
903	779	4,923	27	22	236	1,247	2,009	13,689
2,747	2,113	21,673	277	299	687	9,837	5,700	195,878
3,892	4,316	19,998	1,319	1,199	3,026	21,720	10,620	270,624
856	1,051	3,131	256	168	914	758	1,630	57
2,033	2,261	4,969	310	311	989	2,864	2,571	51,119
348	492	1,563	45	75	373	613	927	412
11,080	11,415	56,513	665	825	4,508	21,919	28,024	148,847
276	233	4	1,040	1,084	10	2,541	2,929	302



# **Information on customers and on risk**

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

TDB30446

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

June 2016	Total	from	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 1,000,000
<b>a. TOTAL</b>	<b>3,341,550</b>	<b>1,127,131</b>	<b>734,063</b>	<b>649,844</b>	<b>232,024</b>	<b>114,614</b>
<i>of which:</i> 1 facility	2,892,833	1,106,247	684,444	553,092	138,047	43,863
2 facilities	274,155	20,102	47,120	79,876	61,562	32,515
3-4 facilities	125,649	774	2,483	16,706	30,603	32,582
more than 4 facilities	48,913	8	16	170	1,812	5,654
<b>b. GENERAL GOVERNMENT</b>	<b>7,752</b>	<b>665</b>	<b>451</b>	<b>870</b>	<b>1,137</b>	<b>1,229</b>
<i>of which:</i> 1 facility	4,447	618	384	689	775	631
2 facilities	1,871	39	57	153	282	456
3-4 facilities	1,146	7	10	26	75	139
more than 4 facilities	288	1	-	2	5	3
<b>c. FINANCIAL COMPANIES</b>	<b>9,798</b>	<b>2,166</b>	<b>1,192</b>	<b>1,315</b>	<b>978</b>	<b>676</b>
<i>of which:</i> 1 facility	6,986	2,057	934	897	579	390
2 facilities	1,650	103	247	321	256	162
3-4 facilities	801	6	11	94	129	102
more than 4 facilities	361	-	-	3	14	22
<b>d. NON-FINANCIAL COMPANIES</b>	<b>736,983</b>	<b>177,744</b>	<b>95,476</b>	<b>121,517</b>	<b>105,947</b>	<b>80,099</b>
<i>of which:</i> 1 facility	438,793	170,900	71,778	69,963	44,404	24,556
2 facilities	153,047	6,595	22,485	40,609	37,259	23,579
3-4 facilities	99,431	247	1,207	10,836	22,870	27,066
more than 4 facilities	45,712	2	6	109	1,414	4,898
<b>e. PRODUCER HOUSEHOLDS</b>	<b>429,803</b>	<b>157,983</b>	<b>82,760</b>	<b>82,290</b>	<b>36,121</b>	<b>13,838</b>
<i>of which:</i> 1 facility	360,509	152,884	70,939	61,534	19,582	5,241
2 facilities	51,561	4,914	11,164	17,015	11,137	4,306
3-4 facilities	15,793	183	654	3,704	5,109	3,711
more than 4 facilities	1,940	2	3	37	293	580
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>2,141,576</b>	<b>781,312</b>	<b>551,518</b>	<b>441,647</b>	<b>86,936</b>	<b>18,494</b>
<i>of which:</i> 1 facility	2,067,554	772,635	538,012	418,144	72,011	12,853
2 facilities	65,071	8,343	12,910	21,472	12,464	3,949
3-4 facilities	8,344	331	589	2,012	2,376	1,541
more than 4 facilities	607	3	7	19	85	151

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

Banks

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

June 2016

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>	<b>81,157</b>	<b>30,598</b>	<b>25,779</b>	<b>5,688</b>
<i>of which:</i> 1 facility	22,791	6,192	3,852	555
2 facilities	18,034	5,094	2,983	428
3-4 facilities	26,966	8,955	5,385	745
more than 4 facilities	13,366	10,357	13,559	3,960
<b>b. GENERAL GOVERNMENT</b>	<b>1,276</b>	<b>591</b>	<b>589</b>	<b>284</b>
<i>of which:</i> 1 facility	465	154	105	11
2 facilities	504	188	120	37
3-4 facilities	289	224	280	87
more than 4 facilities	18	25	84	149
<b>c. FINANCIAL COMPANIES</b>	<b>790</b>	<b>434</b>	<b>745</b>	<b>539</b>
<i>of which:</i> 1 facility	479	221	333	197
2 facilities	180	105	143	87
3-4 facilities	103	71	161	109
more than 4 facilities	28	37	108	146
<b>d. NON-FINANCIAL COMPANIES</b>	<b>66,614</b>	<b>27,021</b>	<b>23,271</b>	<b>4,777</b>
<i>of which:</i> 1 facility	16,041	4,844	3,018	329
2 facilities	14,211	4,168	2,460	289
3-4 facilities	23,836	8,036	4,645	527
more than 4 facilities	12,526	9,973	13,148	3,632
<b>e. PRODUCER HOUSEHOLDS</b>	<b>5,668</b>	<b>1,008</b>	<b>326</b>	<b>7</b>
<i>of which:</i> 1 facility	1,600	190	40	1
2 facilities	1,534	210	49	1
3-4 facilities	1,885	363	112	-
more than 4 facilities	649	245	125	5
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>6,671</b>	<b>1,516</b>	<b>832</b>	<b>79</b>
<i>of which:</i> 1 facility	4,110	769	347	15
2 facilities	1,576	416	208	14
3-4 facilities	840	257	184	22
more than 4 facilities	145	74	93	28

Note:



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

TDB30431

Source: Central Credit Register  
Stocks in millions of euro

June 2016		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,502,408</b>	<b>1,131,936</b>	<b>3,341,550</b>	<b>460,142</b>	<b>419,000</b>	<b>2,892,833</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>655,944</b>	<b>491,559</b>	<b>951,753</b>	<b>183,675</b>	<b>161,147</b>	<b>810,784</b>
	Piedmont	95,358	67,533	245,370	24,642	21,944	212,240
	Valle d'Aosta	2,434	1,800	7,867	878	769	6,906
	Liguria	26,296	20,141	72,299	8,693	7,972	63,406
	Lombardy	531,856	402,086	626,217	149,462	130,461	528,232
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>379,016</b>	<b>279,796</b>	<b>836,489</b>	<b>127,718</b>	<b>116,971</b>	<b>710,681</b>
	Trentino-Alto Adige	42,916	34,039	113,747	17,686	15,594	101,308
	Veneto	160,064	125,083	312,482	68,717	63,777	262,455
	Friuli-Venezia Giulia	27,717	20,140	93,677	8,381	7,924	82,702
	Emilia-Romagna	148,320	100,534	316,583	32,934	29,676	264,216
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>303,237</b>	<b>223,720</b>	<b>737,473</b>	<b>82,425</b>	<b>77,793</b>	<b>640,722</b>
	Marche	31,412	24,102	108,717	10,815	10,155	91,387
	Tuscany	82,511	64,587	252,629	25,452	23,885	212,722
	Umbria	15,447	12,438	58,644	4,624	4,355	49,936
	Lazio	173,867	122,594	317,483	41,534	39,398	286,677
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>111,645</b>	<b>92,270</b>	<b>520,592</b>	<b>43,889</b>	<b>41,240</b>	<b>462,061</b>
	Abruzzo	16,211	12,984	70,669	5,682	5,412	61,540
	Molise	2,027	1,649	12,239	885	812	10,719
	Campania	47,342	39,085	185,938	17,731	16,130	165,373
	Apulia	32,345	26,801	169,157	13,623	13,162	151,028
	Basilicata	4,136	3,373	21,691	1,726	1,659	18,978
	Calabria	9,583	8,378	60,898	4,242	4,065	54,423
<b>f.</b>	<b>ISLANDS</b>	<b>52,566</b>	<b>44,591</b>	<b>295,243</b>	<b>22,435</b>	<b>21,850</b>	<b>268,585</b>
	Sicily	34,553	29,135	211,031	15,664	15,300	190,858
	Sardinia	18,013	15,456	84,212	6,771	6,550	77,727

Note: Only loan facilities are considered.

**Banks**

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>164,272</b>	<b>128,409</b>	<b>274,155</b>	<b>206,325</b>	<b>156,096</b>	<b>125,649</b>	<b>671,668</b>	<b>428,431</b>	<b>48,913</b>
<b>63,362</b>	<b>50,946</b>	<b>82,654</b>	<b>93,324</b>	<b>71,072</b>	<b>41,092</b>	<b>315,583</b>	<b>208,395</b>	<b>17,223</b>
9,972	7,306	20,388	13,143	8,875	9,290	47,602	29,408	3,452
374	247	687	573	395	223	608	388	51
2,635	2,156	5,646	3,033	2,035	2,370	11,935	7,977	877
50,381	41,237	55,933	76,575	59,767	29,209	255,437	170,621	12,843
<b>47,253</b>	<b>33,019</b>	<b>74,296</b>	<b>49,006</b>	<b>34,578</b>	<b>36,398</b>	<b>155,040</b>	<b>95,228</b>	<b>15,114</b>
6,705	5,343	8,767	6,677	5,272	2,886	11,849	7,830	786
14,481	11,881	28,780	19,903	13,474	14,900	56,962	35,951	6,347
2,581	2,172	6,759	3,519	2,714	2,948	13,236	7,330	1,268
23,486	13,624	29,990	18,907	13,118	15,664	72,993	44,116	6,713
<b>32,795</b>	<b>27,325</b>	<b>59,679</b>	<b>37,873</b>	<b>30,263</b>	<b>26,752</b>	<b>150,144</b>	<b>88,339</b>	<b>10,320</b>
3,412	2,715	10,257	4,466	3,261	5,035	12,718	7,972	2,038
9,324	7,622	23,432	12,891	9,378	11,693	34,844	23,701	4,782
1,767	1,459	5,206	2,389	1,906	2,473	6,668	4,718	1,029
18,292	15,529	20,784	18,127	15,718	7,551	95,914	51,949	2,471
<b>14,510</b>	<b>11,806</b>	<b>38,662</b>	<b>18,432</b>	<b>14,223</b>	<b>15,110</b>	<b>34,814</b>	<b>25,001</b>	<b>4,759</b>
2,103	1,649	5,890	2,565	1,929	2,399	5,861	3,993	840
274	238	1,025	373	280	397	496	319	98
5,826	4,724	13,476	7,350	5,842	5,250	16,435	12,388	1,839
4,303	3,545	11,970	5,347	4,076	4,714	9,072	6,018	1,445
610	481	1,813	751	524	714	1,050	709	186
1,394	1,168	4,488	2,047	1,572	1,636	1,901	1,573	351
<b>6,353</b>	<b>5,313</b>	<b>18,864</b>	<b>7,690</b>	<b>5,960</b>	<b>6,297</b>	<b>16,088</b>	<b>11,468</b>	<b>1,497</b>
4,361	3,617	14,118	5,154	3,890	4,866	9,375	6,328	1,189
1,992	1,696	4,746	2,536	2,071	1,431	6,713	5,139	308

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

		Banks					
Source: Central Credit Register Size classes in euro							
<b>June 2016</b>		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>							
Average number of banks per borrower		<b>1.25</b>	1.02	1.07	1.18	1.59	2.16
First banks share of total credit granted(%)		<b>64</b>	99	97	94	84	75
<b>b. GENERAL GOVERNMENT</b>							
Average number of banks per borrower		<b>1.77</b>	1.10	1.17	1.25	1.40	1.62
First banks share of total credit granted(%)		<b>69</b>	99	97	96	94	92
<b>c. FINANCIAL COMPANIES</b>							
Average number of banks per borrower		<b>1.69</b>	1.05	1.23	1.41	1.62	1.72
First banks share of total credit granted(%)		<b>76</b>	98	92	88	86	87
<b>d. NON-FINANCIAL COMPANIES</b>							
Average number of banks per borrower		<b>1.89</b>	1.04	1.26	1.53	1.89	2.36
First banks share of total credit granted(%)		<b>50</b>	98	90	84	77	71
<i>of which:industry</i>							
Average number of banks per borrower		<b>2.52</b>	1.04	1.28	1.62	2.11	2.75
First banks share of total credit granted(%)		<b>40</b>	98	89	80	71	62
<i>of which:building</i>							
Average number of banks per borrower		<b>1.67</b>	1.04	1.23	1.47	1.76	2.05
First banks share of total credit granted(%)		<b>66</b>	99	91	85	81	78
<i>of which:services</i>							
Average number of banks per borrower		<b>1.71</b>	1.04	1.26	1.51	1.84	2.26
First banks share of total credit granted(%)		<b>54</b>	98	90	84	79	73
<b>e. PRODUCER HOUSEHOLDS</b>							
Average number of banks per borrower		<b>1.22</b>	1.03	1.15	1.30	1.66	2.11
First banks share of total credit granted(%)		<b>86</b>	99	94	91	84	79
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Average number of banks per borrower		<b>1.04</b>	1.01	1.03	1.06	1.21	1.44
First banks share of total credit granted(%)		<b>96</b>	100	99	99	95	92

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

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

TDB30466

Banks

Source: Central Credit Register  
Size classes in euro

June 2016	from	from	from	more than 25,000,000
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
<b>a. TOTAL</b>				
Average number of banks per borrower	2.82	3.74	5.25	8.24
First banks share of total credit granted(%)	69	62	53	54
<b>b. GENERAL GOVERNMENT</b>				
Average number of banks per borrower	1.95	2.38	2.99	5.03
First banksshare of total credit granted(%)	90	86	88	64
<b>c. FINANCIAL COMPANIES</b>				
Average number of banks per borrower	1.71	2.06	2.66	5.48
First banks share of total credit granted(%)	89	84	79	76
<b>d. NON-FINANCIAL COMPANIES</b>				
Average number of banks per borrower	2.99	3.92	5.51	8.81
First banks share of total credit granted(%)	66	59	50	37
<i>of which:industry</i>				
Average number of banks per borrower	3.54	4.72	6.58	9.95
First banks share of total credit granted(%)	56	48	40	31
<i>of which:building</i>				
Average number of banks per borrower	2.38	2.87	3.75	6.74
First banks share of total credit granted(%)	76	74	68	44
<i>of which:services</i>				
Average number of banks per borrower	2.87	3.74	5.11	7.92
First banks share of total credit granted(%)	68	62	54	41
<b>e. PRODUCER HOUSEHOLDS</b>				
Average number of banks per borrower	2.60	3.36	4.19	5.71
First banks share of total credit granted(%)	77	72	68	55
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Average number of banks per borrower	1.62	1.90	2.36	4.33
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

	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3
<b>a. TOTAL</b>	<b>0.71</b>	<b>0.79</b>	<b>0.61</b>	<b>0.65</b>	<b>0.62</b>
up to 125,000	0.30	0.31	0.28	0.33	0.29
from 125,000 to 500,000	0.54	0.59	0.49	0.64	0.55
more than 500,000	0.84	0.95	0.72	0.72	0.71
<b>b. GENERAL GOVERNMENT</b>	<b>0.02</b>	<b>0.22</b>	<b>0.33</b>	<b>0.03</b>	<b>0.07</b>
up to 125,000	0.09	0.08	0.10	0.19	0.14
from 125,000 to 500,000	0.06	0.17	0.04	0.13	0.10
more than 500,000	0.02	0.22	0.33	0.03	0.07
<b>c. FINANCIAL COMPANIES</b>	<b>0.02</b>	<b>0.08</b>	<b>0.07</b>	<b>0.03</b>	<b>0.05</b>
up to 125,000	0.84	0.93	0.67	0.92	0.56
from 125,000 to 500,000	0.41	0.78	0.44	1.07	1.07
more than 500,000	0.02	0.07	0.07	0.02	0.05
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1.19</b>	<b>1.31</b>	<b>0.99</b>	<b>1.02</b>	<b>1.06</b>
up to 125,000	0.78	0.92	0.75	0.91	0.87
from 125,000 to 500,000	0.87	1.04	0.86	1.07	0.95
more than 500,000	1.23	1.34	1.01	1.02	1.07
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.71</b>	<b>0.85</b>	<b>0.79</b>	<b>1.02</b>	<b>0.82</b>
up to 125,000	0.53	0.59	0.52	0.64	0.58
from 125,000 to 500,000	0.72	0.82	0.71	0.91	0.83
more than 500,000	0.87	1.16	1.17	1.56	1.06
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.33</b>	<b>0.33</b>	<b>0.28</b>	<b>0.37</b>	<b>0.30</b>
up to 125,000	0.23	0.21	0.20	0.25	0.21
from 125,000 to 500,000	0.38	0.38	0.32	0.45	0.35
more than 500,000	0.67	0.94	0.59	0.83	0.63
<b>g. OTHER SECTORS</b>	<b>0.37</b>	<b>0.07</b>	<b>0.12</b>	<b>0.10</b>	<b>0.10</b>
up to 125,000	0.17	0.32	0.18	0.22	0.20
from 125,000 to 500,000	0.17	0.19	0.15	0.24	0.25
more than 500,000	0.42	0.03	0.11	0.07	0.07

**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

2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
<b>0.79</b>	<b>0.59</b>	<b>0.75</b>	<b>0.59</b>	<b>0.75</b>	<b>0.58</b>	<b>0.60</b>
0.35	0.31	0.36	0.30	0.38	0.34	0.40
0.68	0.58	0.70	0.57	0.68	0.67	0.66
0.92	0.66	0.85	0.67	0.86	0.63	0.63
<b>0.01</b>	<b>0.13</b>	<b>0.05</b>	<b>0.20</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>
0.08	0.20	0.08	0.01	-	-	..
0.22	0.62	0.16	0.12	0.05	0.12	0.21
0.01	0.13	0.04	0.20	0.04	0.03	0.04
<b>0.06</b>	<b>0.04</b>	<b>0.13</b>	<b>0.13</b>	<b>0.04</b>	<b>0.07</b>	<b>0.12</b>
0.80	0.62	0.64	0.43	0.39	0.61	0.80
0.95	0.63	0.71	0.92	1.24	0.74	0.79
0.05	0.04	0.13	0.13	0.04	0.06	0.12
<b>1.29</b>	<b>0.93</b>	<b>1.15</b>	<b>0.90</b>	<b>1.19</b>	<b>0.89</b>	<b>0.87</b>
1.09	0.82	0.93	1.04	0.89	1.05	0.87
1.11	0.93	1.05	0.97	1.07	1.12	0.99
1.31	0.93	1.17	0.89	1.21	0.87	0.85
<b>1.08</b>	<b>0.84</b>	<b>0.94</b>	<b>0.86</b>	<b>0.98</b>	<b>0.90</b>	<b>0.95</b>
0.72	0.55	0.67	0.59	0.65	0.62	0.75
1.09	0.79	0.96	0.84	0.95	0.93	0.98
1.46	1.24	1.21	1.19	1.39	1.16	1.12
<b>0.39</b>	<b>0.35</b>	<b>0.41</b>	<b>0.31</b>	<b>0.42</b>	<b>0.36</b>	<b>0.43</b>
0.25	0.23	0.28	0.21	0.30	0.24	0.32
0.45	0.42	0.52	0.38	0.49	0.46	0.49
1.10	0.80	0.80	0.71	0.95	0.67	0.85
<b>0.15</b>	<b>0.17</b>	<b>1.59</b>	<b>0.10</b>	<b>0.22</b>	<b>0.35</b>	<b>0.15</b>
0.31	0.21	0.24	0.26	0.24	0.24	0.26
0.24	0.10	0.38	0.05	0.33	0.21	0.33
0.12	0.18	1.93	0.10	0.20	0.39	0.10



## **Lending and deposit rates**





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

TDB30821

Sample of banks

Sources: Survey of lending rates  
Percentages

June 2016	Total	Società non finanziarie of which:			services	Producer households	Consumer households and nec
		industry	building				
<b>a. ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.38	3.00	2.76	3.81	2.93	3.55	2.20
from 1 to 5 years	1.70	1.73	1.91	2.16	1.52	4.04	3.24
more than 5 years	3.24	3.68	3.53	3.73	3.71	4.39	3.57
<b>b. NORTH-WEST ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.10	2.88	2.70	3.61	2.81	3.40	2.18
from 1 to 5 years	1.79	2.02	1.88	2.36	1.98	3.72	3.31
more than 5 years	3.33	3.44	3.44	3.56	3.39	4.08	3.37
<b>c. NORTH-EAST ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.72	2.91	2.68	3.79	2.87	3.25	2.25
from 1 to 5 years	1.84	2.10	1.81	1.81	2.51	3.22	2.62
more than 5 years	2.48	3.39	3.39	3.13	3.45	3.95	3.37
<b>d. CENTRAL ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.28	3.10	2.85	3.85	2.98	3.57	2.24
from 1 to 5 years	1.32	1.18	1.66	1.94	0.96	4.32	3.31
more than 5 years	3.77	3.62	3.10	4.00	3.72	4.47	3.69
<b>e. SHOUTERN ITALY</b>							
Initial period of rate fixation:							
up to 1 year	3.10	3.45	3.03	4.31	3.47	4.52	2.01
from 1 to 5 years	3.47	3.30	2.85	4.00	3.34	4.94	3.76
more than 5 years	4.08	4.64	5.17	4.00	4.67	4.71	3.67
<b>f. ISLANDS</b>							
Initial period of rate fixation:							
up to 1 year	2.82	3.20	3.15	4.31	2.95	4.33	2.39
from 1 to 5 years	3.36	3.08	2.53	3.03	3.53	5.23	4.40
more than 5 years	4.14	4.92	4.62	4.69	4.97	5.06	4.03

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

<b>June 2016</b>		<b>Total</b>	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a.</b>	<b>ITALY</b>	<b>5.21</b>	<b>9.45</b>	<b>8.67</b>	<b>7.64</b>	<b>6.37</b>	<b>5.30</b>	<b>2.09</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4.31</b>	<b>8.97</b>	<b>8.30</b>	<b>7.24</b>	<b>5.87</b>	<b>4.89</b>	<b>1.58</b>
	Piedmont	5.27	8.55	7.92	7.04	5.91	5.25	2.32
	Valle d'Aosta	6.46	9.12	8.13	7.79	6.85	3.02	5.15
	Liguria	5.32	9.45	8.64	7.60	6.32	5.26	1.70
	Lombardy	4.01	9.07	8.43	7.28	5.82	4.80	1.46
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>5.34</b>	<b>8.41</b>	<b>7.73</b>	<b>6.90</b>	<b>5.84</b>	<b>4.76</b>	<b>2.87</b>
	Trentino-Alto Adige	4.45	6.97	6.15	5.56	4.69	3.58	3.06
	Veneto	5.66	8.47	8.10	7.16	6.06	4.68	3.04
	Friuli-Venezia Giulia	6.28	9.11	8.07	6.95	6.22	4.98	5.46
	Emilia-Romagna	5.29	8.66	7.95	7.25	6.16	5.34	2.59
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>5.50</b>	<b>10.02</b>	<b>8.92</b>	<b>7.91</b>	<b>6.97</b>	<b>6.11</b>	<b>2.34</b>
	Marche	7.33	8.68	8.61	7.98	7.41	7.23	4.02
	Tuscany	6.20	10.15	9.01	7.95	6.94	6.33	2.15
	Umbria	8.73	10.15	10.04	9.24	8.48	8.45	6.73
	Lazio	4.76	10.27	8.78	7.66	6.70	5.52	2.25
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>7.47</b>	<b>10.51</b>	<b>10.01</b>	<b>8.97</b>	<b>7.79</b>	<b>6.93</b>	<b>3.44</b>
	Abruzzo	8.03	9.39	9.12	8.54	7.91	7.71	6.17
	Molise	7.85	7.97	10.35	7.80	8.23	7.72	3.37
	Campania	6.78	10.37	9.60	8.75	7.87	7.37	2.80
	Apulia	7.78	10.84	10.45	9.24	7.54	5.75	5.14
	Basilicata	8.22	10.90	9.87	9.06	7.20	8.26	6.28
	Calabria	8.99	11.98	11.37	9.85	8.31	7.74	3.41
<b>f.</b>	<b>ISLANDS</b>	<b>6.36</b>	<b>9.99</b>	<b>9.74</b>	<b>8.98</b>	<b>7.72</b>	<b>6.00</b>	<b>2.14</b>
	Sicily	7.78	9.87	9.58	8.85	7.61	6.04	4.93
	Sardinia	4.44	10.42	10.22	9.33	7.96	5.91	1.26

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

June 2016

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
<b>a. ITALY</b>	<b>3.75</b>	<b>2.37</b>	<b>1.90</b>	<b>3.84</b>	<b>6.50</b>
up to 250,000	8.08	2.24	4.33	4.71	10.22
from 250,000 to 1,000,000	6.83	3.00	3.81	4.69	8.57
from 1,000,000 to 5,000,000	5.08	2.79	2.91	4.41	6.87
from 5,000,000 to 25,000,000	3.47	2.52	2.28	3.67	5.60
more than 25,000,000	1.93	1.92	1.25	2.79	3.50
<b>b. NORTH-EAST ITALY</b>	<b>3.56</b>	<b>2.35</b>	<b>2.34</b>	<b>3.51</b>	<b>5.87</b>
up to 250,000	8.48	2.89	3.43	4.44	9.98
from 250,000 to 1,000,000	6.94	2.90	3.56	4.47	8.30
from 1,000,000 to 5,000,000	4.93	2.71	2.74	4.13	6.38
from 5,000,000 to 25,000,000	3.21	2.45	2.21	3.56	5.15
more than 25,000,000	1.75	1.98	1.82	2.83	3.06
<b>c. NORTH-WEST ITALY</b>	<b>3.58</b>	<b>2.37</b>	<b>2.12</b>	<b>3.50</b>	<b>5.94</b>
up to 250,000	7.37	2.93	3.79	4.18	9.26
from 250,000 to 1,000,000	6.20	2.87	3.07	4.15	7.72
from 1,000,000 to 5,000,000	4.70	2.73	2.34	3.93	6.33
from 5,000,000 to 25,000,000	3.27	2.50	2.09	3.36	5.07
more than 25,000,000	2.12	1.86	1.77	2.80	3.57
<b>d. CENTRAL ITALY</b>	<b>3.79</b>	<b>2.39</b>	<b>1.21</b>	<b>3.89</b>	<b>6.85</b>
up to 250,000	7.89	2.89	4.80	4.74	10.60
from 250,000 to 1,000,000	6.94	3.07	4.00	4.69	8.98
from 1,000,000 to 5,000,000	5.32	2.93	3.42	4.56	7.51
from 5,000,000 to 25,000,000	3.83	2.64	2.35	3.85	6.50
more than 25,000,000	1.82	1.81	0.84	2.70	3.54
<b>e. SOUTHERN ITALY</b>	<b>4.75</b>	<b>2.45</b>	<b>3.51</b>	<b>4.66</b>	<b>8.50</b>
up to 250,000	8.75	1.33	5.26	5.02	11.08
from 250,000 to 1,000,000	7.82	3.35	4.51	5.10	9.64
from 1,000,000 to 5,000,000	6.05	2.85	3.45	5.00	8.14
from 5,000,000 to 25,000,000	4.24	2.60	2.73	4.04	7.22
more than 25,000,000	2.38	2.10	2.36	2.51	5.61
<b>f. ISLANDS</b>	<b>4.81</b>	<b>2.33</b>	<b>3.27</b>	<b>4.96</b>	<b>8.26</b>
up to 250,000	7.90	1.11	5.26	5.22	10.56
from 250,000 to 1,000,000	7.38	3.27	4.58	5.26	9.36
from 1,000,000 to 5,000,000	6.21	3.08	3.47	5.18	8.00
from 5,000,000 to 25,000,000	4.53	2.51	2.92	5.14	5.99
more than 25,000,000	2.51	2.16	2.12	3.21	5.65

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates  
Percentages

June 2016

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>3.75</b>	<b>3.56</b>	<b>3.58</b>	<b>3.79</b>	<b>4.75</b>	<b>4.81</b>
<i>of which:</i> discount lending	4.48	4.56	3.20	4.06	6.82	6.74
advance on loan selling for factoring	1.70	1.56	1.67	1.82	2.33	1.10
<b>b. TERM LOANS</b>	<b>2.44</b>	<b>2.41</b>	<b>2.41</b>	<b>2.40</b>	<b>2.65</b>	<b>2.53</b>
Initial period of rate fixation:						
up to 1 year	2.37	2.35	2.37	2.39	2.45	2.33
more than 1 year	3.10	3.14	3.04	2.43	4.38	4.61
<i>of which:</i> leasing	3.78	3.65	3.79	3.76	4.26	4.17
Initial period of rate fixation:						
up to 1 year	3.71	3.58	3.74	3.70	4.09	4.00
more than 1 year	4.34	4.00	4.42	4.51	5.74	5.58
<b>c. REVOCABLE LOANS</b>	<b>6.50</b>	<b>5.87</b>	<b>5.94</b>	<b>6.85</b>	<b>8.50</b>	<b>8.26</b>

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates  
Percentages

June 2016

	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
<b>TOTAL</b>	<b>3.75</b>	<b>2.36</b>	<b>3.84</b>	<b>6.50</b>	<b>2.11</b>	<b>3.08</b>
Agricultural, forestry and fishing	4.11	2.60	4.40	6.87	2.83	3.04
Mining and quarrying	5.05	2.70	3.53	8.07	2.97	2.51
Manufacturing	3.52	2.16	3.44	7.44	2.13	2.80
Electricity, gas, steam and air conditioning supply	1.94	2.52	4.09	4.47	2.12	2.70
Water supply, sewerage, waste management and remediation activities	4.07	1.58	4.15	6.51	2.33	3.37
Construction	4.96	3.02	3.76	6.37	3.13	3.80
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.57	2.52	4.06	7.60	2.32	3.19
Transportation and storage	5.11	1.55	3.78	6.68	1.81	2.82
Accommodation and food service activities	2.21	2.52	4.21	7.19	2.72	2.91
Information and communication	4.62	2.31	3.85	3.82	2.80	3.73
Financial and insurance activities	1.68	1.98	2.77	4.32	1.23	3.81
Real estate activities	4.45	2.46	3.63	4.94	2.45	2.97
Professional, scientific and technical activities	5.11	2.04	3.23	5.53	1.13	2.72
Administrative and support service activities	4.27	1.73	3.61	6.54	2.35	3.36
All remaining activities (sections O, P,Q,R,S,T)	4.47	2.04	4.44	7.62	2.82	3.15

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

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

TDB30870

Sample of banks

Source: Survey of lending rates  
Percentages

June 2016	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
<b>ITALY</b>	<b>2.08</b>	<b>2.06</b>	<b>3.07</b>	<b>3.20</b>	<b>3.84</b>	<b>3.13</b>
North-west Italy	1.98	1.98	3.04	3.05	3.65	2.98
North-east Italy	2.08	1.62	2.45	2.92	3.25	2.96
Central Italy	1.93	2.24	3.10	3.29	4.29	3.13
Southern Italy	2.87	2.84	3.91	4.07	4.24	3.53
Islands	3.02	3.05	3.90	4.11	5.10	3.56

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

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

TDB30880

Sample of banks

Source: Survey of lending rates  
Percentages

	June 2016	of which:				revocable loans
		Total	Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
<b>a. ITALY</b>	<b>2.58</b>	<b>1.99</b>	<b>3.22</b>	<b>3.54</b>	<b>3.92</b>	
<b>b. NORTH-WEST ITALY</b>	<b>2.48</b>	<b>1.97</b>	<b>3.30</b>	<b>3.36</b>	<b>3.63</b>	
Piedmont	2.61	2.07	3.40	3.33	3.91	
Valle d'Aosta	2.70	2.39	3.72	3.06	2.85	
Liguria	2.56	1.85	3.67	3.35	4.03	
Lombardy	2.42	1.95	3.20	3.38	3.51	
<b>c. NORTH-EAST ITALY</b>	<b>2.46</b>	<b>2.03</b>	<b>2.62</b>	<b>3.35</b>	<b>3.80</b>	
Trentino-Alto Adige	2.55	2.32	2.88	3.06	4.43	
Veneto	2.48	2.02	3.03	3.36	3.42	
Friuli-Venezia Giulia	2.57	1.88	4.12	3.42	4.55	
Emilia-Romagna	2.39	1.97	2.38	3.38	4.15	
<b>d. CENTRAL ITALY</b>	<b>2.73</b>	<b>2.05</b>	<b>3.29</b>	<b>3.65</b>	<b>3.99</b>	
Marche	2.65	2.17	3.95	3.58	4.15	
Tuscany	2.56	1.95	4.54	3.49	4.07	
Umbria	2.90	2.18	3.68	3.63	6.19	
Lazio	2.82	2.06	3.00	3.73	3.78	
<b>e. SOUTHERN ITALY</b>	<b>2.65</b>	<b>1.80</b>	<b>3.74</b>	<b>3.65</b>	<b>5.14</b>	
Abruzzo	2.99	2.24	4.63	3.86	5.46	
Molise	3.15	2.34	4.33	3.61	7.11	
Campania	2.26	1.37	3.66	3.57	4.35	
Apulia	2.98	2.28	3.57	3.67	5.29	
Basilicata	2.95	2.26	3.05	3.49	6.24	
Calabria	2.83	1.85	4.42	3.79	8.47	
<b>f. ISLANDS</b>	<b>2.96</b>	<b>2.18</b>	<b>4.39</b>	<b>4.02</b>	<b>5.96</b>	
Sicily	2.91	2.17	4.53	4.07	5.91	
Sardinia	3.07	2.19	4.18	3.92	6.21	

Notes: Only lending in euros is considered



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

TDB30890

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

June 2016	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
<b>a. ITALY</b>	<b>1.95</b>	<b>1.88</b>	<b>3.48</b>	<b>3.29</b>
<b>b. NORTH-WEST ITALY</b>	<b>1.85</b>	<b>1.80</b>	<b>3.36</b>	<b>3.11</b>
Piedmont and Valle d'Aosta	1.92	1.90	3.34	3.02
Liguria	1.74	1.66	3.34	3.07
Lombardy	1.84	1.78	3.38	3.15
<b>c. NORTH-EAST ITALY</b>	<b>1.88</b>	<b>1.86</b>	<b>3.26</b>	<b>3.10</b>
Trentino-Alto Adige	2.21	2.13	2.98	2.91
Veneto	1.84	1.83	3.30	3.14
Friuli-Venezia Giulia	1.77	1.72	3.26	2.97
Emilia Romagna	1.86	1.81	3.26	3.14
<b>d. CENTRAL ITALY</b>	<b>1.98</b>	<b>1.91</b>	<b>3.52</b>	<b>3.45</b>
Marche	1.97	1.96	3.37	3.41
Tuscany	1.81	1.78	3.34	3.20
Umbria	2.07	2.08	3.51	3.26
Lazio	2.09	1.96	3.65	3.57
<b>e. SOUTHERN ITALY</b>	<b>2.19</b>	<b>2.04</b>	<b>3.59</b>	<b>3.38</b>
Abruzzo and Molise	2.10	2.05	3.70	3.58
Campania	2.14	2.02	3.52	3.33
Apulia	2.28	2.10	3.62	3.36
Basilicata	2.26	2.03	3.32	3.04
Calabria	2.12	1.95	3.68	3.59
<b>f. ISLANDS</b>	<b>2.14</b>	<b>1.99</b>	<b>4.00</b>	<b>3.65</b>
Sicily	2.14	1.98	4.03	3.63
Sardinia	2.15	2.04	3.95	3.68

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

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

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

June 2016	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
	<b>ITALY</b>	<b>2.30</b>	<b>2.07</b>	<b>2.79</b>
NORTH-WEST ITALY	2.26	2.00	2.77	2.59
NORTH-EAST ITALY	2.19	2.03	2.78	2.53
CENTRAL ITALY	2.34	2.14	2.74	2.64
SOUTHERN ITALY	2.51	2.22	2.82	2.71
ISLANDS	2.47	2.23	2.96	2.82

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

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

TDB30921

Sample of banks

Source: Survey of ending rates  
Percentages

June 2016		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
<b>a.</b>	<b>ITALY</b>	<b>4.43</b>	<b>4.78</b>	<b>4.11</b>	<b>5.81</b>	<b>5.03</b>	<b>7.60</b>	<b>4.00</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3.89</b>	<b>4.36</b>	<b>3.93</b>	<b>5.62</b>	<b>4.42</b>	<b>7.55</b>	<b>3.76</b>
	Piedmont and Valle d'Aosta	4.25	4.38	4.06	6.01	4.50	7.46	3.96
	Liguria	4.48	4.66	4.41	6.84	4.32	8.39	4.10
	Lombardy	3.76	4.34	3.88	5.44	4.40	7.52	3.65
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4.34</b>	<b>4.39</b>	<b>3.87</b>	<b>5.64</b>	<b>4.53</b>	<b>6.66</b>	<b>3.85</b>
	Trentino-Alto Adige	3.99	3.99	3.58	4.28	4.10	5.51	4.18
	Veneto	4.39	4.44	3.85	6.07	4.77	6.67	3.50
	Friuli-Venezia Giulia	4.73	4.66	3.76	6.26	5.40	6.72	4.51
	Emilia-Romagna	4.32	4.40	3.94	5.77	4.34	7.19	4.24
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>4.60</b>	<b>5.09</b>	<b>4.13</b>	<b>5.64</b>	<b>5.57</b>	<b>7.57</b>	<b>4.06</b>
	Marche	5.21	5.15	4.36	6.79	5.51	7.62	4.15
	Tuscany	4.96	5.02	4.28	7.16	5.15	7.83	4.13
	Umbria	5.63	5.46	3.99	8.78	6.40	8.70	5.99
	Lazio	4.17	5.06	3.89	4.80	5.72	6.95	3.93
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>6.08</b>	<b>6.29</b>	<b>5.48</b>	<b>6.74</b>	<b>6.69</b>	<b>9.18</b>	<b>4.81</b>
	Campania	5.71	6.25	5.45	6.55	6.65	8.89	4.31
	Abruzzo and Molise	5.88	5.80	4.75	6.56	6.78	8.74	5.09
	Apulia and Basilicata	6.35	6.31	5.82	6.77	6.41	9.40	4.84
	Calabria	7.91	7.95	7.46	8.39	8.02	9.65	6.72
<b>f.</b>	<b>ISLANDS</b>	<b>5.77</b>	<b>6.60</b>	<b>5.32</b>	<b>7.40</b>	<b>7.04</b>	<b>8.69</b>	<b>5.25</b>
	Sicily	6.69	6.73	5.82	7.29	7.04	8.51	5.33
	Sardinia	4.29	6.30	4.38	7.68	7.05	9.41	5.06

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates  
Percentages

June 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>ITALY</b>	<b>0.12</b>	<b>0.53</b>	<b>0.12</b>	<b>0.15</b>	<b>0.08</b>	<b>0.09</b>
<b>b.</b>	<b>NORTH-EAST ITALY</b>	<b>0.09</b>	<b>0.26</b>	<b>0.08</b>	<b>0.11</b>	<b>0.06</b>	<b>0.08</b>
	Piedmont	0.08	0.14	0.12	0.12	0.05	0.06
	Valle d'Aosta	0.15	0.45	0.23	0.26	0.04	0.04
	Liguria	0.11	0.75	0.20	0.16	0.05	0.08
	Lombardy	0.09	0.16	0.07	0.11	0.07	0.09
<b>c.</b>	<b>NORTH-WEST ITALY</b>	<b>0.11</b>	<b>0.34</b>	<b>0.12</b>	<b>0.16</b>	<b>0.07</b>	<b>0.08</b>
	Trentino-Alto Adige	0.21	0.43	0.18	0.33	0.08	0.12
	Veneto	0.10	0.24	0.13	0.15	0.07	0.08
	Friuli-Venezia Giulia	0.10	0.39	0.10	0.16	0.06	0.05
	Emilia-Romagna	0.11	0.27	0.12	0.15	0.07	0.09
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.19</b>	<b>0.64</b>	<b>0.24</b>	<b>0.18</b>	<b>0.10</b>	<b>0.11</b>
	Marche	0.21	0.72	0.42	0.29	0.18	0.15
	Tuscany	0.11	0.27	0.24	0.17	0.07	0.09
	Umbria	0.13	0.29	0.22	0.19	0.11	0.11
	Lazio	0.21	0.65	0.23	0.18	0.11	0.11
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.10</b>	<b>0.19</b>	<b>0.28</b>	<b>0.19</b>	<b>0.08</b>	<b>0.08</b>
	Abruzzo	0.20	0.77	0.63	0.31	0.15	0.14
	Molise	0.11	0.16	0.32	0.18	0.06	0.08
	Campania	0.06	0.16	0.10	0.09	0.05	0.05
	Apulia	0.13	0.11	0.14	0.34	0.10	0.08
	Basilicata	0.14	0.13	0.56	0.20	0.09	0.12
	Calabria	0.07	0.12	0.22	0.10	0.05	0.07
<b>f.</b>	<b>ISLANDS</b>	<b>0.11</b>	<b>0.30</b>	<b>0.65</b>	<b>0.15</b>	<b>0.08</b>	<b>0.07</b>
	Sicily	0.11	0.14	0.34	0.18	0.11	0.08
	Sardinia	0.11	0.49	0.78	0.10	0.04	0.04

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euro

June 2016

	Non-financial companies and producer households				Consumer households and nec			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>a. TOTAL</b>	<b>0.06</b>	<b>0.06</b>	<b>0.08</b>	<b>0.17</b>	<b>0.03</b>	<b>0.05</b>	<b>0.09</b>	<b>0.18</b>
<b>b. NORTH-WEST ITALY</b>	<b>0.06</b>	<b>0.06</b>	<b>0.07</b>	<b>0.13</b>	<b>0.03</b>	<b>0.05</b>	<b>0.09</b>	<b>0.15</b>
Piedmont	0.07	0.06	0.06	0.14	0.03	0.04	0.06	0.11
Valle d'Aosta	0.08	0.08	0.06	0.29	0.02	0.03	0.04	0.10
Liguria	0.05	0.05	0.05	0.20	0.03	0.05	0.09	0.17
Lombardy	0.06	0.06	0.07	0.12	0.03	0.06	0.09	0.16
<b>c. NORTH-EAST ITALY</b>	<b>0.06</b>	<b>0.06</b>	<b>0.08</b>	<b>0.19</b>	<b>0.04</b>	<b>0.06</b>	<b>0.09</b>	<b>0.17</b>
Trentino-Alto Adige	0.08	0.07	0.09	0.39	0.11	0.10	0.10	0.20
Veneto	0.06	0.06	0.09	0.16	0.03	0.05	0.09	0.19
Friuli-Venezia Giulia	0.08	0.07	0.09	0.18	0.02	0.03	0.06	0.10
Emilia-Romagna	0.05	0.05	0.07	0.17	0.04	0.06	0.10	0.16
<b>d. CENTRAL ITALY</b>	<b>0.07</b>	<b>0.08</b>	<b>0.11</b>	<b>0.20</b>	<b>0.04</b>	<b>0.06</b>	<b>0.11</b>	<b>0.23</b>
Marche	0.07	0.11	0.21	0.37	0.04	0.09	0.18	0.44
Tuscany	0.06	0.06	0.09	0.21	0.03	0.06	0.10	0.21
Umbria	0.08	0.08	0.12	0.22	0.04	0.07	0.12	0.26
Lazio	0.08	0.08	0.10	0.19	0.04	0.06	0.10	0.22
<b>e. SOUTHERN ITALY</b>	<b>0.06</b>	<b>0.06</b>	<b>0.08</b>	<b>0.25</b>	<b>0.02</b>	<b>0.04</b>	<b>0.07</b>	<b>0.21</b>
Abruzzo	0.08	0.10	0.17	0.39	0.04	0.06	0.13	0.46
Molise	0.07	0.06	0.07	0.25	0.03	0.05	0.08	0.20
Campania	0.06	0.05	0.06	0.11	0.02	0.03	0.05	0.13
Apulia	0.06	0.06	0.09	0.45	0.02	0.04	0.09	0.26
Basilicata	0.05	0.05	0.08	0.29	0.03	0.06	0.12	0.40
Calabria	0.06	0.06	0.06	0.11	0.02	0.04	0.07	0.19
<b>f. ISLANDS</b>	<b>0.06</b>	<b>0.06</b>	<b>0.08</b>	<b>0.19</b>	<b>0.03</b>	<b>0.05</b>	<b>0.07</b>	<b>0.17</b>
Sicily	0.07	0.08	0.10	0.25	0.04	0.06	0.09	0.21
Sardinia	0.04	0.04	0.05	0.11	0.02	0.03	0.05	0.07

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

	2016 Apr.	2016 May	2016 June
<b>a. TOTAL</b>	<b>622,786</b>	<b>636,984</b>	<b>686,361</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>85,458</b>	<b>85,458</b>	<b>93,597</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>40,399</b>	<b>40,294</b>	<b>41,369</b>
receivables from the IMF	9,499	9,463	9,572
securities	26,937	26,307	26,766
current accounts and other deposits	3,589	3,526	4,905
reverse operations	368	993	121
other claims	6	6	5
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,063</b>	<b>1,162</b>	<b>1,279</b>
financial counterparties	1,063	1,162	1,279
of which: securities	498	446	454
reverse operations	-	-	-
other claims	565	717	825
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,568</b>	<b>1,584</b>	<b>1,572</b>
claims on non-euro-area EU central banks	-	-	-
securities	1,568	1,584	1,572
other claims	..	..	..
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>150,204</b>	<b>150,127</b>	<b>173,900</b>
main refinancing operations	16,207	17,655	11,868
longer-term refinancing operations	133,997	132,472	162,031
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	1
credits related to margin calls	-	-	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>243,493</b>	<b>256,896</b>	<b>269,356</b>
securities held for monetary policy purposes	158,863	171,012	183,600
other securities	84,630	85,883	85,756



TDB40606

Bank of Italy

	2016 Apr.	2016 May	2016 June
<i>(cont)</i>			
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>14,144</b>	<b>14,144</b>	<b>14,123</b>
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>41,721</b>	<b>42,499</b>	<b>43,879</b>
participating interest in the ECB	1,333	1,333	1,333
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134	7,134
net claims related to the allocation of euro banknotes within the Eurosystem	33,254	34,032	35,412
other intra-eurosystem claims (net)	-	-	-
<b>l. OTHER ASSETS</b>	<b>44,031</b>	<b>43,968</b>	<b>46,283</b>
<i>of which: investments of reserves and provisions</i>	34,074	34,405	35,966
<b>m. EXPENSE FOR THE YEAR</b>	<b>704</b>	<b>852</b>	<b>1,003</b>

Notes:

TDB40616

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2016 Apr.	2016 May	2016 June
<b>a. TOTAL</b>	<b>622,786</b>	<b>636,984</b>	<b>686,361</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>172,741</b>	<b>173,342</b>	<b>174,827</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>26,951</b>	<b>18,889</b>	<b>31,850</b>
current accounts (covering the minimum reserve system)	26,251	18,489	31,449
deposit facility	700	400	401
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>15,328</b>	<b>27,280</b>	<b>38,818</b>
general government	13,090	25,852	36,130
<i>of which:</i> treasury payment account	13,021	25,788	36,070
sinking fund for the redemption of government securities	-	-	-
other liabilities	69	64	59
other counterparties	2,238	1,428	2,689
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>160</b>	<b>58</b>	<b>919</b>
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	160	58	919
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>282</b>	<b>288</b>	<b>285</b>
financial sector counterparties	-	-	-
general government	282	288	285
other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2</b>	<b>2</b>	<b>2</b>
deposits and balances	2	2	2
other liabilities	-	-	-
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>8,139</b>	<b>8,139</b>	<b>8,272</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>264,721</b>	<b>276,214</b>	<b>288,873</b>
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	264,721	276,214	288,873

TDB40616

Bank of Italy

	2016 Apr.	2016 May	2016 June
(cont.)			
<b>I. OTHER LIABILITIES</b>	<b>1,370</b>	<b>1,368</b>	<b>1,350</b>
<b>m PROVISIONS</b>	<b>7,684</b>	<b>7,684</b>	<b>7,684</b>
provisions for specific risks	864	864	864
sundry staff-related provisions	6,820	6,820	6,820
<b>n. REVALUATION ACCOUNTS</b>	<b>75,357</b>	<b>75,357</b>	<b>84,486</b>
<b>o. PROVISION FOR GENERAL RISKS</b>	<b>19,374</b>	<b>19,374</b>	<b>19,374</b>
<b>p. CAPITAL AND RESERVES</b>	<b>25,046</b>	<b>25,346</b>	<b>25,346</b>
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	9,807	10,107	10,107
other reserves	7,740	7,740	7,740
<b>q. NET PROFITS FOR DISTRIBUTION</b>	<b>2,797</b>	<b>-</b>	<b>-</b>
<b>r. INCOME FOR THE YEAR</b>	<b>2,834</b>	<b>3,642</b>	<b>4,275</b>
<b>s. MEMORANDUM ACCOUNTS</b>	<b>152,261</b>	<b>155,477</b>	<b>149,957</b>

Notes:

# **Methodological Appendix**



## 1. Content of the publication

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

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

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the "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 Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample

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

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

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

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

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

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

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

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

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

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

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

## 2.4 Registers of intermediaries

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

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



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

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

### 3. Information for time-series analysis

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

#### 3.1 Supervisory returns

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

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

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

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

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on the "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 investment firms (SIMs) to asset management companies (SGRs).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

As of June 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 879 million euros (including 595 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 233 million euros (all 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 2014, 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 1,249 billion euros (including 1,038 billion 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 2015, 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 286 million euros (all of performing loans), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2015, 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 960 million euros (including 939 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 September 2015, 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 579 million euros (including 335 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 2015, 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 4.025 billion euros (including 3.985 billion 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 2016, 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 580 million euros (including 567 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2016, 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 (including 1.21 billion 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

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

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<b>Counterpart institutional sector</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, subsectors and NACE sections/division of economic activity (see item) are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). As of December 2014 the classification of customers has been adapted to ESA 2010 (4th update, 30 September 2014, of Circular 140). The main differences from the previous version concern "financial corporations other than MFIs" (S12B17) and "non-financial corporations" (S11). The reconciliation between the coding of the Statistical Database and that of Circular 140 is accessible in the Statistical Database window "Calendar and notices". "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries.
<b>Credit derivatives: purchase of protection</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
<b>Credit derivatives: sale of protection</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
<b>Customer location</b>	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>Customer securities held for custody/management (at fair value)</b>	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
<b>Customer trading</b>	It's about activities on buying and selling securities and financial derivatives for customers.
<b>Deposits</b>	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
<b>Derivates trading (quarterly flow)</b>	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

<b>Economic activity of the customer (nace 2007)</b>	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 ( <a href="http://www.istat.it/strumenti/definizioni/ateco">www.istat.it/strumenti/definizioni/ateco</a> ). 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: <a href="http://ec.europa.eu/eurostat">http://ec.europa.eu/eurostat</a> following the path Statistics/standard code lists/item 36
<b>Economic purpose of the investment</b>	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 <a href="mailto:statistiche@bancaditalia.it">statistiche@bancaditalia.it</a> the detailed breakdown of the "economic purpose of investment".
<b>End-quarter portfolio stocks (portfolio management services)</b>	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).
<b>Factoring - advances on receivables facilities granted</b>	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 deriv 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.
<b>Factoring - advances on receivables facilities used margin</b>	see item FACTORING - ADVANCES ON RECEIVABLES: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Financial derivatives: intrinsic value</b>	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
<b>Flow: adjusted bad debts borrowers returned performing (credit used)</b>	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
<b>Flow: adjusted bad debts borrowers returned performing (number of borrowers)</b>	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
<b>Gross customer bad debts (net of securities and repos)</b>	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>Guarantees granted</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.



<b>Guarantees granted to customers : facilities granted</b>	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Guarantees granted to customers : used margin</b>	USED MARGIN: it is the amount of the guarantees actually granted.
<b>Guarantees received - amount guaranteed</b>	Amount of credit for which third parties have given collateral or personal guarantees.
<b>Guarantees received - total number of guarantors</b>	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
<b>Impaired loans - customers - overdue / overdrawn loans</b>	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
<b>Impaired loans - customers - restructured loans</b>	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
<b>Individual portfolio management</b>	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
<b>Initial period of rate fixation</b>	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
<b>International claims</b>	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
<b>Islands</b>	comprises the following regions: Sicily and Sardinia.
<b>Italian elmi</b>	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.
<b>Likely defaults</b>	credit exposures, other than bad debts, for which the bank decides that the debtor wholly fulfills its credit obligations (principal and/or interest), without recourse to measures such as the enforcement of guarantees.

<b>Loan facilities - facilities granted</b>	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Loan facilities - overshoot</b>	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>Loan facilities - unused margin</b>	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
<b>Loan facilities - used margin</b>	USED MARGIN: The amount of credit actually disbursed to a customer.
<b>Loan facilities: first bank's share of total credit granted (%)</b>	Maximum amount granted / Total amount granted * 100 The maximum amount granted is the sum of the largest amounts granted to each borrower reported to the Central Credit Register. If the borrower was granted only one line of credit, then the largest amount corresponds to the total granted; if they received multiple lines of credit, the largest amount granted is considered.
<b>Loans</b>	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
<b>Loans facilities: number of borrowers</b>	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>Loans level</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>Local claims in local currency</b>	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
<b>Matched loans: facilities granted</b>	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Matched loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Municipalities served by banks</b>	Municipalities in which at least one bank branch is in operation.
<b>New adjusted bad debts (number of borrowers)</b>	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
<b>New adjusted bad debts (credit used)</b>	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.

<b>New bad debts</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>Non-performing past due loans/exposures</b>	exposures, other than those classified among bad debts or defaults, which are past-due and/or overdue by more than 90 days and which, at the time of reporting, exceed a set materiality threshold.
<b>North-east italy</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>North-west italy</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>Offshore centres</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>Performing loans: subject to forbearance</b>	Exposures subject to forbearance: - Non-performing exposures with forbearance measures as per the ITS - Forborne performing exposures as per the ITS
<b>Proprietary trading</b>	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>Quarterly default rates for loan facilities (numer of borrowers)</b>	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
<b>Quarterly default rates for loan facilities (credit used)</b>	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
<b>Receivables for consumer credit</b>	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
<b>Reception of orders</b>	It is about the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

<b>Reporting institution</b>	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 a responsabilità limitata), 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.
<b>Residence</b>	bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).
<b>Residual maturity</b>	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
<b>Revocable loans: facilities granted</b>	REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Revocable loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Short term</b>	Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.
<b>Size of overall borrowers position, by credit granted</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>Size of overall borrowers position, by credit used</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>Southern Italy</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

<b>Subsidized loans - amounts outstanding</b>	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
<b>Term loans: facilities granted</b>	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Term loans: overshoot</b>	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>Term loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Total exposure in respect of finance leases</b>	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
<b>Total loans to customers</b>	bank loans disbursed to non-bank entities calculated at book value gross of total value adjustments and gross of repurchase agreements. The aggregate substantially corresponds to the aggregate 1001601 TOTAL LOANS TO THE CLIENT available from June 2015.
<b>Total loans to customers (book value)</b>	bank loans disbursed to non-bank entities calculated at book value gross of total value adjustments and net of repurchase agreements. The aggregate substantially corresponds to the aggregate 1001330 TOTAL CUSTOMER LOANS available from March 2015.
<b>Type of securities</b>	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
<b>Underwriting</b>	It's about activities that regard placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
<b>banks deposits and postal savings</b>	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
<b>substandard loans</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.