



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 1 - 2016

quarter

1

Statistical Bulletin

Statistical publications and distribution options

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

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

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

Requests for clarifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it.

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Director: GRAZIA MARCHESE

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

ISSN 2281-4671 (on line)

Notice to readers

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

II. Symbols:

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

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

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

Additional information concerning this issue

New additions to the Statistical Bulletin:

1. Two new tables on loans to households beyond the short term for home purchase. The tables include the breakdown by 'type of contract: renegotiated vs. non-renegotiated' for the amounts outstanding (TDB10425) and the breakdown by 'type of contract: new contracts, subrogations, substitutions' for disbursements (TDB10435).


2. Two new tables on credit quality in compliance with the European Banking Union's new definitions of non-performing exposures and forbearance. One table provides the distribution by type of default (TDB30266) while the other provides the distribution by purpose of the loan, sector of economic activity and customer location (TDB30267). The two new tables replace tables TDB30261 and TDB30262, respectively, whose update was discontinued in September 2015.

Requests for information on the content of this publication can be sent to statistiche@bancaditalia.it.

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

Key to symbols and information in the index

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

- | | | |
|---|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | BDS on-line: | <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 | Frequency: | <p>M Monthly</p> <p>Q Quarterly</p> <p>H Half-yearly</p> <p>A Annual</p> |
| 3 | Source: | <p>1 Supervisory returns</p> <p>2 Central Credit Register</p> <p>3 Survey of lending rates</p> <p>4 Survey of deposit rates</p> <p>5 Archives of intermediary identification data</p> <p>6 Bank of Italy</p> |
| 4 | Universe: | <p>[ba] Banks</p> <p>[bi] Bank of Italy</p> <p>[bp] Bancoposta</p> <p>[cdp] Cassa Depositi and Prestiti</p> <p>[ci] Collective investment undertakings</p> <p>[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 | Table identification code | |
| 7 | Description of the table | |
| 8 | Identification code for table on the “BDS on-line statistical database” | |
| 9 | Page on which table appears in this issue | |

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Structural information

Distribution by location (province) and institutional category of bank

[TDB10207](#)

Source: Archives of intermediary identification data

	December 2015		Banks established as società per azioni	
	Total		Banks	Branches
	Banks	Branches		
a. TOTAL	644	30,091	164	19,417
b. PIEDMONT	29	2,446	18	1,822
Alessandria	-	266	-	179
Asti	1	159	1	127
Biella	4	133	4	116
Cuneo	13	486	5	320
Novara	-	194	-	104
Turin	11	1,000	8	860
Verbano-Cusio-Ossola	-	84	-	27
Vercelli	-	124	-	89
c. VALLE D'AOSTA	1	92	-	62
Aosta	1	92	-	62
d. LIGURIA	5	838	4	668
Genoa	4	451	3	360
Imperia	-	104	-	78
La Spezia	1	125	1	108
Savona	-	158	-	122
e. LOMBARDY	155	5,881	48	3,296
Bergamo	8	691	2	365
Brescia	13	880	4	430
Como	3	331	-	196
Cremona	4	264	-	109
Lecco	2	227	1	121
Lodi	3	155	-	49
Mantua	4	307	1	218
Milan	111	1,745	39	1,077
Monza-Brianza	5	435	1	234
Pavia	-	301	-	201
Sondrio	2	127	-	22
Varese	-	418	-	274
f. TRENTO-ALTO ADIGE	98	888	6	254
Bolzano	55	384	4	122
Trento	43	504	2	132
g. VENETO	40	3,145	5	1,617
Belluno	1	161	-	90
Padua	9	578	2	359
Rovigo	2	152	-	87
Treviso	8	548	1	249
Venice	5	479	1	275
Verona	7	646	1	297
Vicenza	8	581	-	260

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>	
33	5,995	365	4,424	82	255	5,692
-	409	9	194	2	21	623
-	80	-	6	-	1	83
-	20	-	11	-	1	60
-	16	-	-	-	1	40
-	38	8	127	-	1	137
-	90	-	-	-	-	59
-	76	1	48	2	16	173
-	55	-	2	-	-	26
-	34	-	-	-	1	45
-	8	1	22	-	-	29
-	8	1	22	-	-	29
-	139	-	25	1	6	133
-	85	-	2	1	4	50
-	15	-	10	-	1	22
-	13	-	3	-	1	25
-	26	-	10	-	-	36
4	1,651	37	807	66	127	1,164
-	182	6	141	-	3	198
1	211	8	229	-	10	181
-	87	3	46	-	2	90
-	81	4	74	-	-	86
-	75	1	30	-	1	67
-	58	3	47	-	1	56
-	47	3	42	-	-	68
1	478	5	90	66	100	128
-	127	4	69	-	5	55
-	73	-	26	-	1	94
2	103	-	2	-	-	47
-	129	-	11	-	4	94
1	124	88	503	3	7	292
1	66	47	190	3	6	111
-	58	41	313	-	1	181
4	857	31	657	-	14	524
-	45	1	26	-	-	46
1	97	6	118	-	4	100
-	18	2	47	-	-	40
1	165	6	133	-	1	93
-	117	4	85	-	2	44
1	226	5	118	-	5	92
1	189	7	130	-	2	109

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	22	861	5	455
Gorizia	4	93	-	40
Pordenone	3	202	1	110
Trieste	3	118	1	84
Udine	12	448	3	221
i. EMILIA ROMAGNA	43	3,139	18	2,057
Bologna	11	715	5	468
Ferrara	3	214	2	173
Forlì	8	313	3	201
Modena	4	429	2	245
Parma	2	324	1	250
Piacenza	1	202	-	126
Ravenna	3	301	1	212
Reggio Emilia	5	368	3	234
Rimini	6	273	1	148
l. MARCHE	26	1,068	7	812
Ancona	9	331	3	245
Ascoli Piceno	4	137	1	104
Fermo	4	137	1	104
Macerata	4	220	1	177
Pesaro e Urbino	7	277	1	197
m. TUSCANY	44	2,265	14	1,562
Arezzo	4	210	1	163
Florence	13	597	6	443
Grosseto	3	148	-	101
Livorno	2	200	-	128
Lucca	3	247	2	154
Massa Carrara	-	105	-	90
Pisa	5	278	2	176
Pistoia	7	171	1	109
Prato	1	114	-	63
Siena	6	195	2	135
n. UMBRIA	6	511	3	437
Perugia	4	391	1	334
Terni	2	120	2	103
o. LAZIO	55	2,543	18	1,768
Frosinone	6	204	-	115
Latina	4	185	-	110
Rieti	1	76	-	64
Rome	39	1,887	17	1,351
Viterbo	5	191	1	128
p. ABRUZZO	12	629	3	435
Chieti	3	168	1	112
L'Aquila	1	134	-	71
Pescara	2	160	1	124
Teramo	6	167	1	128

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	155	15	247	1	4	170
-	16	4	37	-	-	20
-	39	2	53	-	-	38
-	14	1	18	1	2	4
1	86	8	139	-	2	108
4	655	21	414	-	13	325
-	124	6	117	-	6	55
-	24	1	17	-	-	24
-	42	5	70	-	-	30
2	169	-	12	-	3	47
-	55	1	18	-	1	44
1	60	-	15	-	1	41
-	42	2	46	-	1	18
-	91	2	42	-	1	45
1	48	4	77	-	-	21
-	66	19	190	-	-	205
-	29	6	57	-	-	46
-	4	3	29	-	-	28
-	4	3	29	-	-	28
-	12	3	31	-	-	48
-	19	6	61	-	-	55
2	342	28	356	-	5	266
1	17	2	30	-	-	34
-	59	7	93	-	2	42
-	11	3	36	-	-	28
-	48	2	24	-	-	19
-	69	1	24	-	-	28
-	12	-	2	-	1	15
1	66	2	35	-	1	38
-	18	6	43	-	1	20
-	37	1	14	-	-	6
-	5	4	55	-	-	36
-	26	3	48	-	-	82
-	17	3	40	-	-	51
-	9	-	8	-	-	31
5	435	23	293	9	47	259
2	59	4	29	-	1	61
1	49	3	26	-	-	30
-	4	1	8	-	-	31
2	311	11	179	9	46	83
-	12	4	51	-	-	54
-	104	9	90	-	-	168
-	40	2	16	-	-	55
-	41	1	22	-	-	41
-	14	1	22	-	-	31
-	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
q. MOLISE	2	137	-	89
Campobasso	2	106	-	69
Isernia	-	31	-	20
r. CAMPANIA	31	1,460	7	1,016
Avellino	3	125	-	56
Benevento	2	91	1	50
Caserta	4	184	2	146
Naples	9	714	4	578
Salerno	13	346	-	186
s. APULIA	28	1,283	1	833
Bari	14	451	1	283
Barletta - Andria - Tranii	3	111	-	72
Brindisi	2	115	-	78
Foggia	1	207	-	122
Lecce	3	247	-	177
Taranto	5	152	-	101
t. BASILICATA	3	221	-	95
Matera	-	69	-	30
Potenza	3	152	-	65
u. CALABRIA	11	458	1	329
Catanzaro	4	94	-	63
Cosenza	4	181	1	129
Crotone	1	36	-	18
Reggio Calabria	1	111	-	96
Vibo Valentia	1	36	-	23
v. SICILY	29	1,583	4	1,178
Agrigento	4	145	-	97
Caltanissetta	6	93	-	58
Catania	3	320	2	228
Enna	1	62	-	45
Messina	3	203	1	160
Palermo	7	383	1	314
Ragusa	2	108	-	66
Syracuse	1	118	-	82
Trapani	2	151	-	128
z. SARDINIA	4	643	2	632
Cagliari	1	201	-	197
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	36	-	36
Nuoro	-	66	-	66
Ogliastra	-	25	-	25
Olbia Tempio	-	70	-	69
Oristano	1	75	-	69
Sassari	2	136	2	136

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	32	1	16	-	-	46
1	24	1	13	-	-	34
-	8	-	3	-	-	12
5	297	19	141	-	6	320
-	48	3	21	-	-	50
-	28	1	13	-	-	42
-	31	2	6	-	1	55
4	128	1	4	-	4	80
1	62	12	97	-	1	93
3	328	24	121	-	1	222
2	114	11	53	-	1	39
-	30	3	9	-	-	10
-	26	2	11	-	-	20
-	74	1	11	-	-	48
1	58	2	12	-	-	78
-	26	5	25	-	-	27
-	82	3	44	-	-	81
-	28	-	11	-	-	22
-	54	3	33	-	-	59
1	53	9	75	-	1	167
1	12	3	19	-	-	35
-	21	3	30	-	1	64
-	9	1	9	-	-	16
-	7	1	8	-	-	34
-	4	1	9	-	-	18
2	231	23	173	-	1	320
-	21	4	27	-	-	37
-	6	6	29	-	-	20
-	72	1	19	-	1	55
-	3	1	14	-	-	19
-	31	2	12	-	-	62
1	30	5	39	-	-	72
1	37	1	5	-	-	12
-	27	1	9	-	-	19
-	4	2	19	-	-	24
-	1	2	8	-	2	296
-	-	1	2	-	2	64
-	-	-	-	-	-	19
-	-	-	-	-	-	21
-	-	-	-	-	-	42
-	-	-	-	-	-	19
-	1	-	-	-	-	26
-	-	1	6	-	-	49
-	-	-	-	-	-	56

Distribution by location (province)

TDB10214

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

Source: Supervisory returns

December 2015	Number of devices in operation	
	POS terminals	ATMs
a. TOTAL	1,884,504	43,432
b. PIEDMONT	149,594	3,611
Alessandria	14,845	364
Asti	6,716	178
Biella	5,757	166
Cuneo	20,218	572
Novara	16,760	342
Turin	71,764	1,702
Verbano-Cusio-Ossola	5,913	124
Vercelli	7,621	163
c. VALLE D'AOSTA	5,854	156
Aosta	5,854	156
d. LIGURIA	59,459	1,260
Genoa	30,928	641
Imperia	8,838	167
La Spezia	8,299	219
Savona	11,394	233
e. LOMBARDY	322,602	8,251
Bergamo	40,306	830
Brescia	35,698	1,327
Como	15,006	457
Cremona	9,216	303
Lecco	12,343	288
Lodi	5,957	214
Mantua	10,362	392
Milan	125,614	2,826
Monza-Brianza	11,760	489
Pavia	15,565	387
Sondrio	9,755	175
Varese	31,020	563
f. TRENTO-ALTO ADIGE	46,700	1,198
Bolzano	24,569	587
Trento	22,131	611
g. VENETO	165,983	4,209
Belluno	8,996	208
Padua	27,713	742
Rovigo	7,637	205
Treviso	26,047	731
Venice	38,154	666
Verona	32,380	943
Vicenza	25,056	714

Distribution by location (province)

TDB10214		Banks and financial intermediaries (Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	42,358	1,241
	Gorizia	5,498	132
	Pordenone	8,633	354
	Trieste	10,427	193
	Udine	17,800	562
i.	EMILIA ROMAGNA	161,064	4,478
	Bologna	37,831	963
	Ferrara	13,066	322
	Forlì	13,311	415
	Modena	24,837	552
	Parma	16,993	729
	Piacenza	9,503	303
	Ravenna	15,017	392
	Reggio Emilia	16,905	463
	Rimini	13,601	339
l.	MARCHE	(54,394)	1,350
	Ancona	18,755	398
	Ascoli Piceno	(9,236)	213
	Fermo	3,242	120
	Macerata	11,368	264
	Pesaro e Urbino	11,793	355
m.	TUSCANY	(149,612)	3,305
	Arezzo	12,223	274
	Florence	41,827	983
	Grosseto	9,660	199
	Livorno	(16,805)	271
	Lucca	18,840	335
	Massa Carrara	7,911	123
	Pisa	14,049	355
	Pistoia	7,818	223
	Prato	(7,729)	146
	Siena	12,750	396
n.	UMBRIA	42,396	717
	Perugia	33,858	557
	Terni	8,538	160
o.	LAZIO	(203,169)	4,328
	Frosinone	12,986	320
	Latina	14,383	264
	Rieti	5,187	90
	Rome	(161,816)	3,426
	Viterbo	8,797	228
p.	ABRUZZO	38,380	840
	Chieti	11,172	251
	L'Aquila	7,861	169
	Pescara	10,052	210
	Teramo	9,295	210

Distribution by location (province)

	TDB10214	Banks and financial intermediaries (Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI	
		Number of devices in operation	
		POS terminals	ATMs
q. MOLISE		8,317	168
Campobasso		6,030	124
Isernia		2,287	44
r. CAMPANIA		123,767	2,392
Avellino		11,111	197
Benevento		6,262	102
Caserta		16,623	313
Naples		67,103	1,284
Salerno		22,668	496
s. APULIA		89,789	1,900
Bari		33,385	768
Barletta-Andria-Trani		4,048	123
Brindisi		9,237	163
Foggia		12,116	287
Lecce		18,995	363
Taranto		12,008	196
t. BASILICATA		13,300	296
Matera		6,307	87
Potenza		6,993	209
u. CALABRIA		42,010	670
Catanzaro		9,346	138
Cosenza		14,362	273
Crotone		2,851	52
Reggio Calabria		12,483	153
Vibo Valentia		2,968	54
v. SICILY		(117,162)	2,305
Agrigento		8,204	198
Caltanissetta		(4,805)	125
Catania		24,963	454
Enna		3,823	86
Messina		17,636	287
Palermo		29,740	584
Ragusa		8,392	181
Syracuse		9,090	183
Trapani		10,509	207
z. SARDINIA		(48,594)	757
Cagliari		(17,505)	256
Carbonia Iglesias		1,945	38
Medio Campidano		1,858	34
Nuoro		4,661	70
Ogliastra		1,204	25
Olbia Tempio		7,011	96
Oristano		3,056	68
Sassari		(11,354)	170

Notes:

Distribution by customer location (province)

TDB10218

Banks

Source: Supervisory returns

December 2015	Number of customers		
	Home e corporate banking		Phone banking
	personal services	business services	
a. TOTALE	25,161,627	2,944,393	11,665,900
b. PIEDMONT	2,130,021	214,692	814,774
Alessandria	186,805	21,938	76,343
Asti	76,366	8,464	24,523
Biella	73,912	7,567	26,836
Cuneo	230,952	33,164	115,781
Novara	178,724	16,485	95,285
Turin	1,247,748	114,819	411,024
Verbano-Cusio-Ossola	64,498	6,067	37,808
Vercelli	71,016	6,188	27,174
c. VALLE D'AOSTA	65,361	8,500	15,898
Aosta	65,361	8,500	15,898
d. LIGURIA	695,216	75,886	364,389
Genoa	411,027	40,583	204,030
Imperia	74,668	9,546	31,225
La Spezia	94,972	11,044	76,526
Savona	114,549	14,713	52,608
e. LOMBARDY	5,384,560	623,926	2,724,446
Bergamo	544,985	70,131	355,954
Brescia	571,947	72,192	311,994
Como	290,779	28,927	117,477
Cremona	151,349	17,288	84,258
Lecco	186,642	15,850	94,676
Lodi	105,594	10,784	58,575
Mantua	223,494	22,508	137,465
Milan	2,037,335	259,387	945,303
Monza-Brianza	489,738	52,472	222,473
Pavia	253,047	24,445	139,588
Sondrio	80,189	3,481	13,217
Varese	449,461	46,461	243,466
f. TRENTO-ALTO ADIGE	515,655	56,227	66,487
Bolzano	231,883	21,245	26,558
Trento	283,772	34,982	39,929
g. VENETO	2,290,232	297,564	1,055,323
Belluno	104,048	8,561	25,604
Padua	425,605	66,554	212,769
Rovigo	81,845	12,962	31,156
Treviso	391,568	54,766	188,036
Venice	390,242	51,571	187,240
Verona	502,089	52,020	243,246
Vicenza	394,835	51,130	167,272

Distribution by customer location (province)

		Number of customers		Banks
		Home e corporate banking personal services	business services		Phone banking
TDB10218				
h.	FRIULI-VENEZIA GIULIA	554,591	70,530	244,981
	Gorizia	57,710	7,607	17,247
	Pordenone	135,513	18,210	67,421
	Trieste	125,822	14,976	61,248
	Udine	235,546	29,737	99,065
i.	EMILIA ROMAGNA	2,142,759	280,307	1,029,551
	Bologna	569,019	73,020	207,236
	Ferrara	121,000	12,450	46,767
	Forlì	161,071	23,496	62,534
	Modena	354,794	49,866	140,895
	Parma	223,371	30,859	158,269
	Piacenza	131,078	17,806	96,958
	Ravenna	177,199	21,310	81,308
	Reggio Emilia	257,922	30,147	155,043
	Rimini	147,305	21,353	80,541
l.	MARCHE	567,378	89,006	246,738
	Ancona	190,143	25,232	97,724
	Ascoli Piceno	72,692	13,303	23,020
	Fermo	59,719	10,150	25,512
	Macerata	108,027	17,480	52,178
	Pesaro e Urbino	136,797	22,841	48,304
m.	TUSCANY	1,595,451	242,707	884,392
	Arezzo	134,364	20,363	64,382
	Florence	465,664	78,322	242,260
	Grosseto	91,198	12,160	44,856
	Livorno	146,420	17,153	89,513
	Lucca	166,301	22,595	105,521
	Massa Carrara	71,380	10,063	47,186
	Pisa	181,627	25,998	111,803
	Pistoia	110,231	16,761	48,848
	Prato	106,403	18,715	64,723
	Siena	121,863	20,577	65,300
n.	UMBRIA	345,974	41,874	139,447
	Perugia	266,151	31,715	105,076
	Terni	79,823	10,159	34,371
o.	LAZIO	2,651,400	(357,121)	1,175,899
	Frosinone	149,555	19,140	55,329
	Latina	196,548	20,726	97,597
	Rieti	49,165	4,024	14,815
	Rome	2,154,190	(301,166)	963,607
	Viterbo	101,942	12,065	44,551
p.	ABRUZZO	431,242	58,068	158,112
	Chieti	120,467	15,114	48,010
	L'Aquila	94,408	11,543	32,182
	Pescara	114,751	14,234	48,831
	Teramo	101,616	17,177	29,089

Distribution by customer location (province)

<u>TDB10218</u>		Banks		
		Number of customers		
		Home e corporate banking		
		personal services	business services	Phone banking
q.	MOLISE	100,011	9,906	39,085
	Campobasso	75,669	7,196	28,252
	Isernia	24,342	2,710	10,833
r.	CAMPANIA	1,675,694	179,640	914,952
	Avellino	101,833	11,447	38,363
	Benevento	67,773	8,178	31,814
	Caserta	223,308	23,155	126,493
	Naples	967,568	97,956	550,340
	Salerno	315,212	38,904	167,942
s.	APULIA	1,193,780	116,304	594,608
	Bari	391,771	43,573	185,697
	Barletta-Andria-Trani	101,999	10,460	51,895
	Brindisi	105,720	9,783	57,460
	Foggia	160,248	15,827	69,612
	Lecce	260,972	21,464	140,850
	Taranto	173,070	15,197	89,094
t.	BASILICATA	137,918	15,419	68,711
	Matera	52,749	5,328	21,716
	Potenza	85,169	10,091	46,995
u.	CALABRIA	(490,386)	43,438	297,339
	Catanzaro	(95,529)	9,184	50,548
	Cosenza	180,459	16,727	111,860
	Crotone	(37,267)	3,509	18,493
	Reggio Calabria	142,828	11,149	94,434
	Vibo Valentia	34,303	2,869	22,004
v.	SICILY	1,609,447	111,388	687,296
	Agrigento	121,261	8,038	50,461
	Caltanissetta	73,461	5,556	29,587
	Catania	375,917	25,590	173,447
	Enna	49,842	3,759	15,394
	Messina	199,915	14,009	83,565
	Palermo	431,189	24,938	180,352
	Ragusa	101,008	10,125	39,587
	Syracuse	135,223	9,163	61,294
	Trapani	121,631	10,210	53,609
z.	SARDINIA	(584,551)	51,890	143,472
	Cagliari	231,403	19,451	77,137
	Carbonia Iglesias	38,528	2,268	7,627
	Medio Campidano	28,049	2,194	5,265
	Nuoro	49,215	3,762	8,142
	Ogliastra	15,257	1,288	2,064
	Olbia Tempio	58,413	7,994	10,684
	Oristano	45,523	3,718	8,844
	Sassari	(118,163)	11,215	23,709

Notes:

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

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

December 2015		Total	Major banks
a. TOTAL		302,757	116,792
b. PIEDMONT		29,787	17,688
Alessandria		1,650	786
Asti		1,182	331
Biella		2,492	178
Cuneo		3,140	786
Novara		1,356	905
Turin		18,571	14,072
Verbano-Cusio-Ossola		771	271
Vercelli		630	360
c. VALLE D'AOSTA		516	305
Aosta		516	305
d. LIGURIA		7,290	2,666
Genoa		4,803	1,736
Imperia		700	294
La Spezia		825	201
Savona		966	436
e. LOMBARDY		76,099	24,766
Bergamo		7,393	1,789
Brescia		6,560	1,778
Como		2,307	827
Cremona		1,533	720
Lecco		1,422	420
Lodi		918	435
Mantua		2,264	1,585
Milan		43,251	13,735
Monza-Brianza		3,714	1,172
Pavia		2,029	942
Sondrio		1,629	105
Varese		3,090	1,260
f. TRENTO-ALTO ADIGE		6,793	878
Bolzano		3,593	245
Trento		3,202	634
g. VENETO		30,266	14,046
Belluno		760	304
Padua		5,656	1,928
Rovigo		912	214
Treviso		4,699	1,181
Venice		3,815	1,878
Verona		9,583	7,283
Vicenza		4,846	1,259

Banks

Large banks	Medium banks	Small banks	Minor banks
21,566	60,913	66,708	36,778
447	2,889	6,696	2,067
304	311	227	22
22	39	774	16
-	34	2,251	29
10	612	552	1,180
38	144	269	-
49	1,668	1,968	814
13	53	434	-
11	30	223	6
-	19	56	136
-	19	56	136
45	3,351	1,091	137
21	2,575	434	37
3	230	124	49
-	160	451	13
21	387	83	39
12,341	14,721	17,239	7,032
3,950	398	603	653
186	1,787	2,228	581
246	538	547	149
52	279	60	422
206	507	152	137
15	127	34	307
60	274	55	290
5,699	8,797	11,113	3,907
707	305	1,133	397
64	530	391	102
-	878	643	3
1,158	303	282	87
12	81	2,171	3,651
-	15	1,657	1,676
12	66	515	1,975
195	6,302	4,989	4,734
8	170	170	108
40	2,053	657	978
22	302	79	295
11	826	2,105	576
17	288	955	677
78	682	408	1,132
20	1,983	615	969

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

TDB10219

	Total	Major banks
h. FRIULI-VENEZIA GIULIA	6,458	1,485
Gorizia	769	103
Pordenone	1,505	287
Trieste	1,178	495
Udine	3,009	600
i. EMILIA ROMAGNA	31,463	8,596
Bologna	7,879	3,108
Ferrara	1,671	374
Forlì	2,622	416
Modena	6,168	1,629
Parma	3,247	871
Piacenza	1,419	303
Ravenna	2,124	506
Reggio Emilia	4,417	1,166
Rimini	1,928	225
l. MARCHE	8,190	1,263
Ancona	2,882	508
Ascoli Piceno	1,319	274
Fermo	613	52
Macerata	1,479	215
Pesaro e Urbino	1,899	214
m. TUSCANY	24,139	10,595
Arezzo	1,946	483
Florence	7,649	1,956
Grosseto	866	421
Livorno	1,160	705
Lucca	1,651	921
Massa Carrara	630	314
Pisa	2,264	651
Pistoia	1,388	281
Prato	1,153	352
Siena	5,444	4,514
n. UMBRIA	3,752	1,375
Perugia	2,956	1,133
Terni	798	242
o. LAZIO	27,219	14,417
Frosinone	1,203	566
Latina	1,273	690
Rieti	423	284
Rome	23,279	12,383
Viterbo	1,045	494
p. ABRUZZO	4,423	836
Chieti	1,194	169
L'Aquila	808	233
Pescara	1,196	289
Teramo	1,228	146

Banks

Large banks	Medium banks	Small banks	Minor banks
5	495	3,017	1,456
-	29	399	238
-	90	821	307
-	70	484	129
5	307	1,314	783
5,212	7,300	6,635	3,720
558	1,510	1,664	1,039
86	119	976	116
217	66	1,147	776
3,591	473	225	250
155	2,093	65	63
25	497	496	98
204	39	1,241	134
250	2,393	94	514
127	114	729	733
46	2,932	2,358	1,591
10	1,326	552	486
12	118	676	239
4	169	333	55
7	679	262	316
13	640	536	496
60	6,490	3,672	3,322
-	327	862	274
30	4,175	646	842
-	165	78	202
-	203	93	159
13	152	237	328
-	155	147	14
-	266	916	431
8	99	492	508
9	619	62	111
-	332	142	456
8	253	804	1,312
-	215	709	899
8	39	95	414
978	2,585	6,852	2,387
12	67	160	398
68	82	172	261
8	21	90	20
888	2,251	6,310	1,447
3	165	121	262
580	213	2,347	447
232	47	659	87
230	15	280	50
76	116	584	131
42	35	825	180

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

TDB10219

	Total	Major banks
q. MOLISE	685	333
Campobasso	535	270
Isernia	151	63
r. CAMPANIA	12,747	4,363
Avellino	766	145
Benevento	504	207
Caserta	1,339	407
Naples	7,627	2,932
Salerno	2,515	673
s. APULIA	11,610	2,943
Bari	5,353	1,208
Barletta-Andria-Trani	775	95
Brindisi	808	190
Foggia	1,487	334
Lecce	1,979	686
Taranto	1,214	431
t. BASILICATA	1,193	195
Matera	443	71
Potenza	752	124
u. CALABRIA	3,409	987
Catanzaro	739	261
Cosenza	1,310	265
Crotone	254	46
Reggio Calabria	884	371
Vibo Valentia	224	45
v. SICILY	12,114	7,435
Agrigento	947	532
Caltanissetta	583	326
Catania	2,313	1,409
Enna	287	187
Messina	1,222	893
Palermo	3,540	2,677
Ragusa	961	368
Syracuse	791	511
Trapani	1,475	534
z. SARDINIA	4,604	1,620
Cagliari	1,338	755
Carbonia Iglesias	184	71
Medio Campidano	152	53
Nuoro	319	115
Ogliastra	95	22
Olbia Tempio	386	173
Oristano	302	82
Sassari	1,834	351

Note:

Banks

Large banks	Medium banks	Small banks	Minor banks
58	32	183	79
46	19	135	65
12	13	49	14
613	5,128	1,202	1,441
172	181	113	155
33	111	30	123
31	649	132	120
134	3,508	785	268
244	680	142	776
425	3,355	3,733	1,154
74	1,480	2,005	586
51	383	140	106
-	322	220	76
286	427	358	82
-	404	804	85
15	340	208	220
165	301	364	168
105	128	91	48
60	173	274	121
288	1,475	53	606
71	264	3	140
74	618	47	306
75	80	-	53
41	409	3	60
27	105	-	47
93	697	2,622	1,267
16	71	23	305
-	6	35	216
15	121	623	145
-	20	11	69
32	50	165	82
17	234	399	213
-	28	543	22
14	34	161	71
-	133	663	145
-	2,300	607	77
-	417	134	32
-	93	20	-
-	80	19	-
-	159	45	-
-	67	6	-
-	168	45	-
-	150	25	45
-	1,168	315	-

Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

December 2015

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	15
Customer trading	22	21
Underwriting	5	4
Placement	41	39
Individual portfolio management	37	37
Reception of orders	42	41
Investment advice	70	69
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

79

79

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

	2015 Sept.	2015 Dec.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	703	721
Equity	99	104
Balanced	48	47
Bond	242	244
Liquidity	13	12
Flexible	301	314
c. NUMBER OF ASSET MANAGEMENT COMPANIES	40	40

Notes:

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

Distribution by prevalent activity

TDB40230

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

	2015 Sept.	2015 Dec.
a. NUMBER OF FINANCIAL INTERMEDIARIES	177	174
Leasing	36	35
Factoring	18	18
Consumer credit and loan secured by 1/5 of salary	22	22
Guarantees and loans granted excl. leasing, factoring, consumer credit and loans secured by 1/5 of salary	13	13
Acquisition of shareholdings	4	4
Issue and management of credit cards	2	1
Securitization: servicer	9	9
Collective loan guarantee consortiums	64	64
Bad Finance	6	6
Foreign exchange trading and other activities	3	2
b. NUMBER OF PAYMENT INSTITUTIONS	56	59
c. NUMBER OF E-MONEY INSTITUTIONS	4	4

Notes: The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date. Since December 2014 specific information is given on "bad finance" companies (which were previously included in the group of intermediaries engaged in factoring) and collective loan guarantee consortiums. This has resulted in a break in the series.

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	
	2015 Sept.	2015 Dec.	2015 Sept.	2015 Dec.	2015 Sept.	2015 Dec.
a. NUMBER OF BORROWERS	7,658,482	7,735,147	4,542,853	4,581,223	3,115,629	3,153,924
<i>of which: joint borrowers</i>	2,233,390	2,230,095	1,022,782	1,028,848	1,210,608	1,201,247
b. LOAN FACILITIES						
facilities granted	2,090,548	2,093,780	1,729,326	1,739,137	361,222	354,643
used margin	1,648,816	1,642,628	1,296,224	1,297,020	352,591	345,608
overshoot	62,192	60,624	56,738	55,954	5,454	4,671
unused margin	503,924	511,777	489,840	498,071	14,084	13,706
<i>of which: matched loans</i>						
facilities granted	271,514	274,699	242,840	242,850	28,674	31,849
used margin	135,714	139,282	118,167	118,008	17,548	21,273
term loans						
facilities granted	1,583,924	1,587,767	1,251,602	1,265,194	332,322	322,572
used margin	1,391,794	1,386,328	1,057,627	1,062,856	334,167	323,472
revocable loans						
facilities granted	234,991	231,185	234,764	230,963	226	222
used margin	121,235	116,931	120,358	116,068	877	863
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	381,739	380,059	367,171	366,105	14,569	13,953
used margin	190,005	184,909	175,903	171,432	14,101	13,477
d. BAD DEBTS	250,364	253,953	185,370	187,999	64,994	65,954
e. NUMBER OF GUARANTORS	4,021,810	3,985,061	2,642,495	2,628,372	1,379,315	1,356,689
<i>of which: joint guarantors</i>	1,401,220	1,383,990	929,881	923,775	471,339	460,215
f. GUARANTEES RECEIVED	811,838	808,461	610,993	613,928	200,845	194,533

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

TDC40010

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

	2014 Dec.	2015 Mar.	2015 June	2015 Sept.	2015 Dec.
a. TOTAL STOCKS					
Loans	1,857,118	1,859,845	1,873,765	1,856,112	1,859,207
<i>of which: bad debts</i>	184,967	190,919	196,976	201,507	201,941
Deposits	1,358,164	1,385,344	1,396,525	1,402,542	1,406,239
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,824,437	1,826,235	1,838,089	1,820,961	1,824,501
<i>of which: in non-euro-area currencies</i>	15,133	17,170	15,663	15,005	14,586
more than 12 months	-	-	-	-	-
bad debts	183,741	189,624	195,908	200,469	200,962
Deposits	1,337,566	1,364,250	1,375,571	1,380,713	1,384,660
<i>of which: in non-euro-area currencies</i>	13,519	14,328	14,900	14,764	17,142
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	32,644	33,604	35,672	35,144	34,683
<i>of which: bad debts</i>	1,220	1,294	1,067	1,037	978
Deposits	20,586	20,954	20,947	21,806	21,570

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

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

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

December 2015		Total	General government	Financial companies
a. TOTAL		1,824,500	271,533	144,572
b. NORTH-WEST ITALY		591,589	20,202	89,263
	Piedmont	112,229	9,656	5,090
	Valle d'Aosta	2,779	105	268
	Liguria	36,548	1,779	1,375
	Lombardy	440,034	8,662	82,530
c. NORTH-EAST ITALY		383,590	9,084	26,711
	Trentino-Alto Adige	41,094	636	1,134
	Veneto	156,718	3,296	12,462
	Friuli-Venezia Giulia	31,679	1,590	1,600
	Emilia-Romagna	154,099	3,562	11,516
d. CENTRAL ITALY		567,436	219,317	24,217
	Marche	42,879	1,705	1,846
	Tuscany	111,141	4,769	838
	Umbria	21,593	940	133
	Lazio	391,823	211,903	21,400
e. SOUTHERN ITALY		189,828	15,632	1,446
	Abruzzo	25,476	1,182	122
	Molise	3,823	276	16
	Campania	77,146	6,905	939
	Apulia	56,404	3,397	328
	Basilicata	7,003	618	16
	Calabria	19,976	3,253	26
f. ISLANDS		92,057	7,298	2,934
	Sicily	65,259	6,247	283
	Sardinia	26,798	1,051	2,651

Note:

Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households (up to 5 employees)	Consumer households and nec
	industry	building	services		
788,588	244,424	137,398	388,102	92,225	527,470
283,668	92,727	45,778	140,919	26,632	171,741
51,020	18,113	7,783	24,206	7,064	39,374
1,336	468	297	562	226	843
17,481	4,826	3,072	9,469	2,172	13,739
213,831	69,320	34,626	106,681	17,169	117,785
209,862	72,881	34,561	96,400	24,951	112,972
24,449	7,308	4,173	12,206	3,905	10,968
84,026	31,688	12,420	37,791	9,903	47,028
15,124	6,257	2,192	6,100	2,219	11,146
86,262	27,627	15,776	40,302	8,925	43,830
181,758	48,121	35,871	93,395	18,631	123,504
22,169	8,455	5,007	8,206	3,303	13,855
59,990	17,643	9,468	30,557	7,803	37,737
11,586	4,344	2,032	4,681	1,702	7,231
88,014	17,680	19,364	49,952	5,822	64,682
79,811	22,891	15,227	39,214	14,228	78,704
13,170	5,137	2,917	4,750	2,086	8,914
1,565	472	368	657	399	1,568
33,678	8,283	5,316	19,486	3,999	31,623
22,027	6,581	4,605	9,876	5,116	25,534
3,079	865	722	1,340	741	2,549
6,292	1,554	1,299	3,104	1,888	8,516
33,489	7,804	5,962	18,175	7,784	40,549
23,203	5,390	3,657	13,120	5,626	29,897
10,286	2,414	2,305	5,054	2,157	10,652

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

December 2015		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	880,813	310,300	234,813	200,389	94,039	41,272
	Agricultural, forestry and fishing	44,358	12,415	14,894	8,582	5,259	3,207
	Mining and quarrying	3,182	983	646	1,218	211	124
	Manufacturing	211,446	80,904	66,109	37,594	20,440	6,400
	Electricity, gas, steam and air conditioning supply	28,523	10,040	6,057	8,431	2,588	1,405
	Water supply, sewerage, waste management and remediation activities	9,129	3,073	1,996	2,595	961	504
	Construction	147,396	48,869	37,117	37,888	16,711	6,811
	Wholesale and retail trade, repair of motor vehicles and motorcycles	142,859	44,830	35,725	30,634	21,519	10,152
	Transportation and storage	36,243	10,686	6,709	9,644	6,112	3,092
	Accommodation and food service activities	36,773	8,122	11,976	8,410	5,243	3,022
	Information and communication	16,794	8,404	2,511	4,661	835	384
	Financial and insurance activities	9,223	4,432	2,036	1,903	556	295
	Real estate activities	114,708	45,858	30,763	29,736	5,951	2,400
	Professional, scientific and technical activities	37,009	17,397	8,847	7,472	2,296	997
	Administrative and support service activities	20,038	7,055	4,294	5,954	2,041	695
	All remaining activities (sections O, P,Q,R,S,T)	23,133	7,233	5,131	5,668	3,318	1,783

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

	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		
December 2015						
a. TOTAL	385,131	73,542	37,777	67,893	205,919	332,834
b. EUROPE	325,222	63,365	33,930	53,996	173,931	308,371
<i>of which:</i>						
Albania	542	60	24	131	328	523
Austria	16,162	1,700	622	2,547	11,294	56,382
Belgium	8,038	4,632	274	379	2,753	1,222
Bosnia and Herzegovina	869	..	..	168	701	2,692
Bulgaria	4,358	28	11	977	3,342	5,657
Czech Republic	4,187	81	129	571	3,406	12,338
Croatia	14,054	274	37	2,157	11,586	8,521
Denmark	2,857	1,989	327	125	416	155
Finland	1,221	276	380	203	361	-
France	44,119	10,449	9,679	3,356	20,634	-
Germany	39,780	9,155	2,580	9,549	18,496	129,228
Greece	440	10	80	68	282	271
Ireland	6,109	276	271	1,287	4,273	553
Liechtenstein	97	-	-	37	60	-
Luxembourg	16,623	2,220	1,376	3,565	9,462	6,000
Malta	1,241	573	129	158	381	-
Montenegro	1	..	..	..	1	-
Norway	1,984	670	424	135	755	-
Netherlands	16,385	2,029	2,662	1,691	10,003	543
Poland	8,948	162	16	2,413	6,358	31,177
Portugal	2,688	1,114	245	119	1,211	138
United Kingdom	38,512	14,781	5,203	11,836	6,693	6,843
Romania	6,941	206	375	1,344	5,016	4,188
Russia	10,491	266	403	1,473	8,349	7,156
Serbia	3,261	317	196	1,009	1,739	3,719
Slovakia	5,596	1	134	1,018	4,444	10,845
Slovenia	678	3	11	80	584	4,037
Spain	39,456	7,320	3,373	1,799	26,964	2,397
Sweden	2,196	693	613	139	751	..
Switzerland	8,902	1,226	2,452	2,307	2,918	3,543
Turkey	8,679	2,598	1,650	1,671	2,760	279
Hungary	5,139	99	120	922	3,997	8,972
c. ASIA	10,152	2,323	1,242	1,990	4,596	4,167
<i>of which:</i>						
Saudi Arabia	181	52	6	58	64	-
China	1,925	606	658	242	420	772
South Korea	109	23	43	8	34	-
Philippines	173	1	..	..	171	-
Japan	2,443	473	190	636	1,144	3,373
India	941	538	11	144	249	6
Indonesia	709	17	..	43	649	-

Distribution by country, type of customer and residual maturity

<u>TDB30274</u>						Banks	
		<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	
ASIA (cont.)							
	Iran	84	11	18	1	54	-
	Israel	353	29	..	20	304	..
	Kazakhstan	277	..	1	10	266	-
	Malaysia	30	5	-	3	22	-
	Pakistan	14	4	..	2	8	-
	Qatar	448	21	65	32	331	-
	Taiwan	8	5	2	1	1	==
	Thailand	58	17	..	35	5	-
d.	AFRICA	3,183	340	476	707	1,660	4,876
	<i>of which:</i> Algeria	161	12	10	108	32	-
	Egypt	1,219	232	182	331	474	4,876
	Morocco	145	30	80	9	27	-
	South Africa	277	19	3	55	200	-
	Tunisia	216	20	183	8	5	-
e.	AMERICA	24,661	5,042	1,679	6,339	11,602	15,215
	<i>of which:</i> Argentina	107	4	..	19	84	1
	Brazil	1,019	174	119	230	496	-
	Canada	2,541	492	567	393	1,089	-
	Chile	51	2	2	15	32	..
	Colombia	45	..	-	10	35	-
	Cuba	123	73	48	..	2	-
	Mexico	938	13	1	237	687	..
	Peru	466	2	1	288	176	-
	United States	18,444	4,261	924	5,019	8,239	15,182
	Uruguay	29	..	-	4	24	-
	Venezuela	66	-	..	7	59	-
f.	OCEANIA	3,206	169	149	270	2,619	1
	<i>of which:</i> Australia	2,055	157	147	238	1,513	1
	New Zealand	93	11	2	5	74	-
g.	OFF-SHORE CENTRES	9,997	2,303	302	1,867	5,525	204
	<i>of which:</i> Bahamas	1,379	872	28	162	318	-
	Cayman Islands	1,932	299	27	148	1,458	-
	Gibraltar	6	-	-	..	6	-
	Hong Kong	1,009	474	53	185	297	136
	Jersey, C.I.	693	1	9	37	646	-
	Singapore	1,519	141	41	768	569	69
h.	INTERNATIONAL ORGANIZATIONS	8,710	-	..	2,723	5,987	-

Notes:

Distribution by branch location (region)

[TDB10286](#)

Banks

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

December 2015	Number of positions		Total loans
	Current account receivables	Other	
a. TOTAL	7,652	35,449	1,620,005
b. NORTH-WEST ITALY	18	35,449	5,196
Piedmont	508	3,310	101,240
Valle d'Aosta	18	35,449	5,196
Liguria	187	467	33,142
Lombardy	18	35,449	5,196
c. NORTH-EAST ITALY	1,680	5,551	332,730
Trentino-Alto Adige	170	276	36,922
Veneto	646	2,997	136,755
Friuli-Venezia Giulia	163	424	27,196
Emilia-Romagna	702	1,855	131,856
d. CENTRAL ITALY	1,785	8,006	332,133
Marche	278	490	39,024
Tuscany	629	3,504	117,278
Umbria	154	317	15,884
Lazio	724	3,696	159,947
e. SOUTHERN ITALY	1,191	3,340	131,679
Abruzzo	167	409	21,216
Molise	31	54	2,648
Campania	432	1,436	51,552
Apulia	351	1,005	40,722
Basilicata	47	96	4,297
Calabria	163	340	11,245
f. ISLANDS	655	1,833	58,865
Sicily	519	1,383	41,392
Sardinia	136	450	17,473

Note:

The data include transactions with non-resident customers.

Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
Source: Supervisory returns Stocks in millions of euros				
			3,399	2,875
Province of Turin (cont.)				
Vinovo	99	113	La Spezia	2,068
Volpiano	128	172	Bolano	97
			Lerici	69
			Sarzana	592
				484
Province of Verbano-CusioOssola			5,205	3,894
Verbania	1,080	665	Province of Savona	
Domodossola	317	362	Savona	1,803
Gravellona Toce	216	131	Alassio	193
Omegna	310	217	Albenga	970
Stresa	79	81	Albisola Superiore	115
			Andora	106
Province of Vercelli			2,345	2,372
Vercelli	1,052	912	Cairo Montenotte	264
Borgosesia	423	344	Finale Ligure	185
Crescentino	109	101	Loano	429
Gattinara	85	108	Pietra Ligure	103
Santhià	180	173	Vado Ligure	132
Trino	71	100	Varazze	157
Varallo	89	99		187
c. VALLE D'AOSTA			601,483	341,220
Province of Aosta			34,551	18,805
Aosta	771	983	Province of Bergamo	
Chatillon	51	83	Bergamo	14,375
Courmayeur	69	74	Albino	423
			Alzano Lombardo	222
d. LIGURIA			408	169
Province of Genoa			406	329
Genoa	18,391	13,092	Caravaggio	107
Arenzano	145	142	Castelli Calepio	107
Busalla	160	116	Clusone	257
Chiavari	830	798	Costa Volpino	137
Lavagna	110	160	Curno	134
Rapallo	332	428	Dalmine	811
Recco	104	164	Gandino	55
Santa Margherita Ligure	154	170	Grumello del Monte	726
Sestri Levante	281	303	Lefte	==
			Lovere	297
Province of Imperia			2,988	2,543
Imperia	1,089	695	Martinengo	235
Bordighera	104	157	Nembro	286
Diano Marina	123	122	Osio Sotto	300
San Remo	582	724	Ponte San Pietro	472
Taggia	203	157	Romano di Lombardia	664
Ventimiglia	263	266	Sarnico	352
			Seriato	864
			Stezzano	192
			Trescore Balneario	410
			Treviglio	1,636
			Treviolo	186
			Villa d'Alme	88
			Zogno	147

Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits		
Province of Brescia	50,476	24,196		
Brescia	26,493	8,541		
Bagnolo Mella	192	155		
Bedizzole	191	149		
Botticino	243	161		
Breno	352	207		
Capriolo	210	121		
Carpenedolo	269	205		
Chiari	951	507		
Concesio	298	189		
Darfo Boario Terme	726	335		
Desenzano del Garda	1,010	550		
Erbusco	164	116		
Flero	189	142		
Gavardo	326	194		
Ghedi	389	297		
Gussago	421	281		
Iseo	257	229		
Leno	235	216		
Lonato	281	185		
Lumezzane	1,005	450		
Manerbio	752	268		
Montichiari	1,071	513		
Orzinuovi	544	312		
Ospitaletto	373	286		
Palazzolo sull'Oglio	887	456		
Pisogne	315	265		
Ponte di Legno	254	58		
Quinzano d'Oglio	134	83		
Rezzato	392	255		
Rovato	1,095	462		
Salò	367	259		
Sarezzo	273	168		
Sirmione	163	104		
Travagliato	473	183		
Verolanuova	250	125		
Vestone	351	315		
Villa Carcina	242	151		
Vobarno	121	95		
Province of Como	12,592	10,025		
Como	3,944	2,719		
Cabiate	68	124		
Cantù	1,491	1,054		
Cermenate	263	194		
Cernobbio	112	138		
Erba	989	597		
Fino Mornasco	148	132		
Inverigo	181	133		
Lomazzo	185	163		
Province of Como (cont.)				
Lurate Caccivio			231	150
Mariano Comense			699	462
Olgiate Comasco			425	268
Villa Guardia			199	199
Province of Cremona			9,070	5,512
Cremona			3,701	1,665
Casalmaggiore			347	287
Castelleone			216	135
Crema			1,866	1,049
Pandino			196	140
Piadena			57	63
Pizzighettone			153	97
Soncino			386	152
Soresina			184	182
Province of Lecco			8,201	6,325
Lecco			3,465	2,118
Calolziocorte			299	250
Casatenovo			279	251
Mandello del Lario			175	221
Merate			951	623
Oggiono			294	276
Olgiate Molgora			71	108
Olginate			110	115
Valmadrera			181	208
Province of Lodi			6,213	3,667
Lodi			3,991	1,843
Casalpusterlengo			300	257
Codogno			575	365
Sant'Angelo Lodigiano			313	255
Province of Mantua			12,510	6,953
Mantua			4,180	1,906
Asola			364	283
Borgo Virgilio			58	65
Castel Goffredo			317	255
Castiglione delle Stiviere			1,108	517
Goito			339	135
Gonzaga			185	109
Marmirolo			119	63
Moglia			166	107
Ostiglia			141	97
Pegognaga			159	92
Poggio Rusco			226	163
Porto Mantovano			436	195

Distribution by branch location (municipality)

Banks

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Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	70	65	Rozzano	517	558
Sermide	113	96	San Donato Milanese	3,271	801
Suzzara	500	379	San Giuliano Milanese	528	418
Viadana	858	376	Sedriano	==	==
			Segrate	942	1,157
			Senago	312	201
Province of Milan	414,629	221,962	Sesto San Giovanni	1,567	1,442
Milan	360,615	177,207	Settimo Milanese	298	298
Abbiategrosso	818	646	Trezzano sul Naviglio	353	317
Arese	167	288	Trezzo sull'Adda	507	328
Assago	277	165	Vignate	79	80
Bareggio	295	251	Vimodrone	269	247
Binasco	307	354			
Bollate	684	564	Province of Monza-Brianza	21,300	16,463
Bresso	330	395	Agrate Brianza	651	387
Buccinasco	472	362	Arcore	367	313
Busto Garolfo	256	254	Besana in Brianza	227	222
Carugate	415	339	Biassono	239	219
Cassano d'Adda	373	281	Bovisio-Masciago	160	180
Cassina de' Pecchi	277	239	Brugherio	477	564
Castano Primo	239	190	Carate Brianza	354	419
Cernusco sul Naviglio	786	681	Carnate	62	66
Cesano Boscone	506	283	Cavenago di Brianza	124	93
Cinisello Balsamo	1,206	966	Cesano Maderno	667	608
Cologno Monzese	1,213	610	Concorezzo	353	480
Corbetta	259	184	Cornate d'Adda	147	104
Cormano	152	247	Desio	1,286	881
Cornaredo	331	225	Giussano	485	350
Corsico	1,172	794	Lentate sul Seveso	169	174
Cusano Milanino	301	290	Limbate	310	258
Garbagnate Milanese	402	296	Lissone	849	780
Gorgonzola	583	417	Meda	493	435
Inveruno	101	107	Monza	7,797	4,434
Lacchiarella	81	109	Muggiò	278	249
Lainate	392	413	Nova Milanese	390	289
Legnano	2,395	1,618	Seregno	1,773	1,365
Locate di Triulzi	92	137	Seveso	209	255
Magenta	822	564	Vedano al Lambro	161	194
Melegnano	586	402	Villasanta	208	216
Melzo	835	443	Vimercate	1,182	700
Nerviano	167	196			
Novate Milanese	419	304	Province of Pavia	8,175	7,638
Opera	257	209	Pavia	2,670	2,451
Paderno Dugnano	539	539	Broni	218	277
Parabiago	377	347	Casteggio	275	264
Paullo	351	216	Gambolò	44	59
Peschiera Borromeo	827	380	Garlasco	120	131
Pioltello	472	302	Mede	108	118
Rho	1,618	1,117	Mortara	321	255
			Robbio	68	97

Distribution by branch location (municipality)

				Banks		
				Loans	Deposits	
_IDB10194						
Source: Supervisory returns Stocks in millions of euros						
			Loans	Deposits		
Province of Pavia (cont.)						
Sannazzaro de' Burgondi	85	103				
Stradella	327	285				
Vigevano	1,386	1,044				
Voghera	929	751				
Province of Sondrio			6,508	5,254		
Sondrio	2,629	2,663				
Bormio	365	176				
Chiavenna	308	275				
Delebio	244	177				
Morbegno	612	359				
Tirano	310	227				
Province of Varese			17,260	14,420		
Varese	3,388	2,681				
Busto Arsizio	2,614	2,243				
Cardano al Campo	119	125				
Caronno Pertusella	303	257				
Cassano Magnago	256	241				
Castellanza	309	394				
Fagnano Olona	119	130				
Ferno	104	85				
Gallarate	2,415	1,521				
Gavirate	238	210				
Laveno-Mombello	106	99				
Lonate Pozzolo	134	115				
Luino	387	300				
Malnate	185	151				
Olgiate Olona	70	102				
Samarate	90	123				
Saronno	2,113	1,617				
Sesto Calende	145	178				
Somma Lombardo	254	246				
Tradate	456	406				
Uboldo	95	106				
Province of Bolzano (cont.)						
Egna	261	175				
Laives	283	272				
Lana	479	472				
Malles Venosta	160	123				
Merano	941	867				
Ortisei	144	153				
Vipiteno	467	299				
Province of Trento			17,208	12,139		
Trento	5,733	3,924				
Arco	368	306				
Borgo Valsugana	217	161				
Cavalese	256	102				
Cles	560	270				
Lavis	393	242				
Malè	150	91				
Mezzolombardo	366	199				
Pergine Valsugana	504	392				
Riva del Garda	662	396				
Rovereto	1,418	882				
Storo	197	97				
Tione di Trento	274	249				
g. VENETO			135,086	94,698		
Province of Belluno			3,051	2,938		
Belluno	938	755				
Agordo	65	101				
Auronzo di Cadore	39	42				
Cortina d'Ampezzo	332	208				
Domègge di Cadore	109	57				
Feltre	370	463				
Pieve di Cadore	82	105				
Santo Stefano di Cadore	51	51				
Province of Padua			24,976	16,281		
Padua	11,318	6,246				
Abano Terme	584	318				
Albignasego	341	259				
Borgoricco	109	138				
Cadoneghe	263	168				
Campodarsego	582	369				
Camposampiero	719	274				
Cittadella	963	568				
Conselve	313	202				
Este	461	317				
f. TRENINO-ALTO-ADIGE			38,781	29,678		
Province of Bolzano			21,573	17,539		
Bolzano	6,862	5,250				
Appiano sulla Strada del Vino	411	381				
Badia	281	108				
Bressanone	971	1,258				
Brunico	826	748				
Campo Tures	237	149				
Chiusa	132	129				

Distribution by branch location (municipality)

Banks

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Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	380	200	Vedelago	263	266
Monselice	477	367	Villorba	564	327
Montagnana	212	204	Vittorio Veneto	562	496
Montegrotto Terme	237	193	Volpago del Montello	94	64
Piazzola sul Brenta	177	163			
Piombino Dese	230	135			
Piove di Sacco	725	450	Province of Venice	17,623	16,369
Rubano	446	294	Venice	8,245	9,237
San Martino di Lupari	257	251	Caorle	293	136
Selvazzano Dentro	282	254	Cavarzere	120	147
Solesino	90	90	Chioggia	965	561
Tombolo	109	66	Dolo	438	293
Trebaseleghe	177	173	Eraclea	92	83
Vigonza	386	276	Iesolo	909	400
Vigodarzere	126	96	Marcon	269	179
			Martellago	327	293
Province of Rovigo	4,289	3,418	Mira	289	329
Rovigo	1,617	991	Mirano	504	411
Adria	450	430	Noale	271	251
Badia Polesine	237	188	Portogruaro	733	502
Lendinara	185	184	San Donà di Piave	1,169	837
Porto Tolle	234	221	San Michele al Tagliamento	357	160
Porto Viro	244	180	Santo Stino di Livenza	114	107
			Scorzè	265	270
Province of Treviso	26,354	17,521	Spinea	215	251
Treviso	7,878	4,353	Strà	240	154
Casale sul Sile	161	105			
Castelfranco Veneto	1,200	755	Province of Verona	33,744	21,823
Conegliano	1,728	1,193	Verona	20,814	12,631
Gaiarine	132	107	Affi	103	49
Istrana	82	100	Bovolone	360	255
Mogliano Veneto	561	439	Bussolengo	549	385
Montebelluna	3,080	2,422	Castel d'Azzano	96	117
Motta di Livenza	230	165	Cerea	480	269
Oderzo	1,151	497	Cologna Veneta	172	123
Paese	489	227	Isola della Scala	227	152
Pieve di Soligo	396	258	Legnago	1,008	632
Ponte di Piave	144	99	Negrar	230	246
Preganziol	245	183	Nogara	190	100
Quinto di Treviso	224	152	Pescantina	128	101
Resana	121	112	Peschiera del Garda	354	178
Riese Pio X	221	143	San Bonifacio	975	502
Roncade	219	146	San Giovanni Lupatoto	855	618
San Vendemiano	82	104	San Martino Buon Albergo	701	331
Silea	496	116	Sant'Ambrogio di Valpolicella	477	225
Spresiano	219	133	Valeggio sul Mincio	182	127
Susegana	318	174	Villafranca di Verona	1,095	559
Valdobbiadene	351	213			

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
<u>JDB10194</u>					
Source: Supervisory returns Stocks in millions of euros					
Province of Vicenza		25,049	16,348		
Vicenza		9,279	5,539		
Altavilla Vicentina		214	123		
Arzignano		1,369	644		
Asiago		218	158		
Bassano del Grappa		1,569	948		
Breganze		135	153		
Caldogno		113	100		
Camisano Vicentino		256	141		
Cassola		322	192		
Chiampo		182	164		
Cornedo Vicentino		154	113		
Creazzo		221	148		
Dueville		199	175		
Lonigo		452	281		
Malo		253	173		
Marano Vicentino		169	109		
Marostica		371	343		
Montebello Vicentino		192	92		
Montecchio Maggiore		846	424		
Mussolente		107	55		
Noventa Vicentina		223	188		
Romano d'Ezzelino		80	120		
Rosà		321	163		
Sandriago		274	204		
Schio		1,318	968		
Sossano		61	62		
Tezze sul Brenta		133	140		
Thiene		1,302	685		
Torri di Quartesolo		689	221		
Valdagno		299	387		
h. FRIULI VENEZIA GIULIA		27,020	23,994		
Province of Gorizia		2,278	1,920		
Gorizia		838	732		
Cormons		142	100		
Gradisca d'Isonzo		97	71		
Grado		216	101		
Monfalcone		405	389		
Ronchi dei Legionari		154	115		
Province of Pordenone		6,399	4,927		
Pordenone		2,753	1,892		
Azzano Decimo		385	358		
Casarsa della Delizia		90	86		
Cordenons		181	181		
Province of Pordenone (cont.)					
Fiume Veneto		144	136		
Maniago		271	169		
Pasiano		99	62		
Porcia		196	168		
Prata di Pordenone		120	94		
Sacile		444	324		
San Vito al Tagliamento		408	227		
Spilimbergo		254	233		
Zoppola		61	52		
Province of Trieste		3,898	6,851		
Trieste		3,712	6,580		
Province of Udine		14,445	10,297		
Udine		7,151	4,296		
Buia		158	101		
Buttrio		74	102		
Cervignano del Friuli		360	203		
Cividale del Friuli		519	517		
Codroipo		394	265		
Fagagna		72	81		
Gemona del Friuli		240	217		
Latisana		265	164		
Lignano Sabbiadoro		353	139		
Maiano		62	70		
Manzano		219	201		
Palmanova		409	149		
Pasian di Prato		262	164		
Pavia di Udine		89	96		
Reana del Roiale		101	67		
San Daniele del Friuli		224	131		
San Giorgio di Nogaro		182	111		
San Giovanni al Natisone		150	102		
Tarcento		128	141		
Tarvisio		82	64		
Tavagnacco		279	178		
Tolmezzo		328	336		
Tricesimo		98	93		
i. EMILIA ROMAGNA		131,172	95,239		
Province of Bologna		32,737	25,256		
Bologna		19,969	14,884		
Anzola dell'Emilia		260	230		
Argelato		305	294		

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)					
Budrio	317	302			
Calderara di Reno	394	259			
Casalecchio di Reno	1,216	970			
Castel Maggiore	366	394			
Castel San Pietro Terme	396	352			
Castenaso	474	394			
Crevalcore	235	194			
Granarolo dell'Emilia	268	288			
Imola	2,452	1,372			
Medicina	255	228			
Minerbio	137	141			
Molinella	206	188			
Ozzano dell'Emilia	367	266			
Pianoro	245	271			
Pieve di Cento	116	141			
Porretta Terme	147	136			
San Giorgio di Piano	227	134			
San Giovanni in Persiceto	772	532			
San Lazzaro di Savena	957	705			
Sasso Marconi	276	236			
Valsamoggia	309	326			
Vergato	150	128			
Zola Predosa	433	398			
Province of Ferrara	5,823	5,531			
Ferrara	3,206	2,691			
Argenta	245	210			
Bondeno	163	192			
Cento	848	791			
Codigoro	117	149			
Comacchio	328	253			
Copparo	145	249			
Portomaggiore	114	129			
Sant'Agostino	129	162			
Province of Forlì	12,137	8,280			
Forlì	4,564	2,537			
Bagno di Romagna	141	95			
Bertinoro	121	164			
Cesena	4,051	2,947			
Cesenatico	629	314			
Forlimpopoli	180	196			
Gambettola	262	175			
Meldola	124	117			
San Mauro Pascoli	262	255			
Sarsina	60	78			
Savignano sul Rubicone	558	333			
			Province of Modena		
			24,681	15,899	
			Modena	11,526	6,999
			Campogalliano	182	122
			Carpi	2,087	1,547
			Castelfranco Emilia	513	388
			Castelvetro di Modena	171	128
			Cavezzo	264	183
			Finale Emilia	348	288
			Fiorano Modenese	754	256
			Formigine	621	530
			Maranello	502	347
			Mirandola	1,282	618
			Pavullo nel Frignano	335	256
			San Felice sul Panaro	271	154
			Sassuolo	2,052	1,252
			Soliera	248	178
			Spilamberto	261	201
			Vignola	883	626
			Province of Parma	12,152	9,664
			Parma	7,567	6,052
			Borgo Val di Taro	142	130
			Busseto	163	139
			Collecchio	387	325
			Colorno	330	184
			Felino	162	90
			Fidenza	727	556
			Fontanellato	147	107
			Fornovo di Taro	175	152
			Langhirano	392	221
			Noceto	226	174
			Salsomaggiore Terme	193	177
			San Secondo Parmense	107	89
			Sorbolo	148	131
			Traversetolo	162	138
			Province of Piacenza	6,502	5,568
			Piacenza	4,083	3,058
			Borgonovo Val Tidone	127	124
			Castel San Giovanni	269	239
			Fiorenzuola d'Arda	480	392
			Podenzano	85	97
			Province of Ravenna	10,961	6,824
			Ravenna	5,337	2,820
			Alfonsine	250	166

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	38,840	26,690
Bagnacavallo	344	206	Province of Ancona	15,486	9,186
Brisighella	56	69	Ancona	3,651	2,349
Castel Bolognese	186	145	Camerano	165	152
Cervia	1,062	484	Castelfidardo	459	278
Conselice	102	120	Chiaravalle	242	194
Cotignola	93	84	Fabriano	702	703
Faenza	1,741	1,227	Falconara Marittima	370	360
Fusignano	75	90	Iesi	6,191	2,078
Lugo	1,121	860	Osimo	721	473
Massa Lombarda	152	96	Senigallia	954	679
Riolo Terme	61	91			
Russi	205	195	Province of Ascoli Piceno	4,759	2,852
			Ascoli Piceno	1,685	947
Province of Reggio Emilia	17,113	11,187	Grottammare	226	171
Reggio Emilia	9,784	5,268	San Benedetto del Tronto	1,856	908
Albinea	83	100			
Bagnolo in Piano	165	144	Province of Fermo	2,435	2,036
Brescello	58	93	Fermo	678	549
Casalgrande	348	311	Montegranaro	203	157
Castellarano	252	135	Porto San Giorgio	441	326
Castelnovo ne' Monti	124	135	Porto Sant'Elpidio	365	227
Cavriago	174	165	Sant'Elpidio a mare	95	153
Correggio	885	479			
Guastalla	280	252	Province of Macerata	7,811	6,347
Luzzara	103	106	Macerata	3,333	2,188
Montecchio Emilia	282	212	Camerino	121	139
Novellara	192	195	Civitanova Marche	1,422	949
Poviglio	76	146	Corridonia	284	160
Reggiolo	207	139	Porto Recanati	150	157
Rubiera	523	298	Recanati	436	411
Sant'Ilario d'Enza	262	179	San Severino Marche	183	173
Scandiano	377	355	Tolentino	391	366
Toano	26	41	Treia	160	139
Province of Rimini	9,065	7,030	Province of Pesaro e Urbino	8,350	6,269
Rimini	4,693	3,739	Pesaro	2,886	2,179
Bellaria Igea Marina	617	337	Cagli	124	135
Cattolica	718	392	Fano	2,018	1,193
Misano Adriatico	154	154	Fossombrone	195	191
Morciano di Romagna	250	257	Gabicce Mare	165	126
Riccione	1,218	807	Mondolfo	215	172
San Giovanni in Marignano	132	142	Pergola	143	146
Santarcangelo di Romagna	460	417	Saltara	142	77
Verucchio	233	180	Urbino	248	298
			Vallefoglia	342	205

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
TDB10194					
m.	TUSCANY	116,469	63,708		
	Province of Arezzo	7,869	5,505		
	Arezzo	3,982	2,526		
	Bibbiena	222	216		
	Castiglion Fiorentino	213	155		
	Cortona	378	308		
	Foiano della Chiana	136	122		
	Monte San Savino	185	113		
	Montevarchi	707	381		
	San Giovanni Valdarno	499	318		
	Sansepolcro	412	242		
	Stia	-	-		
	Terranuova Bracciolini	145	133		
	Province of Florence	49,011	20,132		
	Florence	35,836	11,288		
	Bagno a Ripoli	754	296		
	Barberino di Mugello	206	107		
	Borgo San Lorenzo	332	282		
	Calenzano	472	285		
	Campi Bisenzio	973	551		
	Capraia e Limite	==	==		
	Castelfiorentino	595	331		
	Certaldo	348	242		
	Empoli	1,860	1,197		
	Figline e Incisa Valdarno	251	238		
	Fucecchio	495	340		
	Greve in Chianti	139	155		
	Lastra a Signa	220	218		
	Montaione	103	28		
	Montelupo Fiorentino	353	202		
	Pontassieve	378	361		
	Reggello	134	139		
	San Casciano in Val di Pesa	319	274		
	Scandicci	1,062	849		
	Scarperia e San Piero	61	74		
	Sesto Fiorentino	1,402	869		
	Signa	390	225		
	Tavarnelle Val di Pesa	254	149		
	Vinci	340	211		
	Province of Grosseto	4,507	2,675		
	Grosseto	2,291	1,287		
	Castiglione della Pescaia	149	114		
	Follonica	589	256		
	Massa Marittima	102	71		
	Monte Argentario	165	103		
	Orbetello	301	176		
	Province of Livorno			6,990	4,227
	Livorno			3,717	2,176
	Campiglia Marittima			285	155
	Castagneto Carducci			335	377
	Cecina			780	398
	Collesalveti			129	102
	Piombino			585	353
	Portoferraio			288	147
	Rosignano Marittimo			383	258
	San Vincenzo			146	63
	Province of Lucca			8,746	5,405
	Lucca			3,268	1,796
	Altopascio			315	148
	Bagni di Lucca			49	56
	Barga			222	157
	Camaiore			438	303
	Capannori			996	536
	Castelnuovo di Garfagnana			163	132
	Forte dei Marmi			230	225
	Massarosa			152	90
	Pietrasanta			553	392
	Seravezza			153	150
	Viareggio			1,775	975
	Province of Massa Carrara			3,280	2,452
	Massa			1,398	883
	Aulla			135	118
	Carrara			1,415	969
	Fivizzano			45	52
	Pontremoli			87	182
	Province of Pisa			9,204	6,348
	Pisa			2,986	1,902
	Calcinaia			472	670
	Casciana Terme Lari			97	103
	Cascina			560	408
	Ponsacco			410	227
	Pontedera			1,010	545
	San Miniato			524	455
	Santa Croce sull'Arno			1,210	460
	Santa Maria a Monte			87	61
	Vicopisano			88	60
	Volterra			237	197

Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits		
Province of Pistoia	6,530	3,850		
Pistoia	2,962	1,560		
Agliana	313	254		
Chiesina Uzzanese	72	36		
Montecatini Terme	945	471		
Pescia	230	162		
Quarrata	553	333		
San Marcello Pistoiese	86	105		
Province of Prato	6,872	4,238		
Prato	5,947	3,500		
Montemurlo	503	274		
Poggio a Caiano	156	196		
Province of Siena	13,459	8,876		
Siena	5,480	5,656		
Chianciano Terme	173	117		
Chiusi	320	222		
Colle di Val d'Elsa	579	310		
Montepulciano	328	237		
Poggibonsi	1,065	582		
San Gimignano	77	57		
Sinalunga	266	156		
UMBRIA	15,838	10,770		
Province of Perugia	12,683	8,393		
Perugia	5,266	3,276		
Assisi	355	252		
Bastia	665	295		
Castiglione del Lago	196	203		
Città della Pieve	140	106		
Città di Castello	895	538		
Foligno	1,199	626		
Gualdo Tadino	183	112		
Gubbio	419	286		
Magione	137	214		
Marsciano	246	125		
Panicale	110	89		
Spoletto	708	490		
Todi	337	198		
Umbertide	250	187		
Province of Terni	3,155	2,376		
Terni	1,999	1,362		
Amelia	92	86		
			Province of Terni (cont.)	
			Narni	196
			Orvieto	524
				148
				409
			LAZIO	157,017
				138,095
			Province of Frosinone	4,634
			Frosinone	1,967
			Alatri	145
			Anagni	301
			Atina	28
			Cassino	688
			Pontecorvo	67
			Sora	432
				315
			Province of Latina	5,204
			Latina	2,059
			Aprilia	583
			Cisterna di Latina	315
			Formia	388
			Gaeta	118
			Terracina	425
				354
			Province of Rieti	1,370
			Rieti	914
			Cittaducale	==
			Poggio Mirteto	94
				667
				==
				80
			Province of Rome	141,489
			Rome	128,589
			Albano Laziale	441
			Anzio	189
			Ariccia	114
			Cerveteri	210
			Ciampino	410
			Civitavecchia	996
			Fiumicino	579
			Frascati	549
			Genzano di Roma	361
			Guidonia Montecelio	698
			Ladispoli	281
			Marino	376
			Monterotondo	589
			Nettuno	313
			Pomezia	1,373
			Tivoli	661
			Velletri	427
				113,859
				374
				275
				155
				158
				409
				621
				688
				702
				289
				585
				208
				344
				332
				316
				789
				543
				547

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
Province of Viterbo		4,319	3,195	Province of Naples (cont.)	
Viterbo		1,827	1,131	Ottaviano	69 109
Acquapendente		115	70	Piano di Sorrento	126 230
Civita Castellana		352	203	Pomigliano d'Arco	387 472
Montalto di Castro		104	85	Pompei	117 203
Montefiascone		208	171	Portici	330 499
Tarquinia		246	178	Pozzuoli	587 592
Tuscania		101	75	San Giorgio a Cremano	168 325
Vetralla		158	89	San Giuseppe Vesuviano	403 360
				Sant'Antimo	74 96
o. CAMPANIA		51,503	48,356	Somma Vesuviana	123 203
				Sorrento	430 462
Province of Avellino		2,602	3,078	Torre Annunziata	236 346
Avellino		1,396	1,237	Torre del Greco	940 961
Ariano Irpino		191	244	Vico Equense	58 106
Mercogliano		55	66	Volla	130 155
Montoro		13	21		
				Province of Salerno	9,877 9,258
Province of Benevento		1,485	1,725	Salerno	3,909 2,705
Benevento		896	800	Agropoli	219 197
Montesarchio		109	121	Amalfi	73 118
				Angri	203 220
Province of Caserta		5,050	5,463	Battipaglia	756 561
Caserta		2,060	1,489	Capaccio	193 202
Aversa		665	806	Cava dei Tirreni	382 469
Capua		130	109	Eboli	210 228
Maddaloni		203	205	Nocera Inferiore	399 476
Marcianise		154	497	Nocera Superiore	== ==
Santa Maria Capua Vetere		451	450	Pagani	155 123
				Pontecagnano Faiano	215 161
Province of Naples		32,488	28,832	Sala Consilina	153 164
Naples		20,334	15,181	Sarno	124 158
Acerra		75	148	Scafati	329 424
Afragola		248	366	Vallo della Lucania	105 136
Bacoli		106	144	Vietri sul Mare	34 34
Capri		94	141		
Casalnuovo di Napoli		257	202	p. ABRUZZO	21,172 15,441
Casoria		619	639		
Castellammare di Stabia		701	734	Province of Chieti	4,852 4,055
Ercolano		89	181	Chieti	1,388 983
Forio		85	73	Francoavilla al Mare	221 228
Frattamaggiore		609	553	Guardiagrele	114 98
Giugliano in Campania		311	468	Lanciano	826 575
Ischia		274	192	Ortona	250 240
Marano di Napoli		128	261	San Salvo	273 187
Melito di Napoli		105	102	Vasto	540 465
Nola		1,662	1,110		

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Depositi		Loans	Depositi
Province of L'Aquila	5,117	4,091	Province of Bari (cont.)		
L'Aquila	2,859	2,093	Locorotondo	105	225
Avezzano	662	547	Modugno	498	325
Carsoli	117	72	Mola di Bari	136	192
Castel di Sangro	125	95	Molfetta	662	515
Celano	95	65	Monopoli	684	451
Sulmona	374	338	Noci	344	242
			Noicattaro	298	212
Province of Pescara	6,516	3,880	Palo del Colle	141	148
Pescara	4,988	2,558	Polignano a Mare	195	132
Montesilvano	590	322	Putignano	594	402
			Rutigliano	162	262
Province of Teramo	4,687	3,415	Ruvo di Puglia	257	224
Teramo	1,751	966	Santeramo in Colle	219	281
Alba Adriatica	258	223	Terlizzi	160	170
Atri	74	93	Triggiano	218	169
Giulianova	616	379	Turi	92	113
Martinsicuro	127	153			
Roseto degli Abruzzi	376	255	Province of Barletta-Andria-		
Sant'Egidio alla Vibrata	198	114	Trani	3,389	3,386
			Andria	817	964
q. MOLISE	2,643	2,237	Barletta	993	971
Province of Campobasso	2,089	1,695	Bisceglie	500	445
Campobasso	1,125	801	Canosa di Puglia	239	251
Larino	38	63	Margherita di Savoia	33	43
Termoli	605	385	Minervino Murge	33	58
			Spinazzola	56	66
Province of Isernia	554	542	S. Ferdinando di Puglia	58	58
Isernia	339	324	Trani	585	455
Venafro	140	102	Trinitapoli	75	76
r. Apulia	40,682	36,750	Province of Brindisi	2,542	2,672
Province of Bari	17,744	15,265	Brindisi	950	780
Bari	8,397	6,951	Fasano	310	260
Acquaviva delle Fonti	232	243	Francavilla Fontana	259	280
Adelfia	47	61	Mesagne	168	154
Altamura	894	794	Oria	20	62
Bitonto	495	413	Ostuni	294	320
Casamassima	235	130			
Castellana Grotte	250	234	Province of Foggia	5,743	5,300
Conversano	267	308	Foggia	2,281	1,942
Corato	696	539	Apricena	148	130
Gioia del Colle	302	279	Cerignola	508	455
Giovinazzo	80	88	Lucera	313	290
Gravina di Puglia	434	347	Manfredonia	487	371
			Orta Nova	88	94
			San Giovanni Rotondo	385	294
			Sannicandro Garganico	51	80
			San Severo	531	471
			Torremaggiore	146	191
			Vieste	173	97

Distribution by branch location (municipality)

			Banks	
			Loans	Depositi
Source: Supervisory returns Stocks in millions of euros				
	Loans	Depositi		
Province of Lecce	6,897	5,714	Province of Cosenza	4,446 4,039
Lecce	2,594	1,835	Cosenza	1,469 1,047
Casarano	225	168	Amantea	139 100
Copertino	79	153	Castrovillari	216 220
Galatina	303	259	Corigliano Calabro	290 253
Gallipoli	227	172	Rende	776 534
Leverano	87	155	Rossano	195 237
Maglie	321	245	San Marco Argentano	60 85
Nardò	200	204		
Tricase	203	153		
			Province of Crotone	955 905
Province of Taranto	4,366	4,414	Crotone	726 571
Taranto	2,139	2,042		
Castellaneta	114	104		
Ginosa	172	196	Province of Reggio Calabria	2,653 2,888
Grottaglie	199	269		
Manduria	170	238	Reggio Calabria	1,481 1,355
Martina Franca	602	445	Gioia Tauro	138 140
Massafra	288	296	Melito di Porto Salvo	36 75
Sava	80	116	Palmi	104 195
			Siderno	195 159
s. BASILICATA	4,303	4,543	Taurianova	64 74
			Villa San Giovanni	118 86
Province of Matera	1,666	1,781		
Matera	1,052	874	Province of Vibo Valentia	662 827
Pisticci	76	127	Vibo Valentia	385 428
Policoro	203	188		
Province of Potenza	2,636	2,762	u. SICILY	41,379 35,999
Potenza	1,197	1,049		
Avigliano	==	==	Province of Agrigento	2,614 2,928
Lavello	127	128	Agrigento	924 679
Melfi	261	171	Campobello di Licata	41 63
Rionero in Vulture	106	90	Canicattì	358 324
			Casteltermini	== ==
t. CALABRIA	11,242	11,027	Favara	97 138
			Grotte	35 49
Province of Catanzaro	2,526	2,369	Licata	185 269
Catanzaro	1,410	1,109	Menfi	78 64
Lamezia Terme	536	517	Naro	34 73
Soverato	203	174	Palma di Montechiaro	42 116
			Porto Empedocle	60 49

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
<u>TDB10194</u>					
Province of Agrigento (cont.)					
Raffadali		46	65		
Ribera		71	106		
Sciacca		242	243		
Province of Caltanissetta		1,847	2,268		
Caltanissetta		804	695		
Gela		420	442		
Mazzerino		60	95		
Mussomeli		69	129		
Riesi		34	56		
San Cataldo		223	332		
Province of Catania		10,653	7,760		
Catania		6,741	4,013		
Acireale		683	613		
Adrano		88	124		
Biancavilla		60	88		
Bronte		90	121		
Caltagirone		343	299		
Giarre		243	177		
Mascalucia		43	69		
Misterbianco		386	238		
Nicolosi		29	46		
Palagonia		61	72		
Paternò		367	222		
Riposto		137	111		
scordia		51	68		
Province of Enna		780	922		
Enna		333	271		
Nicosia		88	83		
Piazza Armerina		92	108		
Pietraperzia		30	54		
Troina		25	44		
Province of Messina		4,726	3,975		
Messina		2,572	2,064		
Barcellona Pozzo di Gotto		252	266		
Capo d'Orlando		207	133		
Giardini-Naxos		75	44		
Milazzo		385	276		
Patti		86	144		
Province of Messina (cont.)					
Sant'Agata di Militello				164	99
Taormina				181	124
Province of Palermo				10,007	10,199
Palermo				7,605	7,630
Bagheria				403	286
Carini				131	114
Cefalù				138	146
Corleone				51	58
Monreale				88	127
Partinico				197	201
termini Imerese				269	148
Province of Ragusa				4,017	2,749
Ragusa				1,655	1,028
Comiso				318	242
Ispica				130	107
Modica				782	480
Pozzallo				166	99
scicli				207	199
Vittoria				526	367
Province of Syracuse				3,257	2,519
Syracuse				1,904	1,106
Augusta				302	283
Avola				167	151
Carlentini				55	76
Lentini				170	180
Noto				71	92
Pachino				166	143
Priolo Gargallo				==	==
Rosolini				111	111
Province of Trapani				3,479	2,678
Trapani				1,086	641
Alcamo				371	365
Campobello di Mazara				44	47
Castellamare del Golfo				56	63
Castelvetrano				210	153
Erice				93	91
Marsala				676	537

Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
<u>TDB10194</u>				
Source: Supervisory returns Stocks in millions of euros				
	<u>Loans</u>	<u>Deposits</u>		
			<u>Loans</u>	<u>Deposits</u>
Province of Trapani (cont.)				
Mazara del Vallo	336	230		
Partanna	109	103		
Salemi	57	68		
s. SARDINIA	17,442	14,035		
Province of Cagliari	6,627	6,166		
Cagliari	4,704	4,343		
Assemini	102	95		
Quartu Sant'Elena	537	328		
Selargius	238	170		
Province of Carbonia Iglesias	599	704		
Carbonia	153	172		
Iglesias	264	239		
Sant'Antioco	38	70		
Province of Medio Campidano	556	585		
Guspini	46	62		
Villacidro	83	80		
			1,228	1,165
Province of Nuoro				
Nuoro			621	495
Macomer			173	135
Province of Ogliastra			319	344
Tortoli			204	108
Province of Oristano			1,149	1,133
Oristano			669	470
Province of Sassari			4,689	2,759
Sassari			3,528	1,584
Alghero			411	325
Iozieri			114	95
Porto Torres			152	111
Province of Olbia Tempio			2,274	1,180
Arzachena			307	191
La Maddalena			73	62
Olbia			1,286	484
Tempo Pausania			293	143

Notes:

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

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

 Source: Supervisory returns
 Stocks in millions of euro

		Total	Investment in construction						
			Residential buildings		Other				
			Subsidized	Non-subsidized	Subsidized	Non-subsidized			
December 2015									
a.	TOTAL	1,127,774	1,947	66,456	850	52,903			
b.	NORTH-WEST ITALY	386,621	36	21,280	271	14,816			
	Piedmont	79,731	10	4,195	122	2,805			
	Valle d'Aosta	2,124	5	175	3	172			
	Liguria	27,733	1	1,166	13	755			
	Lombardy	277,033	19	15,744	133	11,084			
c.	NORTH-EAST ITALY	255,512	169	15,451	271	14,263			
	Trentino-Alto Adige	28,782	103	3,112	139	2,225			
	Veneto	103,812	20	6,279	56	6,121			
	Friuli-Venezia Giulia	23,004	33	1,316	27	916			
	Emilia-Romagna	99,914	14	4,743	49	5,001			
d.	CENTRAL ITALY	286,920	57	16,783	85	14,072			
	Marche	27,982	10	1,996	50	1,181			
	Tuscany	75,488	9	4,730	14	5,237			
	Umbria	14,363	1	1,299	11	1,050			
	Lazio	169,086	36	8,758	11	6,605			
e.	SOUTHERN ITALY	133,934	25	8,862	99	7,061			
	Abruzzo	18,333	2	1,832	14	946			
	Molise	2,580	..	215	6	165			
	Campania	53,671	9	2,291	17	3,111			
	Apulia	40,348	9	3,311	53	2,045			
	Basilicata	4,561	1	328	6	237			
	Calabria	14,440	4	885	3	558			
f.	ISLANDS	64,788	1,661	4,080	124	2,691			
	Sicily	46,032	1,239	2,587	66	1,570			
	Sardinia	18,756	422	1,493	59	1,121			

Notes:

Banks and CDP

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,106	85,957	1,856	294,776	2,304	64,357	4,498	550,763
474	31,782	83	104,769	279	23,849	1,217	187,767
117	6,410	11	22,776	91	4,039	349	38,806
8	243	..	500	22	148	48	799
31	1,482	9	9,374	29	2,896	103	11,874
318	23,646	63	72,119	138	16,766	717	136,287
303	21,926	480	63,636	532	14,562	1,490	122,430
54	1,244	299	4,239	112	1,827	242	15,187
107	9,750	39	26,704	52	5,727	285	48,672
63	2,010	36	6,380	27	1,052	154	10,989
78	8,921	105	26,314	342	5,955	809	47,582
134	17,527	233	70,229	196	15,645	815	151,144
55	1,586	13	6,557	53	1,619	319	14,543
42	5,203	38	21,515	86	5,209	88	33,319
18	1,109	8	3,288	14	877	40	6,649
19	9,629	173	38,870	44	7,940	368	96,634
139	11,330	57	37,983	1,135	6,949	600	59,695
38	1,443	5	4,187	1,044	948	68	7,807
4	204	..	687	6	126	12	1,154
32	5,182	48	15,621	15	3,096	90	24,160
42	3,277	3	13,231	64	2,034	262	16,017
2	419	..	940	3	224	38	2,364
20	806	1	3,318	3	521	131	8,191
56	3,394	1,004	18,160	163	3,352	376	29,728
41	2,376	73	13,422	95	2,126	318	22,120
15	1,018	931	4,738	68	1,226	58	7,608

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

4th quarter 2015		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	1,632,593	454	29,493	89	87,949	
b. NORTH-WEST ITALY	927,562	5	16,205	10	69,041	
Piedmont	565,272	1	6,030	4	59,307	
Valle d'Aosta	1,449	2	65	3	47	
Liguria	30,976	-	390	..	196	
Lombardy	329,865	3	9,720	3	9,491	
c. NORTH-EAST ITALY	275,182	59	5,402	49	5,419	
Trentino-Alto Adige	29,991	59	1,503	24	832	
Veneto	111,590	..	2,217	20	2,450	
Friuli-Venezia Giulia	25,965	..	445	..	399	
Emilia-Romagna	107,636	-	1,238	5	1,738	
d. CENTRAL ITALY	272,120	3	4,815	10	10,124	
Marche	20,274	1	627	3	642	
Tuscany	63,834	1	857	..	1,907	
Umbria	9,865	-	239	1	303	
Lazio	178,146	2	3,092	7	7,271	
e. SOUTHERN ITALY	107,464	1	2,386	13	2,361	
Abruzzo	11,977	-	476	3	277	
Molise	1,828	-	31	-	49	
Campania	47,725	..	591	2	870	
Apulia	28,673	-	1,008	8	793	
Basilicata	3,788	..	135	-	120	
Calabria	13,472	..	144	-	253	
f. ISLANDS	50,266	386	686	7	1,004	
Sicily	34,264	296	477	6	521	
Sardinia	16,002	90	209	1	483	

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
534	120,033	1,566	129,160	598	84,465	2,339	1,175,914
204	51,990	466	42,635	36	66,427	700	679,842
62	12,290	5	9,683	9	51,539	134	426,209
6	144	-	271	-	21	2	888
6	2,390	27	4,059	1	3,460	31	20,415
130	37,166	434	28,622	26	11,407	533	232,330
141	23,991	257	28,039	509	7,634	754	202,929
40	2,078	91	2,730	21	714	116	21,782
69	8,947	149	10,687	26	3,276	160	83,592
22	2,276	-	2,828	3	1,264	78	18,650
10	10,691	16	11,794	459	2,380	400	78,905
66	26,559	84	32,807	11	6,125	364	191,152
40	1,308	..	2,692	6	466	230	14,260
12	7,748	65	10,199	5	1,381	66	41,593
11	1,057	9	1,571	-	227	11	6,437
3	16,446	10	18,344	-	4,051	57	128,862
78	13,891	56	17,707	11	3,682	405	66,874
20	979	3	1,822	-	376	21	8,001
1	118	-	288	-	13	1	1,328
4	8,266	53	7,349	-	2,500	45	28,044
51	3,600	-	6,326	10	512	286	16,080
1	404	-	561	-	76	14	2,477
1	525	-	1,361	1	205	39	10,944
45	3,601	704	7,972	31	596	117	35,117
33	2,907	44	5,952	9	331	114	23,574
12	694	660	2,020	22	265	3	11,544

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

 Source: Supervisory returns
 Stocks in millions of euro

December 2015		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	12,671	425	12,247	5,261	91	5,169
b.	NORTH-WEST ITALY	3,722	141	3,581	1,709	69	1,641
	Piedmont	979	22	958	380	2	378
	Valle d'Aosta	34	..	33	25	..	25
	Liguria	60	..	60	27	..	26
	Lombardy	2,649	119	2,530	1,278	66	1,212
c.	NORTH-EAST ITALY	4,040	130	3,910	1,486	11	1,475
	Trentino-Alto Adige	496	51	445	215	4	211
	Veneto	1,623	24	1,599	575	1	574
	Friuli-Venezia Giulia	395	37	358	138	6	132
	Emilia-Romagna	1,527	19	1,508	559	..	558
d.	CENTRAL ITALY	2,541	52	2,489	1,179	7	1,172
	Marche	313	23	290	105	3	102
	Tuscany	1,187	14	1,173	568	3	565
	Umbria	264	6	258	142	..	142
	Lazio	777	9	768	364	1	363
e.	SOUTHERN ITALY	1,649	51	1,598	637	3	633
	Abruzzo	156	3	153	54	-	54
	Molise	43	3	40	16	..	16
	Campania	406	9	397	204	..	204
	Apulia	720	17	704	292	2	290
	Basilicata	133	3	130	32	..	32
	Calabria	191	16	175	38	1	37
f.	ISLANDS	719	50	669	250	1	249
	Sicily	425	44	381	135	1	135
	Sardinia	294	6	288	114	1	114

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,779	202	4,577	2,631	131	2,500
1,343	67	1,275	670	5	665
389	18	371	210	1	209
6	..	6	3	-	3
23	..	23	11	..	11
925	49	876	447	4	443
1,614	63	1,550	940	56	884
90	3	88	191	44	146
742	22	720	306	1	305
174	22	152	83	9	74
608	17	590	360	1	359
761	25	735	601	20	582
104	9	95	104	11	93
409	5	404	210	7	204
73	5	68	49	1	48
175	7	168	238	1	237
761	36	725	251	11	240
73	3	70	28	..	28
21	1	20	5	2	3
126	6	120	76	3	73
326	10	316	103	5	98
78	2	76	23	1	22
138	15	123	15	..	15
301	10	291	168	39	129
164	5	159	126	39	87
137	5	132	42	..	42

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

4th quarter 2015		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	779	9	770	228	..	228
b.	NORTH-WEST ITALY	259	1	258	146	-	146
	Piedmont	172	1	172	117	-	117
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	2	-	2	1	-	1
	Lombardy	85	..	84	29	-	29
c.	NORTH-EAST ITALY	213	3	211	26	-	26
	Trentino-Alto Adige	16	-	16	5	-	5
	Veneto	82	1	81	9	-	9
	Friuli-Venezia Giulia	31	1	29	1	-	1
	Emilia-Romagna	84	1	84	11	-	11
d.	CENTRAL ITALY	141	1	140	18	-	18
	Marche	12	..	12	4	-	4
	Tuscany	42	..	42	7	-	7
	Umbria	7	..	6	2	-	2
	Lazio	79	..	79	6	-	6
e.	SOUTHERN ITALY	97	2	95	25	..	25
	Abruzzo	7	..	7	2	-	2
	Molise	2	..	2	1	-	1
	Campania	29	..	28	10	-	10
	Apulia	40	2	38	8	..	8
	Basilicata	11	..	11	3	-	3
	Calabria	8	..	8	2	-	2
f.	ISLANDS	69	2	67	13	-	13
	Sicily	41	1	40	5	-	5
	Sardinia	28	1	27	8	-	8

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
364	9	356	187	..	187
80	1	79	33	..	33
41	1	41	14	-	14
1	..	1	-	-	-
1	-	1	1	-	1
37	..	37	18	..	18
129	3	126	58	..	58
4	-	4	8	-	8
52	1	51	21	-	21
23	1	22	6	-	6
50	..	50	23	..	23
52	1	51	71	..	71
4	..	4	5	..	5
32	..	32	4	-	4
4	..	3	1	-	1
12	..	12	61	-	61
56	2	54	16	-	16
4	..	4	1	-	1
2	..	1	..	-	..
13	..	12	6	-	6
26	1	24	7	-	7
7	..	7	1	-	1
5	..	5	1	-	1
48	2	47	8	-	8
33	1	33	3	-	3
15	1	14	5	-	5

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

December 2015

Type of contract

Non-renegotiated

Renegotiated

	Non-renegotiated	Renegotiated
a. TOTAL	263,944	32,308
b. NORTH-WEST ITALY	92,995	11,727
Piedmont	20,404	2,347
Valle d'Aosta	450	47
Liguria	8,366	993
Lombardy	63,774	8,340
c. NORTH-EAST ITALY	56,323	7,713
Trentino-Alto Adige	4,141	394
Veneto	24,130	2,604
Friuli-Venezia Giulia	5,863	550
Emilia-Romagna	22,190	4,166
d. CENTRAL ITALY	62,649	7,755
Marche	5,732	834
Tuscany	19,232	2,312
Umbria	2,929	366
Lazio	34,756	4,243
e. SOUTHERN ITALY	34,411	3,601
Abruzzo	3,687	496
Molise	628	58
Campania	14,140	1,517
Apulia	12,059	1,169
Basilicata	841	99
Calabria	3,055	262
f. ISLANDS	17,567	1,511
Sicily	12,389	1,025
Sardinia	5,177	486

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

4th quarter 2015

	Type of contract		
	New contracts	subrogations	Substitutions
a. TOTAL	10,029	2,832	180
b. NORTH-WEST ITALY	3,358	903	42
Piedmont	751	205	11
Valle d'Aosta	22	4	1
Liguria	296	107	4
Lombardy	2,289	587	26
c. NORTH-EAST ITALY	2,309	493	21
Trentino-Alto Adige	252	29	1
Veneto	899	173	11
Friuli-Venezia Giulia	231	50	1
Emilia-Romagna	928	241	8
d. CENTRAL ITALY	2,381	836	63
Marche	204	55	9
Tuscany	777	236	13
Umbria	115	40	3
Lazio	1,284	505	38
e. SOUTHERN ITALY	1,276	462	36
Abruzzo	128	50	3
Molise	21	7	..
Campania	522	200	17
Apulia	461	159	12
Basilicata	43	13	..
Calabria	100	33	3
f. ISLANDS	705	138	18
Sicily	488	89	15
Sardinia	217	49	3

Notes:

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

December 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	12,692	60	438	578
b. NORTH-WEST ITALY	2,383	31	94	200
Piedmont	724	9	25	31
Valle d'Aosta	81	..	1	43
Liguria	186	..	5	..
Lombardy	1,391	22	63	126
c. NORTH-EAST ITALY	3,302	..	108	209
Trentino-Alto Adige	950	..	8	53
Veneto	576	..	71	53
Friuli-Venezia Giulia	341	-	2	26
Emilia-Romagna	1,436	..	27	77
d. CENTRAL ITALY	1,533	4	98	90
Marche	503	3	75	42
Tuscany	295	..	8	14
Umbria	92	..	10	6
Lazio	643	1	4	27
e. SOUTHERN ITALY	2,076	15	131	66
Abruzzo	1,184	..	2	5
Molise	30	1	..	..
Campania	211	1	17	5
Apulia	439	9	99	45
Basilicata	49	3	6	6
Calabria	162	..	6	4
f. ISLANDS	3,399	9	7	12
Sicily	1,847	6	5	10
Sardinia	1,552	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
456	350	3,429	841	1,707	4,703	131	74
57	87	100	354	66	1,369	25	23
4	18	20	196	28	368	25	22
4	..	..	..	-	33	..	-
24	..	43	54	-	60	..	-
25	68	36	105	39	907	1	..
242	147	596	127	608	1,209	58	29
115	30	372	18	..	351	2	-
17	36	38	73	6	264	17	4
46	61	61	11	-	134	..	..
64	19	125	24	602	458	38	25
66	49	225	201	1	784	15	..
55	24	25	180	..	97	1	..
4	9	27	7	..	212	13	..
..	6	13	3	-	54	1	-
7	10	161	11	..	422	1	..
14	35	75	113	1,031	577	19	10
11	3	5	38	1,030	74	13	10
-	2	..	9	..	17	..	-
..	11	53	2	-	122	..	-
2	13	3	41	..	222	5	..
-	2	1	6	-	25	..	..
1	3	13	18	..	116	..	-
77	34	2,435	46	1	765	14	12
43	28	1,074	30	..	636	14	12
34	6	1,361	16	..	129	..	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

4th quarter 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	486	..	36	20
b. NORTH-WEST ITALY	107	..	6	4
Piedmont	31	..	1	..
Valle d'Aosta	1	-	-	..
Liguria	4	-	-	-
Lombardy	71	-	5	4
c. NORTH-EAST ITALY	169	-	2	9
Trentino-Alto Adige	34	-	..	5
Veneto	31	-	2	2
Friuli-Venezia Giulia	10	-	-	1
Emilia-Romagna	94	-	..	1
d. CENTRAL ITALY	54	..	6	3
Marche	28	-	4	2
Tuscany	15	..	1	-
Umbria	3	-	..	-
Lazio	8	-	..	..
e. SOUTHERN ITALY	52	..	23	3
Abruzzo	4	-	..	..
Molise	..	-	-	-
Campania	5	-	2	..
Apulia	36	..	19	2
Basilicata	1	-	-	-
Calabria	4	-	2	..
f. ISLANDS	104	-	..	..
Sicily	51	-	..	..
Sardinia	52	-	-	-

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
13	13	99	16	58	198	32	13
3	1	2	6	3	72	10	9
-	1	..	5	-	14	10	9
..	..	-	-	-	1	-	-
-	-	1	1	-	2	-	-
2	1	1	1	3	55	..	..
6	4	13	2	55	67	10	2
4	..	12	1	-	9	2	-
2	1	..	1	3	18	4	-
-	2	-	..	-	7	..	-
1	1	1	-	53	33	4	2
2	1	1	8	-	26	8	..
2	..	..	8	-	11	..	..
..	..	..	-	-	8	7	..
-	..	..	-	-	2	..	-
-	..	..	..	-	6	..	..
..	4	..	..	-	20	1	-
..	..	-	..	-	3	..	-
-	..	-	-	-	..	-	-
-	..	..	-	-	2	..	-
-	3	-	-	-	10	1	-
-	..	..	-	-	1	-	-
-	-	..	-	-	2	-	-
2	2	83	..	-	13	3	2
2	1	32	..	-	13	3	2
-	1	51	..	-	..	..	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

December 2015

	Total	Banks	Financial intermediaries
a. TOTAL	105,606	75,092	30,515
b. NORTH-WEST ITALY	27,390	19,165	8,225
Piedmont	7,961	5,823	2,138
Valle d'Aosta	224	164	60
Liguria	2,640	1,612	1,028
Lombardy	16,564	11,566	4,999
c. NORTH-EAST ITALY	17,054	12,174	4,880
Trentino-Alto Adige	924	730	194
Veneto	7,140	5,093	2,047
Friuli-Venezia Giulia	1,906	1,325	582
Emilia-Romagna	7,084	5,027	2,057
d. CENTRAL ITALY	23,120	16,563	6,558
Marche	2,325	1,715	611
Tuscany	7,103	5,044	2,059
Umbria	1,676	1,213	463
Lazio	12,016	8,592	3,424
e. SOUTHERN ITALY	23,954	17,553	6,401
Abruzzo	2,347	1,638	710
Molise	531	389	143
Campania	9,656	7,239	2,417
Apulia	6,865	5,097	1,768
Basilicata	891	671	220
Calabria	3,663	2,519	1,144
f. ISLANDS	14,088	9,637	4,451
Sicily	10,285	7,004	3,281
Sardinia	3,803	2,633	1,170

Notes:

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

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

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

December 2015		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	324,782	68,094	48,452	186,200	14,039	7,999
	General Government	156,030	496	318	154,087	445	683
	Financial and insurance corporations	18,969	12,780	2,085	1,872	848	1,384
	Non-financial corporations	114,289	43,110	36,034	22,461	8,778	3,907
	Producer households (up to 5 emp)	12,381	3,528	3,590	2,450	1,818	995
	Consumer households	23,113	8,180	6,425	5,330	2,150	1,030
b.	MORTGAGE LOANS	871,366	292,244	196,982	231,158	102,079	48,903
	General government	102,997	18,627	8,173	58,005	12,492	5,700
	Financial and insurance corporations	24,981	17,838	3,276	2,775	256	836
	Non-financial corporations	310,895	110,863	85,687	70,085	31,071	13,189
	Producer households (up to 5 emp)	52,861	16,042	15,319	10,607	7,103	3,791
	<i>of which: for house purchase</i>	-	-	-	-	-	-
	Consumer households	379,631	128,874	84,527	89,686	51,156	25,388
	<i>of which: for house purchase</i>	323,818	112,345	71,644	75,586	42,462	21,782
c.	LOANS SECURED BY PLEDGE OF SALARY	10,971	2,336	1,279	2,119	3,430	1,807
	Producer households (up to 5 emp)	48	23	7	6	7	5
	Consumer households	10,924	2,313	1,272	2,114	3,423	1,802
d.	PERSONAL LOANS	45,389	11,171	7,815	10,230	10,275	5,898
	Producer households (up to 5 emp)	1,473	363	278	355	291	187
	Consumer households	43,910	10,807	7,537	9,874	9,983	5,710
e.	FACTORING	18,126	5,668	2,524	5,549	3,265	1,119
	General government	3,873	397	238	1,250	1,438	550
	Financial and insurance corporations	387	105	12	270	..	..
	Non-financial corporations	13,454	5,076	2,208	3,902	1,729	538
	Producer households (up to 5 emp)	307	67	64	55	92	28
	Consumer households	105	22	2	72	6	3
f.	FINANCIAL LEASING	35,964	14,054	8,876	8,057	3,373	1,603
	General government	289	50	103	39	86	12
	Financial and insurance corporations	582	195	128	232	14	11
	Non-financial corporations	32,115	12,764	7,905	7,182	2,870	1,395
	Producer households (up to 5 emp)	2,016	736	489	356	295	139
	Consumer households	962	309	250	248	109	46

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 technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

December 2015	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	11,670	3,387	1,878	4,808	1,186	411
Factoring: advances to assignor	9,042	4,740	1,465	1,694	926	217
nominal value of credits acquired pro-solvendo	15,545	7,219	2,391	3,750	1,788	397
Total exposure in respect of finance leases	53,229	19,529	15,538	11,127	5,045	1,991
Receivables for consumer credit	30,515	8,225	4,880	6,558	6,401	4,451
Other finance	5,410	1,795	1,063	1,895	412	246

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

December 2015

	Total	General government	Financial companies	Non-financial companies	Producer households (up to 5 employees)	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	11,855	3,659	237	7,158	186	429
Factoring: advances to assignor	9,104	216	1,034	7,691	61	39
Nominal value of receivables acquired pro-solvendo	15,635	454	1,406	12,919	90	676
Total exposure in respect of finance leases	53,229	502	974	47,648	2,603	1,501
Receivables for consumer credit	-	-	-	-	-	30,515
Other finance	5,410	1,005	950	2,182	451	822

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

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

Banks

TDC30021

Source: Central Credit Register
Stocks in millions of euro

December 2015		Facilities granted		Used margin		In non-euro-area currencies	with real security
		of which:		of which:			
			short-term		short-term		
a.	ITALY	1,523,143	606,199	1,133,871	313,937	14,666	422,236
	General government	53,905	19,459	29,386	5,114	76	318
	Financial companies	307,900	82,121	242,473	52,306	2,443	15,023
	Non-Financial companies	889,646	453,748	605,978	222,091	9,963	204,776
	of which: industry	340,051	205,956	200,328	86,150	3,461	31,158
	building	105,793	39,144	94,109	27,543	356	54,464
	services	422,949	200,739	294,385	103,808	6,121	111,424
	Producer households	57,749	17,927	52,136	11,723	155	32,200
	Consumer households and nec	212,799	32,587	202,909	22,507	2,023	169,249
b.	NORTH-WEST ITALY	665,727	256,507	487,162	135,155	7,455	146,404
	General government	11,949	3,823	5,512	305	76	71
	Financial companies	218,597	55,291	171,566	36,000	2,361	8,126
	Non-Financial companies	350,239	179,555	231,130	87,120	3,532	74,456
	of which: industry	134,301	83,081	80,631	35,308	1,410	12,365
	building	39,797	13,311	34,143	9,056	98	20,387
	services	170,982	81,253	112,178	41,617	2,010	39,754
	Producer households	16,740	5,265	14,930	3,348	70	9,379
	Consumer households and nec	67,848	12,447	63,743	8,329	1,414	54,181
c.	NORTH-EAST ITALY	386,823	165,706	286,986	79,478	2,490	110,954
	General government	6,973	2,222	3,125	351	-	75
	Financial companies	65,037	14,360	52,200	8,586	70	2,884
	Non-Financial companies	242,705	134,231	164,407	60,545	2,142	55,843
	of which: industry	106,568	67,215	61,658	25,392	1,227	10,136
	building	26,711	11,876	23,267	8,022	71	12,995
	services	101,478	51,823	73,270	25,424	835	29,951
	Producer households	18,447	5,769	16,463	3,723	59	10,136
	Consumer households and nec	53,369	9,037	50,530	6,218	217	41,839
d.	CENTRAL ITALY	303,455	118,970	221,347	62,525	1,946	95,026
	General government	23,365	7,016	15,660	2,943	..	145
	Financial companies	18,191	7,547	14,583	4,773	11	3,799
	Non-Financial companies	201,471	93,871	133,924	47,662	1,755	45,501
	of which: industry	69,363	38,530	36,603	16,309	637	4,526
	building	24,927	8,414	23,536	6,649	38	13,453
	services	102,716	45,586	69,859	23,838	1,080	25,525
	Producer households	11,073	3,309	10,217	2,265	17	6,549
	Consumer households and nec	49,175	7,169	46,806	4,846	162	38,917

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

TDC30021

Banks

	Facilities granted	of which:	Used margin	of which:		with real security
		short-term		short-term	in non-euro area currencies	
e. SOUTHERN ITALY	112,114	45,179	92,966	25,662	2,531	46,097
General government	6,748	3,662	3,584	1,002	-	12
Financial companies	2,517	2,253	1,421	1,157	..	162
Non-Financial companies	67,569	34,041	53,821	19,714	2,345	19,681
<i>of which: industry</i>	22,167	13,140	15,743	6,980	134	3,030
building	10,707	4,352	9,707	2,961	149	5,404
services	32,644	15,670	26,601	9,207	2,062	10,562
Producer households	7,425	2,378	6,777	1,581	8	3,935
Consumer households and nec	27,613	2,779	27,146	2,170	176	22,169
f. ISLANDS	55,026	19,837	45,411	11,117	244	23,755
General government	4,869	2,736	1,505	512	-	16
Financial companies	3,557	2,670	2,702	1,790	-	52
Non-Financial companies	27,661	12,049	22,697	7,050	189	9,295
<i>of which: industry</i>	7,653	3,990	5,694	2,161	54	1,101
building	3,651	1,191	3,456	855	..	2,224
services	15,130	6,408	12,477	3,722	135	5,633
Producer households	4,064	1,206	3,750	806	1	2,201
Consumer households and nec	14,794	1,155	14,684	944	54	12,143

Note: .

Distribution by total credit used

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

December 2015

	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	5,549,217	2,020,254	1,463,384	1,019,944	244,250
Facilities granted	1,874,359	108,980	149,835	180,271	95,484
used margin	1,476,480	101,615	142,715	167,836	81,040
<i>of which: backed by real security</i>	<i>670,778</i>	<i>79,703</i>	<i>129,009</i>	<i>143,561</i>	<i>51,997</i>
Unused margin	448,507	10,016	8,837	15,269	17,161
Overshoot	50,627	2,652	1,718	2,834	2,717

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	104,208	70,436	25,781	20,254	3,973
Facilities granted	88,917	133,349	110,142	261,577	698,635
used margin	70,158	104,498	85,084	190,209	528,992
<i>of which: backed by real security</i>	34,937	46,912	35,738	68,856	79,457
Unused margin	21,730	33,579	29,230	82,708	187,044
Overshoot	2,971	4,728	4,172	11,340	17,401

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

December 2015	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	599,247	11,760	9,946	18,156	25,995	33,650
Used margin	308,220	6,084	5,258	9,978	14,314	18,229
<i>of which:backed by real security</i>	35,261	545	727	1,490	2,661	3,536
Overshoot	25,002	775	586	1,019	1,155	1,327
unused margin	316,030	6,451	5,274	9,197	12,836	16,747
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	6,952	16	25	57	107	158
Used margin	5,717	16	23	51	92	143
<i>of which:backed by real security</i>	320	1	3	9	17	25
Overshoot	513	2	1	3	3	9
unused margin	1,748	2	4	9	18	25
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	907,260	41,174	57,727	79,188	39,843	33,545
Used margin	810,986	41,537	58,010	79,390	39,871	33,526
<i>of which:backed by real security</i>	381,684	29,072	51,834	69,628	30,478	22,863
Overshoot	20,302	650	641	1,031	935	930
unused margin	116,576	287	358	828	906	949
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,684	131	264	969	438	153
Used margin	8,948	132	263	968	439	157
<i>of which:backed by real security</i>	4,971	124	247	883	341	43
Overshoot	239	1	1	4	5	7
unused margin	975	1	2	5	5	3

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro				
Facilities granted	54,810	46,760	120,240	276,859
Used margin	29,127	24,250	57,999	136,259
<i>of which:backed by real security</i>	6,098	4,704	8,473	6,150
Overshoot	1,945	1,498	3,644	6,838
unused margin	27,628	24,008	65,886	147,437
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	344	391	1,356	4,498
Used margin	281	310	1,097	3,694
<i>of which:backed by real security</i>	62	41	92	68
Overshoot	10	4	22	448
unused margin	73	85	280	1,252
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	51,520	43,507	100,909	458,829
Used margin	51,528	43,280	99,019	359,201
<i>of which:backed by real security</i>	33,093	26,002	52,790	62,840
Overshoot	1,793	1,469	3,834	4,401
unused margin	1,784	1,695	5,724	104,029
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	239	156	472	6,860
Used margin	267	153	475	6,088
<i>of which:backed by real security</i>	43	33	194	3,062
Overshoot	32	3	25	153
unused margin	5	6	22	926

Note:

Distribution by type of transaction

[TDB30136](#)

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

December 2015	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	1,874,359	103,794	144,155	171,541	89,151
Used margin	1,476,480	98,619	139,863	163,660	77,459
<i>of which: backed by real security</i>	<i>670,778</i>	<i>78,990</i>	<i>127,827</i>	<i>142,416</i>	<i>51,976</i>
Unused margin	448,507	6,842	5,742	10,205	14,029
Overshoot	50,627	1,666	1,451	2,324	2,337

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	81,466	125,228	104,414	251,342	801,073
Used margin	65,921	99,205	81,258	184,897	551,699
<i>of which: backed by real security</i>	34,288	46,626	35,185	68,087	81,130
Unused margin	18,103	30,138	26,420	74,644	261,803
Overshoot	2,557	4,115	3,263	8,198	12,429

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

December 2015	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,125,28	737,290	653,990	232,609	115,870	82,459	31,190	26,030	5,820
Facilities granted	53,081	67,962	98,371	66,383	67,506	106,913	90,813	222,977	747,046
Used margin	47,769	63,553	90,387	54,716	52,055	81,202	67,993	158,591	505,243
b. PIEMONTE									
Number of borrowers	85,343	56,290	47,331	16,974	8,592	6,069	2,256	1,809	390
Facilities granted	4,023	5,150	6,992	4,810	4,992	7,887	6,634	15,103	40,043
Used margin	3,565	4,751	6,291	3,819	3,692	5,684	4,757	9,969	23,825
c. VALLE D'AOSTA									
Number of borrowers	2,617	1,554	1,753	663	288	209	81	59	11
Facilities granted	121	135	238	175	148	212	187	379	753
Used margin	106	122	215	146	120	167	147	291	467
d. LIGURIA									
Number of borrowers	24,547	16,560	15,385	5,620	2,391	1,573	539	477	128
Facilities granted	1,143	1,498	2,242	1,494	1,325	1,943	1,556	4,109	11,947
Used margin	996	1,385	2,054	1,228	1,021	1,468	1,119	3,082	8,179
e. LOMBARDY									
Number of borrowers	181,940	141,387	140,587	51,830	27,498	21,102	8,630	7,729	2,006
Facilities granted	8,659	13,133	21,377	14,878	16,161	27,832	25,421	67,678	344,861
Used margin	7,513	12,115	19,412	11,949	12,050	20,607	18,481	46,901	246,204
f. TRENTO-ALTO ADIGE									
Number of borrowers	32,117	22,363	26,882	11,355	5,578	3,770	1,346	999	156
Facilities granted	1,537	2,111	4,324	3,384	3,360	5,173	4,017	8,397	10,533
Used margin	1,282	1,915	3,976	2,915	2,794	4,324	3,314	6,631	6,792
g. VENETO									
Number of borrowers	97,141	71,733	63,621	24,056	13,205	9,558	3,633	3,143	663
Facilities granted	4,611	6,605	9,420	6,844	7,660	12,323	10,512	26,729	79,529
Used margin	4,084	6,134	8,544	5,544	5,747	9,024	7,506	17,948	62,464
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	35,467	23,154	15,788	5,110	2,544	1,862	667	524	109
Facilities granted	1,718	2,132	2,345	1,484	1,503	2,448	1,994	4,532	10,508
Used margin	1,603	2,031	2,160	1,236	1,185	1,891	1,485	3,190	5,803
i. EMILIA-ROMAGNA									
Number of borrowers	101,983	70,472	63,589	23,921	12,707	9,451	3,611	3,118	714
Facilities granted	4,827	6,498	9,591	6,957	7,549	12,497	10,651	27,650	64,336
Used margin	4,166	5,934	8,565	5,434	5,521	9,088	7,670	18,719	37,659
l. MARCHE									
Number of borrowers	36,198	23,288	19,915	7,862	3,897	2,744	911	710	114
Facilities granted	1,722	2,139	2,944	2,265	2,243	3,437	2,557	5,721	8,789
Used margin	1,541	2,001	2,659	1,868	1,741	2,584	1,897	4,033	5,435

Distribution by customer location (region) and total granted

<u>TDB30146</u>		Banks								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	TUSCANY									
	Number of borrowers	76,325	51,045	51,687	19,120	9,504	6,480	2,434	1,902	310
	Facilities granted	3,582	4,687	7,694	5,390	5,510	8,352	7,088	16,178	23,226
	Used margin	3,173	4,359	7,070	4,488	4,342	6,497	5,453	11,682	15,787
n.	UMBRIA									
	Number of borrowers	21,021	12,864	9,806	3,554	1,821	1,267	414	362	80
	Facilities granted	998	1,177	1,451	1,034	1,078	1,667	1,216	3,022	3,804
	Used margin	912	1,112	1,342	895	859	1,360	921	2,171	2,669
o.	LAZIO									
	Number of borrowers	107,818	68,349	70,298	22,046	8,966	6,107	2,284	2,034	595
	Facilities granted	5,053	6,396	10,921	6,204	5,060	7,734	6,511	17,297	108,828
	Used margin	4,670	6,118	10,519	5,484	4,256	6,320	5,474	14,178	62,335
p.	ABRUZZO									
	Number of borrowers	26,254	15,001	11,415	4,135	2,001	1,395	502	375	65
	Facilities granted	1,237	1,363	1,699	1,209	1,164	1,787	1,476	3,040	3,826
	Used margin	1,145	1,293	1,573	1,015	915	1,447	1,153	2,228	2,462
q.	MOLISE									
	Number of borrowers	4,828	2,645	1,973	655	311	187	69	26	8
	Facilities granted	222	239	294	190	184	239	176	191	252
	Used margin	205	225	268	155	140	186	143	130	194
r.	CAMPANIA									
	Number of borrowers	67,780	38,607	32,373	10,911	5,309	3,431	1,271	966	171
	Facilities granted	3,127	3,550	4,834	3,075	3,032	4,217	3,605	8,011	13,432
	Used margin	2,894	3,362	4,535	2,574	2,423	3,302	2,743	6,123	10,142
s.	APULIA									
	Number of borrowers	64,496	39,330	28,043	8,449	3,900	2,684	954	665	94
	Facilities granted	3,028	3,608	4,096	2,398	2,291	3,426	2,745	5,682	4,649
	Used margin	2,844	3,468	3,805	2,035	1,857	2,699	2,215	4,249	3,142
t.	BASILICATA									
	Number of borrowers	9,012	4,472	3,430	1,107	553	377	145	103	13
	Facilities granted	419	409	515	317	328	467	419	861	564
	Used margin	387	383	465	256	243	352	289	664	371
u.	CALABRIA									
	Number of borrowers	25,114	12,322	9,402	2,921	1,375	779	266	160	28
	Facilities granted	1,157	1,117	1,397	832	792	981	744	1,194	1,645
	Used margin	1,074	1,056	1,294	684	607	765	585	928	1,111
v.	SICILY									
	Number of borrowers	90,104	43,198	29,161	8,996	3,907	2,506	812	600	110
	Facilities granted	4,181	3,922	4,278	2,508	2,272	3,166	2,289	4,964	8,614
	Used margin	3,973	3,757	4,004	2,165	1,847	2,501	1,843	3,666	5,208
z.	SARDINIA									
	Number of borrowers	35,183	22,656	11,551	3,324	1,523	908	365	269	55
	Facilities granted	1,716	2,093	1,717	934	855	1,127	1,015	2,238	6,907
	Used margin	1,635	2,033	1,636	826	696	938	799	1,809	4,992

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

December 2015

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,093,780	1,642,628	60,624
b. GENERAL GOVERNMENT	61,072	37,060	2,327
Central government	16,569	13,930	481
Local government	44,352	23,080	1,830
Social security funds	151	50	17
c. FINANCIAL COMPANIES	434,227	349,263	5,325
Monetary financial institutions	120,443	101,026	545
Other financial intermediaries	265,437	211,728	2,633
Financial auxiliaries	8,701	6,433	94
Insurance companies	3,559	1,638	19
Pension funds	157	2	..
d. NON-FINANCIAL COMPANIES	1,007,667	714,785	35,472
Public companies	54,552	20,996	503
Private companies	870,643	624,902	31,913
Associations of non-financial companies	1,221	753	19
Craft non-financial quasi-companies	26,428	20,612	828
Other non-financial quasi-companies	54,823	47,521	2,209
e. HOUSEHOLDS	478,997	466,011	7,815
Producer households	79,460	73,736	2,583
Consumer households	399,538	392,276	5,231
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,772	8,602	191
g. REST OF THE WORLD	98,973	65,117	9,452
General government	1,557	1,079	29
Monetary financial institutions	46,091	31,490	8,257
Other financial institutions	24,039	14,890	691
Non-financial companies	25,738	16,316	444
Households	1,366	1,317	29
Non-profit institutions serving households	6	5	1
International organizations and other institutions	177	20	2
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	224	107	3

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,739,137	1,297,020	55,954	354,643	345,608	4,671
53,905	29,386	1,756	7,168	7,674	571
13,911	11,111	320	2,658	2,819	161
39,861	18,253	1,428	4,491	4,827	401
132	22	8	19	28	9
428,050	343,196	5,221	6,178	6,067	104
120,150	100,723	535	293	303	10
264,927	211,168	2,576	510	560	56
6,626	4,354	88	2,075	2,079	6
3,549	1,629	19	9	9	..
157	2	..	..	..	-
889,646	605,978	32,605	118,021	108,806	2,867
52,091	18,944	479	2,461	2,052	23
767,876	530,893	29,419	102,767	94,009	2,494
1,152	691	19	69	62	..
22,651	16,810	730	3,777	3,803	98
45,876	38,640	1,957	8,947	8,881	252
259,886	246,653	6,806	219,111	219,359	1,009
57,749	52,136	2,299	21,711	21,600	285
202,137	194,517	4,507	197,400	197,759	724
10,451	8,300	176	321	302	16
95,840	62,421	9,363	3,133	2,696	90
1,540	1,063	29	16	16	-
46,006	31,445	8,256	85	45	1
23,784	14,794	690	254	96	1
23,133	13,956	363	2,605	2,360	81
1,194	1,139	22	172	178	7
6	5	1	-	-	-
176	19	2	1	1	-

Distribution by customer economic activity

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

December 2015

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,088,974	790,204	38,094
Agricultural, forestry and fishing	41,596	37,524	1,130
Mining and quarrying	2,560	1,956	106
Manufacturing	329,396	198,165	6,242
Electricity, gas, steam and air conditioning supply	39,320	30,274	657
Water supply, sewerage, waste management and remediation activities	13,226	9,114	282
Construction	125,347	112,767	10,712
Wholesale and retail trade, repair of motor vehicles and motorcycles	183,073	123,101	4,287
Transportation and storage	54,817	39,590	1,585
Accommodation and food service activities	33,421	30,887	1,411
Information and communication	29,709	16,366	1,743
Financial and insurance activities	13,613	8,655	240
Real estate activities	106,449	105,713	6,890
Professional, scientific and technical activities	54,278	27,871	968
Administrative and support service activities	27,966	20,817	892
All remaining activities (sections O, P,Q,R,S,T)	27,049	21,431	684

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
948,544	659,107	34,929	140,430	131,097	3,165
36,709	32,714	1,082	4,887	4,809	49
2,337	1,727	94	224	230	13
296,446	169,155	5,680	32,950	29,010	562
34,081	25,485	606	5,240	4,789	51
11,727	7,754	262	1,499	1,360	20
111,077	98,798	10,128	14,270	13,969	584
159,747	102,474	3,862	23,326	20,628	425
48,501	33,715	1,460	6,316	5,875	125
27,831	25,267	1,268	5,590	5,620	144
26,724	13,678	1,670	2,985	2,688	73
12,647	7,707	218	966	948	21
80,681	79,540	6,116	25,769	26,173	774
49,464	23,188	889	4,814	4,683	79
23,578	17,102	775	4,387	3,715	117
21,064	16,029	571	5,985	5,402	112

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

December 2015		from 30,000		from 75,000		from 125,000		from 250,000		from 500,000	
		Total	to 75,000	to 125,000	to 250,000	to 500,000	to 1,000,000				
a.	TOTAL										
	Number of borrowers	3,357,471	1,125,288	737,290	653,990	232,609	115,870				
	Facilities granted	1,523,143	53,081	67,962	98,371	66,383	67,506				
	Used margin	1,133,871	47,769	63,553	90,387	54,716	52,055				
b.	GENERAL GOVERNMENT										
	Number of borrowers	7,826	617	457	923	1,179	1,284				
	Facilities granted	53,905	23	38	149	391	828				
	Used margin	29,386	37	33	90	173	350				
c.	FINANCIAL COMPANIES										
	Number of borrowers	9,885	2,194	1,217	1,322	947	678				
	Facilities granted	307,900	99	111	210	281	396				
	Used margin	242,473	106	88	178	248	284				
d.	NON-FINANCIAL COMPANIES										
	Number of borrowers	747,759	180,122	96,455	123,020	107,291	81,285				
	Facilities granted	889,646	8,248	8,843	19,834	33,100	48,581				
	Used margin	605,978	5,919	6,463	14,910	24,595	35,889				
	<i>of which:industry</i>										
	Number of borrowers	162,502	27,497	17,344	25,125	25,567	21,526				
	Facilities granted	340,051	1,283	1,612	4,145	8,138	13,275				
	Used margin	200,328	862	1,064	2,734	5,201	8,207				
	<i>of which:building</i>										
	Number of borrowers	115,808	24,610	13,926	18,757	17,733	14,332				
	Facilities granted	105,793	1,137	1,288	3,083	5,560	8,665				
	Used margin	94,109	791	944	2,398	4,440	7,181				
	<i>of which:services</i>										
	Number of borrowers	451,152	124,207	63,038	76,244	61,301	43,352				
	Facilities granted	422,949	5,655	5,745	12,130	18,546	25,346				
	Used margin	294,385	4,128	4,289	9,367	14,222	19,377				
e.	PRODUCER HOUSEHOLDS										
	Number of borrowers	432,647	158,335	82,568	83,461	36,655	14,032				
	Facilities granted	57,749	7,283	7,390	12,393	10,195	7,764				
	Used margin	52,136	6,192	6,652	11,245	8,993	6,784				
f.	CONSUMER HOUSEHOLDS AND NEC										
	Number of borrowers	2,146,319	778,188	554,255	443,403	85,842	18,427				
	Facilities granted	212,799	37,164	51,371	65,510	22,226	9,850				
	Used margin	202,909	35,298	50,132	63,716	20,538	8,671				

Note:

Distribution by customer segment of economic activity and total credit granted

Banks

TDB30156

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL				
Number of borrowers	82,459	31,190	26,030	5,820
Facilities granted	106,913	90,813	222,977	747,046
Used margin	81,202	67,993	158,591	505,243
b. GENERAL GOVERNMENT				
Number of borrowers	1,300	608	610	307
Facilities granted	1,895	1,853	6,057	42,670
Used margin	759	833	2,468	24,559
c. FINANCIAL COMPANIES				
Number of borrowers	795	439	743	568
Facilities granted	1,103	1,353	7,576	296,765
Used margin	801	938	5,160	233,785
d. NON-FINANCIAL COMPANIES				
Number of borrowers	67,747	27,545	23,516	4,859
Facilities granted	88,435	79,854	200,111	402,354
Used margin	66,316	59,588	143,216	242,647
<i>of which:industry</i>				
Number of borrowers	20,139	9,188	9,119	2,247
Facilities granted	27,330	27,502	82,774	173,964
Used margin	17,022	16,968	50,113	97,459
<i>of which:building</i>				
Number of borrowers	12,047	4,771	3,439	438
Facilities granted	15,605	13,503	26,680	30,245
Used margin	13,834	12,418	25,489	24,318
<i>of which:services</i>				
Number of borrowers	33,568	12,475	10,176	2,070
Facilities granted	42,740	35,463	84,208	192,891
Used margin	33,046	27,213	62,226	117,190
e. PRODUCER HOUSEHOLDS				
Number of borrowers	5,721	1,047	329	6
Facilities granted	6,815	2,948	2,254	296
Used margin	6,088	2,679	2,008	285
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,850	1,548	830	79
Facilities granted	8,609	4,798	6,964	4,933
Used margin	7,188	3,949	5,725	3,966

Note:

Distribution by customer location (region)

[TDB30309](#)

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

Source: Central Credit Register
Stocks in millions of euro

December 2015		Facilities granted	Used margin	Overshoot
a. TOTAL		85,181	84,970	3,337
	<i>of which: transactions of financial intermediaries</i>	<i>55,102</i>	<i>55,638</i>	<i>2,090</i>
	Piedmont	5,994	5,788	150
	Valle d'Aosta	238	219	3
	Liguria	1,437	1,374	38
	Lombardy	25,300	25,337	1,011
	Trentino-Alto Adige	2,932	2,859	27
	Veneto	10,472	10,361	294
	Friuli-Venezia Giulia	1,684	1,679	54
	Emilia-Romagna	8,572	8,438	241
	Marche	3,089	3,105	157
	Tuscany	5,335	5,296	219
	Umbria	1,090	1,083	43
	Lazio	8,585	8,842	443
	Abruzzo	1,268	1,240	61
	Molise	136	138	11
	Campania	3,121	3,224	259
	Apulia	1,780	1,769	102
	Basilicata	198	191	9
	Calabria	643	687	76
	Sicily	1,691	1,717	88
	Sardinia	1,616	1,625	53

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

Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register
Stocks in millions of euro

December 2015	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	40,689	19,352	21,337	47,201	35,313
<i>of which: transactions of financial intermediaries</i>	22,886	12,333	10,552	28,528	18,955
Piedmont	5,007	2,528	2,479	5,784	4,677
Valle d'Aosta	26	26	-	42	19
Liguria	731	446	286	839	599
Lombardy	13,165	5,406	7,759	14,810	11,530
Trentino-Alto Adige	220	93	127	294	188
Veneto	1,997	1,255	741	2,482	1,640
Friuli-Venezia Giulia	645	288	358	755	566
Emilia-Romagna	2,597	1,513	1,084	3,722	2,187
Marche	392	274	118	424	279
Tuscany	1,446	806	640	1,687	1,156
Umbria	720	272	449	887	625
Lazio	8,908	2,975	5,933	10,676	8,321
Abruzzo	961	552	409	891	832
Molise	39	38	..	44	36
Campania	1,702	1,478	225	1,534	1,031
Apulia	519	389	130	592	357
Basilicata	182	116	66	214	167
Calabria	258	163	95	210	145
Sicily	666	617	49	698	475
Sardinia	505	115	390	615	484

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

	2015-Q4	2015-Q3	2015-Q2
a. IMPAIRED LOANS			
Bad debts			
- Loans subject to forbearance	5,838	3,849	2,653
- Other loans	194,478	196,392	192,664
Likely defaults			
- Loans subject to forbearance	50,273	47,585	41,266
- Other loans	76,548	81,007	86,391
Non-performing past due loans/exposures			
- Loans subject to forbearance	2,293	2,935	2,773
- Other loans	11,647	12,815	12,723
b. OTHER LOANS			
- Performing loans: subject to forbearance	33,386	32,807	-
- Performing loans: others	1,630,123	1,632,042	1,696,377
b. TOTAL LOANS TO CUSTOMERS	1,722,007	1,719,218	1,743,068

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

December 2015

Bad debts

	Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others	
				for consumer credit	for purchase of buildings
a. TOTAL	198,990	141,962	15,856	3,034	15,505
b. NORTH-WEST ITALY	56,478	39,792	3,742	779	5,916
Piedmont and Valle d'Aosta	11,573	7,951	1,028	183	1,103
Liguria	3,770	2,641	333	50	368
Lombardy	41,135	29,200	2,381	545	4,444
c. NORTH-EAST ITALY	44,874	33,925	2,996	332	2,832
Trentino-Alto Adige	3,222	2,313	213	14	58
Veneto	19,194	14,444	1,279	130	1,396
Friuli-Venezia Giulia	3,244	2,428	269	34	163
Emilia-Romagna	19,215	14,740	1,236	154	1,216
d. CENTRAL ITALY	52,461	39,749	3,568	582	3,028
Marche	8,101	5,997	735	63	492
Tuscany	16,816	13,048	1,454	142	711
Umbria	3,583	2,578	401	37	248
Lazio	23,961	18,126	978	340	1,578
e. SOUTHERN ITALY	30,329	19,762	3,386	891	2,524
Abruzzo and Molise	5,563	4,073	606	87	281
Campania	11,939	7,902	902	441	1,209
Apulia and Basilicata	9,656	5,972	1,310	238	781
Calabria	3,171	1,815	569	125	254
f. ISLANDS	14,848	8,733	2,163	450	1,204
Sicily	10,734	5,830	1,545	369	1,012
Sardinia	4,114	2,904	618	82	193

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
124,526	95,675	6,241	1,776	8,080	13,772	6,695	1,405	1,428	1,889
40,774	32,217	1,409	407	2,528	3,670	2,147	338	265	489
5,065	3,593	359	107	502	530	218	75	82	88
3,049	2,503	131	33	201	317	182	39	23	39
32,660	26,120	919	267	1,825	2,823	1,747	224	160	361
30,444	23,671	1,537	227	1,613	2,408	1,349	255	180	261
2,968	2,334	278	11	107	201	117	33	7	14
13,220	10,083	638	98	754	998	495	108	80	113
1,998	1,503	144	24	126	174	99	22	16	18
12,258	9,751	476	94	625	1,035	638	93	77	115
30,868	24,724	1,531	369	1,801	4,223	1,851	398	335	539
4,032	3,055	299	45	260	335	142	54	29	51
9,545	7,562	703	98	520	1,076	470	186	107	138
1,775	1,373	133	25	123	278	123	35	26	31
15,517	12,734	395	201	898	2,535	1,116	123	173	319
15,753	10,937	1,134	505	1,346	2,370	955	273	434	382
2,127	1,462	217	55	200	353	141	50	45	63
7,930	5,691	318	221	576	936	385	75	205	141
4,363	2,970	432	147	427	815	342	111	120	142
1,332	815	167	82	143	266	86	37	65	35
6,686	4,127	631	267	793	1,101	393	141	213	218
4,847	2,739	505	211	630	909	305	118	181	191
1,840	1,387	126	57	163	191	88	22	32	27

Distribution by amount

[TDB30206](#)

Banks

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

December 2015		Number of borrowers	Net used
a. TOTAL		1,252,191	187,060
	from 250 to 30,000	768,577	5,923
	from 30,000 to 75,000	161,365	7,083
	from 75,000 to 125,000	93,184	8,256
	from 125,000 to 250,000	120,567	18,723
	from 250,000 to 500,000	48,939	14,760
	from 500,000 to 1,000,000	26,421	15,973
	from 1,000,000 to 2,500,000	19,609	26,172
	from 2,500,000 to 5,000,000	7,520	22,361
	from 5,000,000 to 25,000,000	5,425	44,072
	more than 25,000,000	584	23,737

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	74	2,073	238,834	48,147	49,428	136,995	181,641	824,086
Bad debts	214	3,024	136,564	35,107	40,693	57,938	14,859	32,188
b. NORTH-WEST ITALY								
Number of borrowers	4	655	63,759	13,236	13,303	36,635	38,983	198,335
Bad debts	135	1,092	38,404	10,020	11,251	16,629	3,385	9,845
c. NORTH-EAST ITALY								
Number of borrowers	1	399	46,036	10,669	10,241	24,527	28,404	120,409
Bad debts	3	959	32,988	8,783	11,244	12,480	2,762	6,329
d. CENTRAL ITALY								
Number of borrowers	8	515	61,887	11,644	12,155	37,111	39,721	173,012
Bad debts	26	667	37,530	8,880	11,361	16,454	3,375	6,975
e. SOUTHERN ITALY								
Number of borrowers	45	330	44,968	9,141	9,271	25,254	45,117	213,667
Bad debts	32	258	19,169	5,620	4,684	8,291	3,203	5,824
f. ISLANDS								
Number of borrowers	16	174	22,184	3,457	4,458	13,468	29,416	118,663
Bad debts	18	48	8,474	1,804	2,153	4,084	2,134	3,215

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2015	Number of borrowers	Bad debts
a. TOTAL	425,964	151,634
Agricultural, forestry and fishing	18,480	5,984
Mining and quarrying	540	473
Manufacturing	66,430	34,742
Electricity, gas, steam and air conditioning supply	305	625
Water supply, sewerage, waste management and remediation activities	1,044	788
Construction	88,434	43,577
Wholesale and retail trade, repair of motor vehicles and	115,520	25,232
Transportation and storage	16,632	3,685
Accommodation and food service activities	36,710	5,775
Information and communication	7,550	1,743
Financial and insurance activities	2,061	550
Real estate activities	18,195	19,050
Professional, scientific and technical activities	13,349	2,933
Administrative and support service activities	15,017	3,539
All remaining activities (sections O, P,Q,R,S,T)	16,893	2,478

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

December 2015		Total	Banks	Financial intermediaries
a.	TOTAL	253,953	187,999	65,954
b.	GENERAL GOVERNMENT	287	214	72
	Central government	18	15	3
	Local government	269	199	70
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	3,995	3,024	971
	Monetary financial institutions	..	-	..
	Other financial intermediaries	1,007	454	552
	Financial auxiliaries	637	517	120
	Insurance companies	7	2	4
	Pension funds	..	..	-
d.	NON-FINANCIAL COMPANIES	181,439	136,564	44,875
	Public companies	388	248	140
	Private companies	158,939	120,861	38,077
	Associations of non-financial companies	173	88	84
	Craft non-financial quasi-companies	5,632	4,212	1,420
	Other non-financial quasi-companies	16,308	11,155	5,153
e.	HOUSEHOLDS	65,543	46,475	19,068
	Producer households	21,851	14,859	6,992
	Consumer households	43,692	31,616	12,076
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	948	562	386
g.	REST OF THE WORLD	1,138	939	199
	General government	-	-	-
	Monetary financial institutions	74	67	7
	Other financial institutions	309	258	51
	Non-financial companies	656	528	128
	Households	97	84	13
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	2	2	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	13	10	4

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

4th quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	79,378	6,400	66,702	3,155
b. NORTH-WEST ITALY	18,872	1,658	16,740	946
Piedmont	4,908	260	4,345	176
Valle d'Aosta	144	14	109	4
Liguria	2,040	94	1,851	65
Lombardy	11,780	1,291	10,435	702
c. NORD-EAST ITALY	11,234	1,557	10,468	836
Trentino-Alto Adige	761	140	721	57
Veneto	4,688	572	4,314	509
Friuli-Venezia Giulia	1,089	138	893	30
Emilia-Romagna	4,696	708	4,540	240
d. CENTRAL ITALY	16,298	1,529	13,976	684
Marche	1,638	184	1,775	58
Tuscany	4,981	431	4,858	218
Umbria	1,189	70	805	38
Lazio	8,490	845	6,538	371
e. SOUTHERN ITALY	21,085	944	16,837	490
Abruzzo	1,847	180	1,369	54
Molise	386	28	330	10
Campania	9,478	325	6,288	188
Apulia	5,680	289	4,605	145
Basilicata	554	24	826	20
Calabria	3,140	99	3,419	73
f. ISLANDS	11,889	711	8,681	199
Sicily	9,227	252	7,582	162
Sardinia	2,662	459	1,099	38

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

4th quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	79,378	6,400	66,702	3,155
General government	4	3	2	1
Financial companies	108	50	118	34
Non-financial companies	10,599	4,520	15,175	2,022
<i>of which: industry</i>	<i>1,695</i>	<i>647</i>	<i>2,792</i>	<i>280</i>
building	2,286	1,691	2,669	543
services	6,393	2,039	9,470	1,130
Producer households	8,556	463	10,873	351
Consumer households and nec	59,808	1,358	40,231	738

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2015		Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL		173,626	67,088
Agricultural, forestry and fishing		6,278	3,608
Mining and quarrying		522	232
Manufacturing		42,905	10,851
Electricity, gas, steam and air conditioning supply		704	134
Water supply, sewerage, waste management and remediation activities		895	189
Construction		48,361	23,814
Wholesale and retail trade, repair of motor vehicles and		29,557	6,810
Transportation and storage		4,379	1,175
Accommodation and food service activities		6,057	3,470
Information and communication		2,176	397
Financial and insurance activities		591	200
Real estate activities		20,482	12,845
Professional, scientific and technical activities		3,387	1,021
Administrative and support service activities		4,051	1,121
All remaining activities (sections O, P,Q,R,S,T)		2,772	1,065

Note:

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

Banks

TDC30033

Source: Central Credit Register
Stocks in millions of euro

December 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	219	3,527	157,604	43,392	45,267	65,907	15,777	34,943
of which: backed by real security	8	1,850	69,590	13,044	25,514	29,068	7,957	21,001
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	135	1,384	45,215	12,736	12,775	19,155	3,570	10,410
of which: backed by real security	7	757	20,157	3,629	7,566	8,594	1,975	7,184
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	3	1,050	37,868	10,972	12,414	13,969	2,874	6,615
of which: backed by real security	-	581	18,008	3,152	7,301	7,200	1,656	4,487
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	30	756	43,080	10,761	12,476	18,969	3,558	7,540
of which: backed by real security	-	336	18,098	3,135	6,682	7,681	1,830	4,293
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	32	284	21,937	6,788	5,154	9,361	3,457	6,644
of which: backed by real security	1	152	8,946	2,339	2,554	3,684	1,528	3,275
f. ISLANDS								
Bad debts (gross of writeoffs)	18	52	9,503	2,135	2,448	4,453	2,318	3,734
of which: backed by real security	-	25	4,382	788	1,412	1,908	967	1,761

Note:

Distribution by customer location (region)

Banks

TDB30265

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

December 2015		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	1,234,763	200,063	1.07	78,536	10,105
b.	NORTH-WEST ITALY	299,306	56,769	1.07	18,403	2,863
	Piedmont	80,482	11,136	1.05	4,831	455
	Valle d'Aosta	1,641	191	1.06	146	17
	Liguria	28,937	3,718	1.04	1,973	289
	Lombardy	188,246	41,724	1.08	11,453	2,102
c.	NORTH-EAST ITALY	194,064	45,679	1.06	10,934	2,576
	Trentino-Alto Adige	9,658	3,345	1.03	764	296
	Veneto	79,224	19,899	1.08	4,529	916
	Friuli-Venezia Giulia	17,363	3,199	1.05	1,084	198
	Emilia-Romagna	87,819	19,236	1.05	4,557	1,165
d.	CENTRAL ITALY	272,424	52,529	1.08	16,205	2,697
	Marche	36,137	8,241	1.08	1,657	315
	Tuscany	82,552	17,124	1.06	4,963	848
	Umbria	21,126	3,607	1.09	1,160	131
	Lazio	132,609	23,556	1.10	8,425	1,404
e.	SOUTHERN ITALY	300,815	30,392	1.06	21,142	1,377
	Abruzzo	31,518	4,847	1.05	1,776	191
	Molise	5,968	713	1.10	386	26
	Campania	130,287	11,996	1.05	9,606	479
	Apulia	77,210	8,337	1.08	5,653	484
	Basilicata	9,437	1,245	1.07	544	51
	Calabria	46,395	3,255	1.07	3,177	147
f.	ISLANDS	168,154	14,694	1.05	11,852	591
	Sicily	130,625	10,575	1.07	9,480	458
	Sardinia	37,529	4,119	1.03	2,372	133

Notes:

Distribution by customer location (region)

Banks

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

December 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	5,058	1,348
b.	NORTH-WEST ITALY	1,315	490
	Piedmont	289	86
	Valle d'Aosta	6	1
	Liguria	124	17
	Lombardy	896	386
c.	NORTH-EAST ITALY	811	223
	Trentino-Alto Adige	63	16
	Veneto	356	131
	Friuli-Venezia Giulia	97	11
	Emilia-Romagna	295	65
d.	CENTRAL ITALY	1,087	363
	Marche	152	67
	Tuscany	348	90
	Umbria	77	38
	Lazio	510	167
e.	SOUTHERN ITALY	1,220	196
	Abruzzo	164	24
	Molise	35	3
	Campania	441	62
	Apulia	366	76
	Basilicata	41	5
	Calabria	173	27
f.	ISLANDS	625	76
	Sicily	512	65
	Sardinia	113	11

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

December 2015	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	1,234,763	200,063	1.07	78,536	10,105
General government	85	366	1.71	8	9
Financial companies	2,032	3,395	1.12	106	99
Non-financial companies	240,837	147,181	1.08	9,663	7,712
<i>of which: industry</i>	<i>48,982</i>	<i>37,964</i>	<i>1.08</i>	<i>1,536</i>	<i>1,523</i>
building	49,376	43,660	1.07	2,078	2,641
services	123,979	58,586	1.05	5,285	3,132
Producer households	183,251	15,787	1.06	8,353	648
Consumer households and nec	800,614	32,750	1.02	59,869	1,585

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

December 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a. TOTAL		5,058	1,348
General government		6	21
Financial companies		14	107
Non-financial companies		981	864
<i>of which: industry</i>		<i>190</i>	<i>249</i>
building		230	309
services		491	272
Producer households		932	128
Consumer households and nec		3,103	227

Notes:

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

Banks

TDB40100

Source: Supervisory returns
Stocks in millions of euros

December 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL		125,916	3,580	8,428	108,800	1,722	3,386
b. NORTH-WEST ITALY		53,435	189	6,355	44,879	481	1,530
	Piedmont	6,057	37	349	5,321	144	207
	Valle d'Aosta	217	..	1	201	3	11
	Liguria	4,372	23	14	4,255	29	50
	Lombardy	42,789	129	5,991	35,102	306	1,262
c. NORTH-EAST ITALY		27,868	471	906	24,862	744	885
	Trentino-Alto Adige	3,447	62	45	2,846	216	278
	Veneto	7,263	77	404	6,288	195	300
	Friuli-Venezia Giulia	5,340	27	88	5,052	128	44
	Emilia-Romagna	11,818	305	369	10,676	205	263
d. CENTRAL ITALY		37,606	2,796	933	32,981	246	650
	Marche	1,029	4	28	875	49	73
	Tuscany	5,435	272	32	4,880	102	149
	Umbria	423	4	17	362	19	21
	Lazio	30,719	2,517	856	26,864	75	408
e. SOUTHERN ITALY		4,994	111	48	4,553	164	117
	Abruzzo	740	13	5	677	28	17
	Molise	53	..	3	44	4	3
	Campania	2,905	56	25	2,746	40	38
	Apulia	984	12	9	853	60	50
	Basilicata	99	..	1	85	9	4
	Calabria	212	30	5	149	23	6
f. ISLANDS		2,013	13	186	1,524	87	203
	Sicily	1,017	..	16	918	55	29
	Sardinia	996	12	170	606	32	175

Notes:

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

December 2015		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,581	3,676	2,241	1,446	1,625	593
	General government	125	3	5	101	6	10
	Financial corporations	512	256	225	26	4	..
	Non-financial corporation	1,117	535	183	183	172	44
	Producer households (up to 5 employees)	142	30	29	26	42	15
	Consumer households	7,685	2,852	1,799	1,109	1,400	523
b.	WITH AGREED MATURITY	158,362	44,405	38,421	59,390	12,301	3,845
	General government	31,094	25	44	30,984	38	3
	Financial corporations	32,320	14,199	15,041	2,791	174	116
	Non-financial corporation	18,676	7,419	3,908	6,283	705	361
	Producer households (up to 5 employees)	3,125	679	1,000	680	616	150
	Consumer households	73,147	22,084	18,428	18,651	10,769	3,215
c.	UNREDEEMABLE AT NOTICE	304,592	69,908	51,226	60,492	92,560	30,406
	General government	7,300	847	631	3,437	1,896	489
	Financial corporations	602	306	159	111	19	7
	Non-financial corporation	3,064	890	608	812	549	205
	Producer households (up to 5 employees)	3,000	490	734	615	825	336
	Consumer households	290,625	67,375	49,094	55,517	89,271	29,369
d.	CUSTOMER CURRENT ACCOUNTS	886,986	335,591	206,515	204,304	97,217	43,359
	General government	23,501	2,580	4,052	13,909	1,375	1,585
	Financial corporations	81,661	46,428	18,214	14,637	1,296	1,085
	Non-financial corporation	207,971	79,811	51,004	50,287	19,143	7,727
	Producer households (up to 5 employees)	41,164	12,533	10,717	7,601	7,244	3,069
	Consumer households	532,690	194,239	122,528	117,869	68,159	29,894
e.	SAVING CERTIFICATES AND CDs ISSUED	25,138	4,156	8,439	6,223	4,760	1,560
	General government	37	2	14	1	18	2
	Financial corporations	559	266	51	146	92	5
	Non-financial corporation	1,146	325	476	169	154	22
	Producer households (up to 5 employees)	969	116	362	245	201	45
	Consumer households	22,428	3,447	7,536	5,662	4,296	1,486

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

December 2015		Total	of which: Non-financial corporations	of which: Producer households (up to 5 employees)	of which: Consumer households and nec
a.	TOTAL	1,342,890	229,059	48,377	924,460
b.	NORTH-WEST ITALY	454,579	88,981	13,842	288,440
	Piedmont	108,152	18,642	3,828	74,047
	Valle d'Aosta	3,537	729	137	2,331
	Liguria	34,806	4,700	1,175	27,666
	Lombardy	308,084	64,910	8,702	184,396
c.	NORTH-EAST ITALY	305,809	56,176	12,838	198,713
	Trentino-Alto Adige	31,262	5,735	1,743	21,449
	Veneto	130,527	22,211	4,995	79,102
	Friuli-Venezia Giulia	28,154	4,270	921	18,948
	Emilia-Romagna	115,866	23,960	5,180	79,214
d.	CENTRAL ITALY	295,428	54,822	9,160	198,355
	Marche	34,144	4,297	1,301	27,528
	Tuscany	75,420	12,193	3,302	57,453
	Umbria	15,671	2,434	639	12,250
	Lazio	170,193	35,899	3,917	101,123
e.	SOUTHERN ITALY	207,642	20,721	8,923	174,514
	Abruzzo	25,168	2,751	1,227	20,620
	Molise	5,707	301	176	5,077
	Campania	85,819	9,711	3,342	71,626
	Apulia	56,368	5,689	2,790	46,781
	Basilicata	10,048	773	382	8,728
	Calabria	24,532	1,496	1,007	21,682
f.	ISLANDS	79,433	8,359	3,613	64,437
	Sicily	57,222	5,153	2,383	48,054
	Sardinia	22,211	3,207	1,230	16,383

Notes: The table replaces table TDB10263.

Distribution by branch location (regions)

[TDB10283](#)

Banks

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

December 2015	Number of positions		Total deposits
	Current accounts	Other	
a. TOTAL ITALY	40,180	22,098	1,122,950
b. NORTH WEST ITALY	13,737	6,514	452,911
Piedmont	3,040	1,162	76,606
Valle d'Aosta	75	35	1,740
Liguria	1,110	396	25,996
Lombardy	9,512	4,921	348,569
c. NORTH-EAST ITALY	9,743	4,318	245,420
Trentino-Alto Adige	1,866	540	29,676
Veneto	3,445	2,035	96,497
Friuli-Venezia Giulia	1,034	341	24,421
Emilia-Romagna	3,398	1,402	94,826
d. CENTRAL ITALY	8,457	5,362	243,348
Marche	1,003	763	26,788
Tuscany	2,756	1,856	64,091
Umbria	524	326	10,812
Lazio	4,174	2,418	141,657
e. SOUTHERNS ITALY	5,362	3,629	118,306
Abruzzo	650	387	15,567
Molise	118	63	2,252
Campania	2,075	1,232	48,245
Apulia	1,664	1,272	36,760
Basilicata	214	131	4,424
Calabria	640	544	11,059
f. ISLANDS	2,609	2,145	50,092
Sicily	1,872	1,547	35,990
Sardinia	738	598	14,102

Note:

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

Distribution by type of derivative and customer sector of economic activity

Banks

[TDB30595](#)Source: supervisory returns
Stocks in millions of euro

December 2015

	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	-	84	43,432	-	39	43,098
Credit default swap	945	996	25,131	-	1,678	26,839
Credit default option	-	-	200	-	74	-
Total rate of return swap	-	-	-	-	-	8
Other credit derivatives	-	369	9	-	-	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

December 2015	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	20,109	256	1,209	3,713	7,182	7,466
Intrinsic value	6,608	2	13	67	468	6,018
b. NORTH-WEST ITALY						
Number of holders	6,995	70	397	1,211	2,407	2,832
Intrinsic value	2,886	1	2	21	160	2,690
c. NORTH-EAST ITALY						
Number of holders	5,535	70	288	952	1,947	2,227
Intrinsic value	1,174	1	6	15	117	1,026
d. CENTRAL ITALY						
Number of holders	4,713	66	340	986	1,755	1,505
Intrinsic value	2,043	..	3	20	127	1,881
e. SOUTHERN ITALY						
Number of holders	1,926	25	111	357	724	651
Intrinsic value	297	..	1	6	43	241
f. ISLAND						
Number of holders	940	25	73	207	349	251
Intrinsic value	210	..	1	5	21	182

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

Banks

TDB30591

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

December 2015	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	22,612	410	1,885	4,084	7,441	8,177
Intrinsic value	42,993	13	35	1,199	552	35,171
b. GENERAL GOVERNMENT						
Number of holders	135	1	5	10	28	86
Intrinsic value	7,911	..	2	10	18	7,856
c. FINANCIAL COMPANIES						
Number of holders	363	2	11	27	78	199
Intrinsic value	6,199	..	2	141	21	2,919
d. NON-FINANCIAL COMPANIES						
Number of holders	18,530	159	885	3,115	6,719	7,398
Intrinsic value	6,563	2	11	59	444	6,007
<i>of which: industry</i>						
Number of holders	7,560	16	165	730	2,658	3,928
Intrinsic value	2,690	..	6	8	163	2,502
building						
Number of holders	1,388	22	88	269	546	436
Intrinsic value	855	..	2	7	35	809
services						
Number of holders	8,806	118	602	2,008	3,143	2,777
Intrinsic value	2,874	1	4	41	211	2,591
e. PRODUCER HOUSEHOLDS						
Number of holders	1,579	97	324	598	463	68
Intrinsic value	46	..	1	8	24	11
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,343	143	640	310	112	44
Intrinsic value	64	..	2	4	10	39
g. REST OF THE WORLD						
Number of holders	390	-	11	15	25	167
Intrinsic value	14,899	-	17	978	26	11,120

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

Distribution by type of security and type of deposit

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

December 2015	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,125,078	755,089	185,155
Italian government securities	732,868	172,367	60,427
<i>of which:</i> BOTs	24,858	3,129	561
CCTs	52,461	9,930	2,496
BTPs	623,708	155,204	56,525
Other debt securities	505,044	152,448	23,846
<i>of which:</i> in non-euro-area currencies	73,087	26,829	3,604
Equity securities	278,914	79,456	64,465
<i>of which:</i> in non-euro-area currencies	44,241	9,356	1,768
Units of collective investment undertakings	589,732	347,801	26,919
Other securities and the like	3,758	777	1,202

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
97,240	59,658	7,492	1,663,787	677,522	160,964
26,320	11,708	1,540	575,574	155,894	53,089
315	200	21	10,190	2,921	530
3,967	2,782	407	33,168	6,703	1,747
18,649	7,243	886	512,818	143,888	50,275
14,955	6,561	854	405,454	141,136	21,455
2,541	1,797	170	47,617	24,177	3,319
5,560	3,475	724	225,575	73,052	58,422
1,747	977	298	22,188	8,101	1,244
50,266	37,825	4,362	442,381	304,726	21,144
..	..	..	2,988	639	741

Distribution by customer location (region)

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

December 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,125,078	755,089	185,155
b. NORTH-WEST ITALY	1,023,598	361,691	57,171
Piedmont	232,434	95,151	11,533
Valle d'Aosta	2,628	1,792	153
Liguria	41,095	31,916	1,857
Lombardy	747,441	232,833	43,628
c. NORTH-EAST ITALY	466,760	174,174	26,621
Trentino-Alto Adige	17,273	9,068	1,710
Veneto	187,721	61,794	10,907
Friuli-Venezia Giulia	83,022	13,990	1,204
Emilia-Romagna	178,743	89,322	12,801
d. CENTRAL ITALY	533,069	131,343	92,267
Marche	19,450	15,556	2,602
Tuscany	64,693	47,356	8,907
Umbria	10,156	7,858	613
Lazio	438,770	60,573	80,145
e. SOUTHERN ITALY	71,607	62,685	6,351
Abruzzo	7,338	6,317	657
Molise	1,104	955	131
Campania	33,146	28,476	2,962
Apulia	20,696	18,629	1,729
Basilicata	2,349	2,158	187
Calabria	6,975	6,150	685
f. ISLANDS	30,044	25,196	2,746
Sicily	22,391	19,389	1,843
Sardinia	7,653	5,808	903

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
97,240	59,658	7,492	1,663,787	677,522	160,964
58,317	28,619	3,836	740,121	324,973	47,393
24,830	6,625	543	196,095	86,913	10,252
132	130	1	2,381	1,637	149
1,837	1,664	56	38,455	29,698	1,619
31,518	20,200	3,235	503,190	206,724	35,373
18,645	15,859	1,576	430,738	154,727	22,286
2,033	1,199	103	13,016	7,712	1,530
5,551	4,732	585	177,036	55,706	8,932
1,301	1,055	154	80,063	12,691	943
9,759	8,872	734	160,622	78,618	10,882
14,584	10,732	1,426	402,043	117,246	84,295
825	648	123	17,801	14,621	2,268
4,190	3,474	382	56,753	42,743	7,832
593	523	43	9,281	7,153	479
8,976	6,087	878	318,208	52,729	73,716
4,158	3,133	455	63,452	57,321	4,862
323	295	29	6,799	5,868	574
24	21	3	1,023	901	106
2,337	1,574	215	28,331	25,694	2,136
1,189	1,006	161	18,648	17,067	1,327
48	42	6	2,212	2,048	161
237	196	41	6,438	5,743	558
1,536	1,315	200	27,433	23,255	2,128
927	814	97	20,610	18,073	1,420
608	502	103	6,824	5,182	707

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

4th quarter 2015		Total	Banks	SIMs
a.	TOTAL SECURITIES	883,389	840,836	42,552
	Italian government securities	450,098	446,342	3,756
	<i>of which:</i> BOTs	90,000	89,721	279
	CCT	63,688	63,444	244
	BTPs	248,573	245,502	3,071
	Other debt securities	225,922	214,840	11,082
	Equity securities	186,240	160,438	25,802
	Other securities	4,434	2,521	1,912
b.	TOTAL DERIVATIVE INSTRUMENTS	1,512,442	1,483,768	28,674
	Futures	579,633	553,179	26,454
	<i>of which:</i> on interest rates	109,655	109,655	-
	on stock indices	168,925	143,450	25,474
	Swaps and forward rate agreements	705,696	705,696	-
	<i>of which:</i> interest rate swaps	503,350	503,350	-
	currency swaps	44,262	44,262	-
	Forward rate agreements	153,746	153,746	-
	Options on securities	40,036	38,693	1,343
	<i>of which:</i> on equity securities	28,645	27,303	1,343
	Options on futures or stock indices	152,720	152,087	633
	<i>of which:</i> on stock indices or futures on stock indices	142,445	141,812	633
	Interest rate options	7,784	7,784	-
	Foreign currency options and other derivative instruments	26,572	26,329	244

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

Distribution of portfolio by type of security

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

4th quarter 2015		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	77,285	69,263	787,602
	Italian government securities	17,969	16,441	245,345
	<i>of which:</i> BOTs	1,871	2,811	2,895
	CCTs	3,075	2,656	17,660
	BTPs	10,020	7,882	210,746
	Other debt securities	15,612	12,066	269,619
	<i>of which:</i> in non-euro-area currencies	1,997	2,285	4,505
	Equity securities	4,873	5,538	61,079
	<i>of which:</i> in non-euro-area currencies	1,217	1,459	2,978
	Units of collective investment undertakings	35,048	31,841	211,220
	Other securities and the like	3,783	3,377	340

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
23,526	21,942	124,668	3,370	3,010	10,269	50,388	44,312	652,666
5,112	4,739	35,257	281	202	1,315	12,576	11,501	208,774
137	109	352	96	13	208	1,638	2,689	2,335
1,450	1,425	4,876	16	18	231	1,609	1,213	12,554
2,893	2,295	26,396	121	160	765	7,005	5,426	183,585
3,825	3,749	20,421	804	612	2,963	10,983	7,705	246,235
1,110	1,355	3,544	194	186	885	694	744	77
2,630	2,402	6,551	345	299	1,112	1,898	2,837	53,417
632	674	2,190	86	56	411	499	729	377
11,440	10,852	62,376	1,068	1,006	4,869	22,540	19,983	143,975
519	199	63	873	891	10	2,391	2,286	266

Information on customers and on risk

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

TDB30446

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

December 2015	Total	from	from	from 125,000	from	from
		30,000 to 75,000	75,000 to 125,000	to 250,000	250,000 to 500,000	500,000 to 1,000,000
a. TOTAL	3,357,471	1,125,288	737,290	653,990	232,609	115,870
<i>of which:</i> 1 facility	2,904,109	1,103,653	687,006	556,765	138,202	44,535
2 facilities	276,718	20,759	47,498	80,117	61,487	32,876
3-4 facilities	127,373	866	2,765	16,929	31,053	32,683
more than 4 facilities	49,271	10	21	179	1,867	5,776
b. GENERAL GOVERNMENT	7,826	617	457	923	1,179	1,284
<i>of which:</i> 1 facility	4,539	561	394	752	821	708
2 facilities	1,935	47	60	144	306	432
3-4 facilities	1,083	9	2	27	50	141
more than 4 facilities	269	-	1	-	2	3
c. FINANCIAL COMPANIES	9,885	2,194	1,217	1,322	947	678
<i>of which:</i> 1 facility	7,002	2,085	953	904	551	388
2 facilities	1,704	100	241	325	261	171
3-4 facilities	797	9	23	90	121	96
more than 4 facilities	382	-	-	3	14	23
d. NON-FINANCIAL COMPANIES	747,759	180,122	96,455	123,020	107,291	81,285
<i>of which:</i> 1 facility	446,159	173,025	72,336	70,879	45,270	25,180
2 facilities	154,921	6,804	22,765	40,965	37,448	23,920
3-4 facilities	100,713	287	1,343	11,056	23,153	27,165
more than 4 facilities	45,966	6	11	120	1,420	5,020
e. PRODUCER HOUSEHOLDS	432,647	158,335	82,568	83,461	36,655	14,032
<i>of which:</i> 1 facility	361,767	152,973	70,528	62,277	19,829	5,281
2 facilities	52,607	5,151	11,327	17,433	11,178	4,370
3-4 facilities	16,240	210	709	3,716	5,316	3,794
more than 4 facilities	2,033	1	4	35	332	587
f. CONSUMER HOUSEHOLDS AND NEC	2,146,319	778,188	554,255	443,403	85,842	18,427
<i>of which:</i> 1 facility	2,072,504	769,293	540,707	420,375	71,200	12,861
2 facilities	64,740	8,541	12,863	20,990	12,166	3,949
3-4 facilities	8,456	351	680	2,017	2,379	1,474
more than 4 facilities	619	3	5	21	97	143

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

December 2015

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL	82,459	31,190	26,030	5,820
<i>of which:</i> 1 facility	23,417	6,398	3,996	609
2 facilities	18,363	5,247	3,036	456
3-4 facilities	27,279	9,013	5,511	769
more than 4 facilities	13,400	10,532	13,487	3,986
b. GENERAL GOVERNMENT	1,300	608	610	307
<i>of which:</i> 1 facility	499	176	116	15
2 facilities	518	211	142	35
3-4 facilities	268	198	273	111
more than 4 facilities	15	23	79	146
c. FINANCIAL COMPANIES	795	439	743	568
<i>of which:</i> 1 facility	478	224	317	202
2 facilities	178	104	158	102
3-4 facilities	110	73	154	106
more than 4 facilities	29	38	114	158
d. NON-FINANCIAL COMPANIES	67,747	27,545	23,516	4,859
<i>of which:</i> 1 facility	16,625	5,032	3,175	376
2 facilities	14,488	4,267	2,480	303
3-4 facilities	24,108	8,119	4,776	535
more than 4 facilities	12,526	10,127	13,085	3,645
e. PRODUCER HOUSEHOLDS	5,721	1,047	329	6
<i>of which:</i> 1 facility	1,590	199	39	1
2 facilities	1,508	225	51	1
3-4 facilities	1,947	356	112	-
more than 4 facilities	676	267	127	4
f. CONSUMER HOUSEHOLDS AND NEC	6,850	1,548	830	79
<i>of which:</i> 1 facility	4,192	765	348	14
2 facilities	1,661	440	205	15
3-4 facilities	843	266	195	17
more than 4 facilities	154	77	82	33

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

December 2015		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,523,143	1,133,871	3,357,471	474,556	427,954	2,904,109
b.	NORTH-WEST ITALY	665,727	487,162	967,965	192,308	163,821	826,254
	Piedmont	95,760	66,861	246,222	25,043	22,204	213,179
	Valle d'Aosta	2,354	1,791	7,915	857	768	6,930
	Liguria	27,298	20,755	74,535	9,420	8,670	65,487
	Lombardy	540,315	397,754	639,293	156,988	132,180	540,658
c.	NORTH-EAST ITALY	386,823	286,986	842,462	132,162	122,076	715,169
	Trentino-Alto Adige	42,923	34,076	113,920	17,776	15,493	101,323
	Veneto	164,417	128,638	315,008	72,098	67,977	264,488
	Friuli-Venezia Giulia	28,722	20,756	93,527	8,472	7,993	82,470
	Emilia-Romagna	150,761	103,515	320,007	33,816	30,612	266,888
d.	CENTRAL ITALY	303,455	221,347	733,497	82,619	77,895	635,255
	Marche	31,905	24,042	107,840	10,922	10,176	90,181
	Tuscany	81,870	63,745	245,313	24,995	23,332	205,084
	Umbria	15,488	12,397	58,147	4,559	4,289	49,255
	Lazio	174,191	121,164	322,197	42,144	40,099	290,735
e.	SOUTHERN ITALY	112,114	92,966	518,432	44,716	42,043	459,371
	Abruzzo	16,856	13,488	70,265	5,851	5,568	60,884
	Molise	1,996	1,686	12,142	889	823	10,592
	Campania	47,002	39,004	185,040	17,975	16,382	164,470
	Apulia	32,034	26,950	167,420	13,737	13,272	149,152
	Basilicata	4,314	3,462	21,883	1,771	1,683	19,136
	Calabria	9,911	8,375	61,682	4,494	4,315	55,137
f.	ISLANDS	55,026	45,411	295,115	22,751	22,119	268,060
	Sicily	36,374	29,822	210,000	15,775	15,388	189,630
	Sardinia	18,652	15,589	85,115	6,976	6,731	78,430

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
168,765	132,783	276,718	207,179	154,972	127,373	672,642	418,162	49,271
65,317	52,476	83,286	94,114	70,430	41,135	313,987	200,434	17,290
9,832	7,336	20,423	14,406	9,385	9,200	46,479	27,937	3,420
415	261	706	490	362	229	591	401	50
2,854	2,177	5,753	3,022	2,104	2,395	12,002	7,803	900
52,216	42,702	56,404	76,196	58,579	29,311	254,915	164,294	12,920
48,376	35,124	75,451	49,843	35,072	36,735	156,442	94,714	15,107
6,628	5,461	8,920	6,904	5,618	2,900	11,615	7,504	777
14,861	11,740	29,279	19,518	13,121	14,958	57,940	35,799	6,283
2,799	2,304	6,779	3,592	2,733	2,997	13,859	7,727	1,281
24,089	15,619	30,473	19,829	13,599	15,880	73,028	43,684	6,766
33,406	27,619	60,265	36,708	29,045	27,434	150,722	86,787	10,543
3,548	2,842	10,513	4,509	3,220	5,075	12,926	7,803	2,071
9,488	7,902	23,417	12,859	9,337	11,943	34,529	23,174	4,869
1,812	1,494	5,283	2,454	1,972	2,547	6,663	4,642	1,062
18,558	15,381	21,052	16,886	14,516	7,869	96,603	51,168	2,541
14,958	12,030	38,759	18,863	14,432	15,529	33,576	24,461	4,773
2,401	1,950	6,053	2,676	1,940	2,442	5,929	4,030	886
276	238	1,044	351	267	406	481	358	100
5,833	4,513	13,386	7,700	6,041	5,393	15,494	12,068	1,791
4,386	3,606	11,938	5,407	4,198	4,880	8,504	5,874	1,450
639	511	1,813	808	542	750	1,096	725	184
1,424	1,212	4,525	1,921	1,443	1,658	2,072	1,406	362
6,709	5,535	18,957	7,651	5,993	6,540	17,915	11,765	1,558
4,524	3,728	14,200	5,452	4,229	4,970	10,624	6,478	1,200
2,185	1,807	4,757	2,199	1,764	1,570	7,292	5,287	358

Distribution by customer segment of economic activity and total credit granted

		Banks					
Source: Central Credit Register Size classes in euro							
December 2015		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL							
Average number of banks per borrower		1.26	1.02	1.07	1.18	1.59	2.16
First banks share of total credit granted(%)		64	99	97	95	85	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.74	1.11	1.16	1.22	1.36	1.58
First banks share of total credit granted(%)		70	99	97	96	94	92
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.64	1.05	1.24	1.40	1.63	1.75
First banks share of total credit granted(%)		77	98	92	88	85	86
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.88	1.04	1.26	1.53	1.89	2.35
First banks share of total credit granted(%)		51	98	90	84	77	71
<i>of which:industry</i>							
Average number of banks per borrower		2.49	1.04	1.28	1.61	2.10	2.73
First banks share of total credit granted(%)		40	98	89	80	71	62
<i>of which:building</i>							
Average number of banks per borrower		1.68	1.04	1.23	1.46	1.75	2.05
First banks share of total credit granted(%)		67	99	91	86	81	78
<i>of which:services</i>							
Average number of banks per borrower		1.71	1.04	1.27	1.52	1.84	2.27
First banks share of total credit granted(%)		54	98	90	84	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.23	1.04	1.15	1.30	1.66	2.12
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.03	1.06	1.21	1.43
First banks share of total credit granted(%)		96	100	99	99	95	92

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

Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register
Size classes in euro

December 2015	from	from	from	more than 25,000,000
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
a. TOTAL				
Average number of banks per borrower	2.80	3.72	5.18	8.05
First banks share of total credit granted(%)	69	62	53	55
b. GENERAL GOVERNMENT				
Average number of banks per borrower	1.90	2.25	2.85	4.77
First banksshare of total credit granted(%)	89	86	88	65
c. FINANCIAL COMPANIES				
Average number of banks per borrower	1.73	2.07	2.69	4.28
First banks share of total credit granted(%)	88	83	79	77
d. NON-FINANCIAL COMPANIES				
Average number of banks per borrower	2.97	3.89	5.43	8.69
First banks share of total credit granted(%)	66	60	50	37
<i>of which:industry</i>				
Average number of banks per borrower	3.54	4.71	6.53	9.85
First banks share of total credit granted(%)	56	48	40	31
<i>of which:building</i>				
Average number of banks per borrower	2.36	2.84	3.67	6.48
First banks share of total credit granted(%)	77	74	69	46
<i>of which:services</i>				
Average number of banks per borrower	2.86	3.72	5.07	7.89
First banks share of total credit granted(%)	68	62	54	41
e. PRODUCER HOUSEHOLDS				
Average number of banks per borrower	2.63	3.34	4.22	5.67
First banks share of total credit granted(%)	76	73	67	55
f. CONSUMER HOUSEHOLDS AND NEC				
Average number of banks per borrower	1.63	1.93	2.35	8.75
First banks share of total credit granted(%)	90	87	81	60

Note:

Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register
 Percentages
 Size classes in euros

	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
a. TOTAL	0.68	0.78	0.71	0.79	0.61
up to 125,000	0.31	0.29	0.30	0.31	0.28
from 125,000 to 500,000	0.53	0.53	0.54	0.59	0.49
more than 500,000	0.79	0.94	0.84	0.95	0.72
b. GENERAL GOVERNMENT	0.07	0.01	0.02	0.22	0.33
up to 125,000	0.04	-	0.09	0.08	0.10
from 125,000 to 500,000	0.12	0.09	0.06	0.17	0.04
more than 500,000	0.07	0.01	0.02	0.22	0.33
c. FINANCIAL COMPANIES	0.13	0.12	0.02	0.08	0.07
up to 125,000	0.53	0.57	0.84	0.93	0.67
from 125,000 to 500,000	0.85	0.67	0.41	0.78	0.44
more than 500,000	0.13	0.12	0.02	0.07	0.07
d. NON-FINANCIAL COMPANIES	1.06	1.23	1.19	1.31	0.99
up to 125,000	0.77	0.83	0.78	0.92	0.75
from 125,000 to 500,000	0.84	0.93	0.87	1.04	0.86
more than 500,000	1.08	1.26	1.23	1.34	1.01
e. PRODUCER HOUSEHOLDS	0.77	0.88	0.71	0.85	0.79
up to 125,000	0.57	0.57	0.53	0.59	0.52
from 125,000 to 500,000	0.77	0.77	0.72	0.82	0.71
more than 500,000	0.95	1.35	0.87	1.16	1.17
f. CONSUMER HOUSEHOLDS	0.34	0.33	0.33	0.33	0.28
up to 125,000	0.23	0.21	0.23	0.21	0.20
from 125,000 to 500,000	0.37	0.35	0.38	0.38	0.32
more than 500,000	0.91	1.09	0.67	0.94	0.59
g. OTHER SECTORS	0.08	3.16	0.37	0.07	0.12
up to 125,000	0.15	0.30	0.17	0.32	0.18
from 125,000 to 500,000	0.08	0.17	0.17	0.19	0.15
more than 500,000	0.07	3.88	0.42	0.03	0.11

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-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4
0.65	0.62	0.79	0.59	0.75	0.59	0.76
0.33	0.29	0.35	0.31	0.36	0.30	0.38
0.64	0.55	0.68	0.58	0.70	0.57	0.68
0.72	0.71	0.92	0.66	0.85	0.67	0.88
0.03	0.07	0.01	0.13	0.05	0.20	0.04
0.19	0.14	0.08	0.20	0.08	0.01	-
0.13	0.10	0.22	0.62	0.16	0.12	0.05
0.03	0.07	0.01	0.13	0.04	0.20	0.04
0.03	0.05	0.06	0.04	0.13	0.13	0.05
0.92	0.56	0.80	0.62	0.64	0.43	0.40
1.07	1.07	0.95	0.63	0.71	0.92	1.27
0.02	0.05	0.05	0.04	0.13	0.13	0.04
1.02	1.06	1.29	0.93	1.15	0.90	1.21
0.91	0.87	1.09	0.82	0.93	1.04	0.90
1.07	0.95	1.11	0.93	1.05	0.97	1.08
1.02	1.07	1.31	0.93	1.17	0.89	1.23
1.02	0.82	1.08	0.84	0.94	0.86	0.98
0.64	0.58	0.72	0.55	0.67	0.59	0.65
0.91	0.83	1.09	0.79	0.96	0.84	0.95
1.56	1.06	1.46	1.24	1.21	1.19	1.37
0.37	0.30	0.39	0.35	0.41	0.31	0.42
0.25	0.21	0.25	0.23	0.28	0.21	0.30
0.45	0.35	0.45	0.42	0.52	0.38	0.49
0.83	0.63	1.10	0.80	0.80	0.71	0.94
0.10	0.10	0.15	0.17	1.59	0.10	0.29
0.22	0.20	0.31	0.21	0.24	0.26	0.24
0.24	0.25	0.24	0.10	0.38	0.05	0.33
0.07	0.07	0.12	0.18	1.93	0.10	0.29

Lending and deposit rates

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

Sample of banks

 Sources: Survey of lending rates
 Percentages

December 2015	Total	Società <i>of which:</i> non finanziarie				Producer households	Consumer households and nec
		industry	building	services			
a. ITALY							
Initial period of rate fixation:							
up to 1 year	2.78	3.37	3.14	3.97	3.33	3.80	2.41
from 1 to 5 years	1.74	1.63	1.22	2.50	1.60	4.41	3.53
more than 5 years	3.30	3.88	3.84	3.74	3.90	4.71	3.82
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.31	3.16	3.01	3.68	3.10	3.62	2.34
from 1 to 5 years	2.06	2.19	2.07	2.49	2.01	4.07	3.72
more than 5 years	3.52	3.72	3.66	3.66	3.76	4.51	3.60
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	2.99	3.20	2.99	3.96	3.14	3.49	2.39
from 1 to 5 years	1.94	2.05	1.37	2.24	3.10	3.61	3.72
more than 5 years	2.32	3.48	3.58	2.85	3.56	4.31	3.66
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.21	3.52	3.22	4.09	3.46	3.86	2.41
from 1 to 5 years	1.26	1.11	0.71	2.51	1.18	4.67	3.06
more than 5 years	3.99	3.82	3.68	3.88	3.83	4.80	3.96
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	3.92	4.28	4.02	4.62	4.31	4.84	2.63
from 1 to 5 years	3.93	3.75	3.78	3.26	3.90	5.44	3.95
more than 5 years	4.24	4.62	5.08	4.29	4.53	4.88	3.90
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	3.51	4.02	3.80	4.40	3.98	4.58	2.56
from 1 to 5 years	3.81	3.52	3.01	3.29	3.89	5.41	4.59
more than 5 years	4.30	4.87	4.53	4.91	4.86	5.26	4.29

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euro

December 2015		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	ITALY	5.67	9.81	9.15	8.07	6.82	5.76	2.45
b.	NORTH-WEST ITALY	4.71	9.50	8.85	7.66	6.34	5.42	1.82
	Piedmont	5.73	8.98	8.56	7.50	6.44	5.59	2.65
	Valle d'Aosta	6.71	9.79	8.43	8.15	6.69	4.04	5.37
	Liguria	5.96	9.72	9.36	8.29	6.92	5.83	2.18
	Lombardy	4.37	9.71	8.91	7.64	6.27	5.36	1.68
c.	NORTH-EAST ITALY	5.69	8.65	8.13	7.23	6.17	5.10	3.21
	Trentino-Alto Adige	4.76	7.00	6.53	5.95	4.98	4.00	3.18
	Veneto	5.84	8.61	8.50	7.42	6.32	5.15	3.29
	Friuli-Venezia Giulia	6.64	8.67	8.63	7.17	6.38	5.26	6.26
	Emilia-Romagna	5.83	9.22	8.34	7.65	6.57	5.62	3.02
d.	CENTRAL ITALY	6.37	10.12	9.40	8.46	7.53	6.69	3.22
	Marche	7.89	9.71	9.46	8.68	8.06	7.59	4.17
	Tuscany	6.89	10.57	9.49	8.48	7.82	7.03	2.95
	Umbria	9.12	10.65	10.21	9.91	9.01	8.57	7.10
	Lazio	5.69	9.86	9.22	8.17	7.04	6.12	3.17
e.	SOUTHERN ITALY	7.93	11.06	10.45	9.44	8.28	7.17	3.90
	Abruzzo	8.21	9.78	9.43	8.78	8.00	7.83	6.00
	Molise	8.17	10.93	10.44	8.36	8.37	8.40	2.21
	Campania	7.25	11.04	10.14	9.18	8.55	7.49	3.42
	Apulia	8.36	11.29	10.96	9.83	8.07	6.44	5.27
	Basilicata	8.33	11.23	10.39	9.22	7.51	7.32	7.01
	Calabria	9.36	11.93	11.41	10.40	8.87	7.80	4.52
f.	ISLANDS	6.14	10.43	10.26	9.37	8.18	6.77	1.92
	Sicily	8.30	10.33	10.17	9.32	8.02	6.97	5.24
	Sardinia	3.83	10.75	10.50	9.53	8.58	6.28	1.28

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 2015

	Term loans				
	Matched loans	Initial period of rate fixation			Revocable loans
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	3.80	2.66	1.94	4.05	6.95
up to 250,000	8.47	3.18	4.70	4.95	10.58
from 250,000 to 1,000,000	7.24	3.20	4.26	4.96	8.98
from 1,000,000 to 5,000,000	5.44	3.05	3.39	4.63	7.34
from 5,000,000 to 25,000,000	3.61	2.77	2.77	3.85	6.10
more than 25,000,000	2.04	2.15	1.28	2.84	3.87
b. NORTH-EAST ITALY	3.66	2.56	2.69	3.81	6.30
up to 250,000	8.84	3.05	3.77	4.73	10.46
from 250,000 to 1,000,000	7.35	3.08	4.14	4.82	8.66
from 1,000,000 to 5,000,000	5.28	2.94	3.36	4.48	6.86
from 5,000,000 to 25,000,000	3.40	2.71	2.71	3.83	5.72
more than 25,000,000	1.97	2.13	2.04	3.01	3.31
c. NORTH-WEST ITALY	3.77	2.59	2.54	3.68	6.32
up to 250,000	7.87	3.07	4.14	4.47	9.49
from 250,000 to 1,000,000	6.62	3.06	3.29	4.53	8.05
from 1,000,000 to 5,000,000	5.07	2.94	2.61	4.19	6.70
from 5,000,000 to 25,000,000	3.27	2.70	2.63	3.52	5.49
more than 25,000,000	2.41	2.10	2.00	2.84	3.92
d. CENTRAL ITALY	3.46	2.69	1.23	4.02	7.40
up to 250,000	8.19	3.24	5.05	5.04	10.93
from 250,000 to 1,000,000	7.33	3.30	4.49	4.91	9.49
from 1,000,000 to 5,000,000	5.66	3.16	3.64	4.69	8.05
from 5,000,000 to 25,000,000	4.11	2.85	2.87	3.99	7.03
more than 25,000,000	1.62	2.16	0.94	2.42	4.09
e. SOUTHERN ITALY	5.08	3.12	3.90	4.69	8.96
up to 250,000	9.18	3.55	5.70	5.14	11.50
from 250,000 to 1,000,000	8.16	3.64	4.95	5.24	10.09
from 1,000,000 to 5,000,000	6.34	3.39	4.14	4.96	8.63
from 5,000,000 to 25,000,000	4.44	3.07	3.09	3.89	7.44
more than 25,000,000	2.70	2.42	2.31	2.90	6.71
f. ISLANDS	5.35	2.95	3.75	4.99	8.68
up to 250,000	8.27	3.44	5.60	5.36	10.88
from 250,000 to 1,000,000	7.75	3.50	4.82	5.49	9.74
from 1,000,000 to 5,000,000	6.71	3.29	3.79	5.36	8.53
from 5,000,000 to 25,000,000	4.86	2.85	3.51	5.38	6.76
more than 25,000,000	3.13	2.40	2.58	2.75	5.60

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

December 2015

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	3.80	3.66	3.77	3.46	5.08	5.35
<i>of which:</i> discount lending	4.11	4.40	2.61	3.69	7.06	5.70
advance on loan selling for factoring	1.99	1.77	2.08	2.10	2.66	1.87
b. TERM LOANS	2.71	2.63	2.63	2.62	3.30	3.15
Initial period of rate fixation:						
up to 1 year	2.66	2.56	2.59	2.69	3.12	2.95
more than 1 year	3.20	3.48	3.32	2.28	4.53	4.78
<i>of which:</i> leasing	3.88	3.77	3.92	3.78	4.50	4.22
Initial period of rate fixation:						
up to 1 year	3.80	3.65	3.85	3.76	4.30	4.06
more than 1 year	4.53	4.38	4.82	3.99	6.04	5.62
c. REVOCABLE LOANS	6.95	6.30	6.32	7.40	8.96	8.68

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

December 2015

	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
TOTAL	3.80	2.63	4.05	6.95	2.07	3.59
Agricultural, forestry and fishing	4.68	2.86	4.78	7.19	3.20	3.75
Mining and quarrying	5.32	2.90	4.09	8.58	3.27	5.83
Manufacturing	3.54	2.42	3.81	7.76	2.27	3.75
Electricity, gas, steam and air conditioning supply	1.81	2.62	4.22	4.67	1.94	5.46
Water supply, sewerage, waste management and remediation activities	4.26	2.63	3.93	6.48	3.20	3.47
Construction	4.97	3.12	3.80	6.84	3.36	3.79
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.67	2.76	4.38	8.16	2.55	3.57
Transportation and storage	5.48	1.75	3.87	7.52	0.62	2.28
Accommodation and food service activities	4.52	2.72	4.54	7.68	2.88	3.25
Information and communication	3.85	2.59	4.24	4.81	0.74	3.53
Financial and insurance activities	2.13	2.33	3.48	4.24	1.63	2.34
Real estate activities	3.47	2.62	3.71	5.15	2.59	3.49
Professional, scientific and technical activities	5.40	2.43	3.71	5.97	1.53	3.63
Administrative and support service activities	3.61	2.43	3.94	7.00	2.37	3.32
All remaining activities (sections O, P,Q,R,S,T)	4.71	2.68	4.63	7.75	2.96	3.44

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

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

[TDB30870](#)

Sample of banks

Source: Survey of lending rates
Percentages

December 2015	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	2.01	2.48	3.60	3.57	4.40	3.56
North-west Italy	1.75	2.32	3.80	3.44	4.22	3.49
North-east Italy	2.27	2.15	2.81	3.25	3.51	3.38
Central Italy	1.81	2.78	3.43	3.75	4.53	3.47
Southern Italy	3.01	4.16	4.23	4.50	5.76	3.76
Islands	3.04	3.50	3.41	4.38	5.65	4.08

Notes: Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates
Percentages

December 2015		Total	of which:			revocable loans
			Term loans			
		initial period of rate fixation				
		up to 1 year	from 1 to 5 years	more than 5 years		
a.	ITALY	2.79	2.20	3.52	3.79	4.17
b.	NORTH-WEST ITALY	2.63	2.13	3.70	3.59	3.95
	Piedmont	2.78	2.23	3.54	3.59	4.30
	Valle d'Aosta	2.90	2.64	5.55	3.32	2.83
	Liguria	2.76	2.05	4.34	3.53	4.46
	Lombardy	2.57	2.11	3.71	3.60	3.80
c.	NORTH-EAST ITALY	2.62	2.19	3.72	3.65	3.87
	Trentino-Alto Adige	2.78	2.50	2.46	3.46	4.78
	Veneto	2.59	2.16	4.01	3.64	3.30
	Friuli-Venezia Giulia	2.72	2.05	4.98	3.79	4.32
	Emilia-Romagna	2.59	2.15	3.77	3.65	4.54
d.	CENTRAL ITALY	2.90	2.20	3.03	3.91	4.27
	Marche	2.82	2.33	4.53	3.83	4.66
	Tuscany	2.73	2.13	4.56	3.69	4.41
	Umbria	3.10	2.36	4.12	4.05	6.42
	Lazio	2.97	2.19	2.80	3.99	4.05
e.	SOUTHERN ITALY	3.16	2.41	3.94	3.89	5.53
	Abruzzo	3.13	2.39	4.27	3.90	5.64
	Molise	3.31	2.57	4.84	3.84	7.03
	Campania	3.13	2.39	3.81	3.82	4.76
	Apulia	3.15	2.44	3.75	3.94	5.61
	Basilicata	3.12	2.38	4.09	3.77	6.92
	Calabria	3.29	2.43	4.80	3.98	8.93
f.	ISLANDS	3.14	2.33	4.59	4.28	6.43
	Sicily	3.12	2.34	4.70	4.32	6.47
	Sardinia	3.19	2.31	4.40	4.21	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

December 2015	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a. ITALY	2.11	2.05	3.74	3.54
b. NORTH-WEST ITALY	2.02	1.96	3.58	3.35
Piedmont and Valle d'Aosta	2.12	2.09	3.59	3.27
Liguria	1.96	1.88	3.49	3.30
Lombardy	2.00	1.93	3.58	3.38
c. NORTH-EAST ITALY	2.02	2.02	3.58	3.38
Trentino-Alto Adige	2.35	2.30	3.43	3.27
Veneto	1.97	1.96	3.58	3.38
Friuli-Venezia Giulia	1.91	1.87	3.63	3.29
Emilia Romagna	2.03	1.99	3.58	3.43
d. CENTRAL ITALY	2.16	2.10	3.82	3.71
Marche	2.15	2.16	3.66	3.66
Tuscany	2.01	1.99	3.55	3.42
Umbria	2.26	2.28	3.94	3.62
Lazio	2.25	2.13	3.96	3.83
e. SOUTHERN ITALY	2.38	2.24	3.82	3.62
Abruzzo and Molise	2.28	2.24	3.79	3.73
Campania	2.34	2.22	3.79	3.57
Apulia	2.45	2.29	3.88	3.64
Basilicata	2.39	2.19	3.60	3.36
Calabria	2.34	2.18	3.83	3.80
f. ISLANDS	2.28	2.17	4.24	3.91
Sicily	2.27	2.16	4.25	3.89
Sardinia	2.28	2.19	4.23	3.97

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

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

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euro

December 2015

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
	ITALY	2.42	2.20	3.11	2.98
NORTH-WEST ITALY	2.37	2.12	3.07	2.90
NORTH-EAST ITALY	2.32	2.15	3.14	2.98
CENTRAL ITALY	2.44	2.26	3.09	3.03
SOUTHERN ITALY	2.60	2.39	3.14	3.03
ISLANDS	2.70	2.33	3.24	3.08

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

December 2015		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	4.63	4.93	4.16	6.05	5.22	7.99	4.24
b.	NORTH-WEST ITALY	4.10	4.54	4.13	5.39	4.58	7.96	4.07
	Piedmont and Valle d'Aosta	4.68	4.76	4.31	6.18	4.74	8.01	4.34
	Liguria	4.93	5.24	5.13	7.50	4.77	8.97	4.49
	Lombardy	3.91	4.43	4.04	5.10	4.52	7.86	3.94
c.	NORTH-EAST ITALY	4.59	4.64	4.07	5.95	4.78	6.99	3.94
	Trentino-Alto Adige	3.81	3.71	2.65	4.71	4.17	5.75	4.48
	Veneto	4.66	4.74	4.18	6.30	5.01	7.07	3.42
	Friuli-Venezia Giulia	5.02	5.00	4.21	5.74	5.82	6.80	4.30
	Emilia-Romagna	4.69	4.76	4.29	6.20	4.66	7.58	4.63
d.	CENTRAL ITALY	4.71	4.94	3.54	6.58	5.62	8.06	4.32
	Marche	5.71	5.65	4.65	7.67	5.95	8.28	4.63
	Tuscany	5.47	5.53	4.72	7.71	5.69	8.28	4.48
	Umbria	6.03	5.87	4.56	8.79	6.69	9.26	6.26
	Lazio	4.08	4.39	2.43	5.78	5.43	7.38	4.15
e.	SOUTHERN ITALY	6.48	6.70	5.94	7.14	7.07	9.57	5.11
	Campania	6.12	6.70	5.86	6.82	7.18	9.32	4.67
	Abruzzo and Molise	6.29	6.23	5.25	6.94	7.05	9.11	5.20
	Apulia and Basilicata	6.72	6.67	6.24	7.27	6.65	9.90	5.08
	Calabria	8.26	8.34	7.94	9.05	8.28	9.65	6.97
f.	ISLANDS	5.85	7.13	6.06	7.68	7.51	9.04	5.60
	Sicily	7.17	7.23	6.25	7.80	7.56	8.91	5.79
	Sardinia	4.02	6.88	5.62	7.38	7.38	9.60	5.15

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

December 2015

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. ITALY	0.18	0.95	0.19	0.23	0.10	0.12
b. NORTH-EAST ITALY	0.13	0.47	0.12	0.19	0.08	0.11
Piedmont	0.11	0.22	0.15	0.19	0.07	0.08
Valle d'Aosta	0.21	0.56	0.30	0.42	0.06	0.06
Liguria	0.19	0.90	0.40	0.35	0.08	0.12
Lombardy	0.13	0.42	0.09	0.17	0.09	0.12
c. NORTH-WEST ITALY	0.16	0.51	0.19	0.24	0.10	0.12
Trentino-Alto Adige	0.30	0.50	0.37	0.47	0.12	0.17
Veneto	0.15	0.41	0.24	0.20	0.10	0.11
Friuli-Venezia Giulia	0.13	0.59	0.07	0.20	0.08	0.06
Emilia-Romagna	0.16	0.50	0.15	0.24	0.10	0.13
d. CENTRAL ITALY	0.30	1.20	0.37	0.28	0.14	0.16
Marche	0.24	0.73	0.52	0.31	0.17	0.18
Tuscany	0.20	0.51	0.49	0.32	0.12	0.14
Umbria	0.22	0.41	0.50	0.32	0.27	0.16
Lazio	0.34	1.23	0.34	0.26	0.14	0.16
e. SOUTHERN ITALY	0.14	0.28	0.40	0.25	0.10	0.10
Abruzzo	0.27	0.67	0.74	0.46	0.19	0.19
Molise	0.15	0.14	0.60	0.26	0.08	0.11
Campania	0.10	0.33	0.16	0.14	0.07	0.08
Apulia	0.16	0.20	0.26	0.39	0.13	0.11
Basilicata	0.17	0.35	0.60	0.27	0.11	0.15
Calabria	0.09	0.17	0.27	0.13	0.06	0.08
f. ISLANDS	0.15	0.51	0.85	0.21	0.10	0.09
Sicily	0.15	0.47	0.54	0.24	0.13	0.11
Sardinia	0.15	0.56	0.98	0.17	0.05	0.06

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

December 2015		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.07	0.08	0.11	0.27	0.04	0.06	0.12	0.30
b.	NORTH-WEST ITALY	0.07	0.07	0.09	0.22	0.04	0.06	0.11	0.24
	Piedmont	0.08	0.07	0.09	0.22	0.03	0.05	0.08	0.20
	Valle d'Aosta	0.09	0.10	0.09	0.46	0.02	0.03	0.05	0.15
	Liguria	0.06	0.06	0.09	0.43	0.03	0.06	0.11	0.31
	Lombardy	0.07	0.07	0.09	0.19	0.04	0.07	0.12	0.24
c.	NORTH-EAST ITALY	0.07	0.07	0.11	0.29	0.04	0.07	0.12	0.31
	Trentino-Alto Adige	0.10	0.10	0.15	0.54	0.13	0.13	0.16	0.35
	Veneto	0.07	0.07	0.11	0.24	0.04	0.06	0.12	0.32
	Friuli-Venezia Giulia	0.09	0.08	0.10	0.24	0.03	0.04	0.07	0.18
	Emilia-Romagna	0.06	0.07	0.11	0.29	0.04	0.07	0.13	0.32
d.	CENTRAL ITALY	0.08	0.09	0.14	0.32	0.04	0.07	0.14	0.37
	Marche	0.08	0.12	0.24	0.37	0.04	0.10	0.23	0.54
	Tuscany	0.07	0.07	0.13	0.42	0.04	0.07	0.15	0.41
	Umbria	0.08	0.09	0.17	0.43	0.04	0.08	0.17	0.47
	Lazio	0.10	0.10	0.12	0.28	0.05	0.07	0.12	0.34
e.	SOUTHERN ITALY	0.07	0.07	0.10	0.34	0.03	0.05	0.09	0.31
	Abruzzo	0.10	0.12	0.20	0.59	0.04	0.08	0.17	0.62
	Molise	0.09	0.07	0.09	0.37	0.03	0.07	0.11	0.27
	Campania	0.07	0.06	0.07	0.18	0.02	0.03	0.07	0.23
	Apulia	0.07	0.07	0.11	0.55	0.03	0.05	0.10	0.34
	Basilicata	0.06	0.05	0.09	0.42	0.03	0.06	0.15	0.50
	Calabria	0.07	0.06	0.07	0.16	0.03	0.05	0.09	0.24
f.	ISLANDS	0.07	0.07	0.10	0.27	0.04	0.06	0.10	0.25
	Sicily	0.08	0.09	0.12	0.32	0.04	0.07	0.11	0.29
	Sardinia	0.05	0.05	0.07	0.20	0.03	0.05	0.07	0.14

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

	2015 Oct.	2015 Nov.
a. TOTAL	576,882	582,591
b. GOLD AND GOLD RECEIVABLES	79,015	79,015
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	42,236	42,286
receivables from the IMF	11,355	11,341
securities	26,642	27,088
current accounts and other deposits	3,870	3,368
reverse operations	362	482
other claims	7	7
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,179	1,187
financial counterparties	1,179	1,187
<i>of which:</i> securities	545	546
reverse operations	-	-
other claims	634	641
general government	-	-
other counterparties	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,554	1,558
claims on non-euro-area EU central banks	-	-
securities	1,553	1,558
other claims	..	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	157,338	154,345
main refinancing operations	9,638	16,795
longer-term refinancing operations	147,700	137,550
fine-tuning reverse operations	-	-
structural reverse operations	-	-
marginal lending facility	-	-
credits related to margin calls	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	191,749	200,614
securities held for monetary policy purposes	106,123	114,598
other securities	85,626	86,015

TDB40606

Bank of Italy

	2015 Oct.	2015 Nov.
<i>(cont)</i>		
h. GENERAL GOVERNMENT DEBT	14,236	14,236
i. INTRA-EUROSISTEM CLAIMS	43,204	43,387
participating interest in the ECB	1,333	1,333
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134
net claims related to the allocation of euro banknotes within the Eurosystem	34,737	34,920
other intra-eurosystem claims (net)	-	-
l. OTHER ASSETS	44,545	43,984
<i>of which: investments of reserves and provisions</i>	33,934	34,009
m EXPENSE FOR THE YEAR	1,826	1,979

Notes: The figure for December 2015 will be published in the next issue.

[TDB40616](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2015 Oct.	2015 Nov.
a. TOTAL	576,882	582,591
b. BANKNOTES IN CIRCULATION	169,549	170,345
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	20,916	20,186
current accounts (covering the minimum reserve system)	20,630	20,136
deposit facility	286	50
fixed-term deposits	-	-
fine-tuning reverse operations	-	-
deposits related to margin calls	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	27,235	26,109
general government	24,659	23,052
<i>of which:</i> treasury payment account	24,584	22,978
sinking fund for the redemption of government securities	-	-
other liabilities	76	74
other counterparties	2,575	3,057
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	20	143
liabilities to non-euro-area EU central banks	-	-
other liabilities	20	143
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	406	374
financial sector counterparties	-	-
general government	406	374
other counterparties	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	2
deposits and balances	2	2
other liabilities	-	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	8,235	8,235
i. INTRA-EUROSISTEM LIABILITIES	223,031	229,596
promissory notes covering debt certificates issued by the ECB	-	-
net liabilities related to the allocation or euro banknotes within the Eurosystem	-	-
other intra-Eurosystem liabilities (net)	235,655	229,596

TDB40616

Bank of Italy

	2015 Oct.	2015 Nov.
<i>(cont.)</i>		
I. OTHER LIABILITIES	1,354	1,471
m PROVISIONS	7,749	7,100
provisions for specific risks	970	321
sundry staff-related provisions	6,779	6,779
n. REVALUATION ACCOUNTS	69,399	69,399
o. PROVISION FOR GENERAL RISKS	17,174	17,174
p. CAPITAL AND RESERVES	25,046	25,046
capital	7,500	7,500
ordinary and extraordinary reserves	9,807	9,807
other reserves	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	-	-
r. INCOME FOR THE YEAR	6,766	7,412
s. MEMORANDUM ACCOUNTS	147,754	147,038

Notes: The figure for December 2015 will be published in the next issue.

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.

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

Glossary

Glossary of terms in the tables

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

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

**DERIVATES TRADING
(QUARTERLY FLOW)**

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

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

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

**ECONOMIC PURPOSE OF THE
INVESTMENT**

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

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

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

**FACTORING - ADVANCES ON
RECEIVABLES FACILITIES
GRANTED**

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

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

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

**FINANCIAL DERIVATES:
INTRINSIC VALUE**

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

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
GROSS CUSTOMER BAD DEBTS (NET OF SECURITIES AND REPOS)	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.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN	USED MARGIN: it is the amount of the guarantees actually granted.
GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
INDIVIDUAL PORTFOLIO MANAGEMENT	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.

INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
ITALIAN ELMI	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.
LIKELY DEFAULTS	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.
LOAN FACILITIES - FACILITIES GRANTED	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
LOAN FACILITIES - OVERSHOOT	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
LOAN FACILITIES - UNUSED MARGIN	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
LOAN FACILITIES - USED MARGIN	USED MARGIN: The amount of credit actually disbursed to a customer.
LOAN FACILITIES: FIRST BANK'S SHARE OF TOTAL CREDIT GRANTED (%)	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.
LOANS	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
LOANS LEVEL	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
LOAN FACILITIES: NUMBER OF BORROWERS	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.

LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS: FACILITIES GRANTED	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
MATCHED LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW ADJUSTED BAD DEBTS (CREDIT USED)	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NON-PERFORMING PAST DUE LOANS/EXPOSURES	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.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
PERFORMING LOANS: SUBJECT TO FORBEARANCE	Exposures subject to forbearance: - Non-performing exposures with forbearance measures as per the ITS - Forborne performing exposures as per the ITS
PHONE BANKING	It's about services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS - NUMBER	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
PROPRIETARY TRADING	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.

**QUARTERLY DEFAULT RATES
FOR LOAN FACILITIES
(CREDIT USED)**

The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.

**RECEIVABLES FOR CONSUMER
CREDIT**

Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).

RECEPTION OF ORDERS

It is about the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

REPORTING INSTITUTION

REPORTING INSTITUTIONS - entities that send in the returns from which the information published is drawn. The data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. It includes banks, financial intermediaries referred to in Art.107 of the 1993 Banking Law and Cassa Depositi e Prestiti (CDP). The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major, large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used and as of December 2008, the second classification is no longer used. SIZE CLASS OF BANKS - the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets between 9 billion and 26 billion ; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the "Additional information" concerning the Statistical Bulletin II/2007, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2006, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. INSTITUTIONAL CATEGORIES OF BANKS - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società 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.

RESIDENCE

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

RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS: FACILITIES GRANTED	REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
REVOCABLE LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
SHORT TERM	Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.
SIZE OF OVERALL BORROWERS POSITION, BY CREDIT GRANTED	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
SIZE OF OVERALL BORROWERS POSITION, BY CREDIT USED	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSIDIZED LOANS - AMOUNTS OUTSTANDING	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises 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.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
TERM LOANS: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
TERM LOANS: OVERSHOOT	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
TERM LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
TYPE OF SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
UNDERWRITING	It's about activities that regard placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.