



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 1 - 2017

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## **Statistical Bulletin**

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## Statistical publications and distribution options

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

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

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

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

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*Director:* GRAZIA MARCHESE

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## Notice to readers

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

### II. Symbols:

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

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

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

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## Additional information concerning this issue

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Starting from March 2017 the information contained in the Statistical Bulletin will be gradually reorganized into three new stand-alone specialized reports. With the exception of the two tables on payment services (ATM and POS terminals and online services to customers), which will only be published online in the BDS database, the tables from the old 'Section A - Structural Information' will be incorporated in the new report 'Banks and Financial Institutions: Geographical Distribution', and will be renamed and updated yearly.

For further details, see the notice to readers in the PDF version of the report and the note titled 'Banks and Financial Institutions: Geographical Distribution - Notice to Users'.

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


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

## Key to symbols and information in the index

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

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

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# **Information on banking and financial business**

TDB30101

Banks and financial intermediaries referred to in Single Register

Source: Central Credit Register  
Stocks in millions of euro

	Total		Banks		Financial intermediaries	
	2016 Sept.	2016 Dec.	2016 Sept.	2016 Dec.	2016 Sept.	2016 Dec.
<b>a. NUMBER OF BORROWERS</b>	<b>7,969,386</b>	<b>8,026,046</b>	<b>4,608,811</b>	<b>4,687,919</b>	<b>3,360,575</b>	<b>3,338,127</b>
<i>of which: joint borrowers</i>	2,270,906	2,280,711	1,045,059	1,066,731	1,225,847	1,213,980
<b>b. LOAN FACILITIES</b>						
facilities granted	2,072,215	2,072,360	1,724,611	1,725,141	347,604	347,218
used margin	1,629,754	1,622,685	1,292,486	1,284,551	337,268	338,134
overshoot	53,316	53,456	49,654	49,345	3,663	4,111
unused margin	495,777	503,131	481,778	489,935	13,999	13,195
<i>of which: matched loans</i>						
facilities granted	265,062	269,233	233,898	234,429	31,164	34,804
used margin	128,209	133,538	107,838	108,769	20,371	24,769
<b>term loans</b>						
facilities granted	1,584,770	1,582,721	1,268,475	1,270,445	316,295	312,276
used margin	1,396,994	1,389,767	1,080,795	1,077,174	316,200	312,593
<b>revocable loans</b>						
facilities granted	222,254	220,285	222,109	220,146	145	138
used margin	104,455	99,298	103,758	98,526	697	772
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	393,177	391,589	380,938	382,340	12,239	9,248
used margin	187,869	186,694	176,111	177,949	11,758	8,745
<b>d. BAD DEBTS</b>	<b>252,282</b>	<b>257,670</b>	<b>187,534</b>	<b>191,436</b>	<b>64,748</b>	<b>66,233</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>3,951,576</b>	<b>3,939,590</b>	<b>2,586,326</b>	<b>2,582,104</b>	<b>1,365,250</b>	<b>1,357,486</b>
<i>of which: joint guarantors</i>	1,368,942	1,365,831	908,283	906,155	460,659	459,676
<b>f. GUARANTEES RECEIVED</b>	<b>790,434</b>	<b>785,939</b>	<b>598,840</b>	<b>595,349</b>	<b>191,595</b>	<b>190,591</b>

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

## Banks and CDP

TDC40010

Source: Supervisory returns  
Stocks in millions of euro

	2015 Dec.	2016 Mar.	2016 June	2016 Sept.	2016 Dec.
<b>a. TOTAL STOCKS</b>					
Loans	1,858,978	1,857,295	1,855,095	1,840,738	1,847,917
<i>of which: bad debts</i>	201,705	197,744	198,672	199,756	201,620
Deposits	1,407,191	1,434,917	1,442,622	1,427,529	1,474,394
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,824,272	1,819,568	1,816,167	1,802,354	1,803,310
<i>of which: in non-euro-area currencies</i>	14,589	14,022	14,019	13,971	14,502
more than 12 months	-	-	-	-	-
bad debts	200,727	196,982	197,919	198,972	200,861
Deposits	1,385,612	1,413,946	1,419,534	1,406,495	1,453,981
<i>of which: in non-euro-area currencies</i>	17,257	15,149	16,453	16,735	15,788
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	34,682	37,707	38,911	38,381	44,592
<i>of which: bad debts</i>	977	761	753	783	758
Deposits	21,570	20,964	23,083	21,029	20,407

**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

<b>December 2016</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a. TOTAL</b>		<b>1,803,310</b>	<b>262,203</b>	<b>145,766</b>
<b>b. NORTH-WEST ITALY</b>		<b>590,930</b>	<b>19,764</b>	<b>89,345</b>
	Piedmont	112,758	9,547	6,703
	Valle d'Aosta	2,831	99	346
	Liguria	35,773	1,719	1,076
	Lombardy	439,569	8,399	81,220
<b>c. NORTH-EAST ITALY</b>		<b>374,252</b>	<b>8,580</b>	<b>25,394</b>
	Trentino-Alto Adige	40,503	610	1,036
	Veneto	154,007	3,134	13,949
	Friuli-Venezia Giulia	31,196	1,496	1,517
	Emilia-Romagna	148,545	3,341	8,892
<b>d. CENTRAL ITALY</b>		<b>559,656</b>	<b>211,344</b>	<b>27,310</b>
	Marche	39,845	1,599	180
	Tuscany	109,074	4,297	890
	Umbria	21,259	933	147
	Lazio	389,478	204,515	26,093
<b>e. SOUTHERN ITALY</b>		<b>187,727</b>	<b>15,355</b>	<b>681</b>
	Abruzzo	24,403	1,175	97
	Molise	3,615	230	10
	Campania	77,469	7,430	271
	Apulia	55,394	2,628	260
	Basilicata	6,823	571	16
	Calabria	20,023	3,322	26
<b>f. ISLANDS</b>		<b>90,744</b>	<b>7,159</b>	<b>3,036</b>
	Sicily	64,063	6,110	276
	Sardinia	26,681	1,049	2,759

Note:

## Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households (up to 5 employees)	Consumer households and nec
	industry	building	services		
<b>771,251</b>	<b>236,198</b>	<b>124,108</b>	<b>392,294</b>	<b>89,134</b>	<b>534,928</b>
<b>281,537</b>	<b>91,235</b>	<b>41,580</b>	<b>144,448</b>	<b>25,905</b>	<b>174,367</b>
49,555	17,312	7,117	24,142	6,857	40,093
1,291	455	263	565	217	878
16,988	4,562	2,826	9,484	2,062	13,927
213,703	68,907	31,374	110,257	16,769	119,469
<b>201,496</b>	<b>70,717</b>	<b>30,664</b>	<b>93,765</b>	<b>24,079</b>	<b>114,699</b>
23,677	7,329	3,677	11,856	3,883	11,298
79,630	29,567	10,959	36,777	9,532	47,760
14,716	6,287	2,030	5,862	2,153	11,314
83,472	27,535	13,997	39,270	8,511	44,327
<b>178,220</b>	<b>45,156</b>	<b>32,477</b>	<b>96,416</b>	<b>17,938</b>	<b>124,837</b>
21,422	8,250	4,146	8,584	2,963	13,680
57,840	16,349	8,650	30,565	7,534	38,509
11,215	4,138	1,785	4,782	1,620	7,343
87,743	16,418	17,896	52,485	5,820	65,305
<b>77,942</b>	<b>21,934</b>	<b>14,049</b>	<b>39,562</b>	<b>13,713</b>	<b>80,032</b>
12,246	4,732	2,522	4,664	1,923	8,962
1,420	401	310	643	382	1,573
33,595	8,186	5,196	19,618	3,968	32,204
21,464	6,271	4,186	10,084	4,955	26,087
2,984	817	677	1,342	692	2,559
6,234	1,527	1,158	3,210	1,794	8,646
<b>32,056</b>	<b>7,156</b>	<b>5,338</b>	<b>18,102</b>	<b>7,499</b>	<b>40,993</b>
22,179	5,040	3,251	12,900	5,392	30,105
9,877	2,116	2,087	5,202	2,107	10,888

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

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

December 2016		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>860,385</b>	<b>307,442</b>	<b>225,574</b>	<b>196,158</b>	<b>91,656</b>	<b>39,555</b>
	Agricultural, forestry and fishing	43,444	12,203	14,956	8,230	5,029	3,027
	Mining and quarrying	2,951	1,111	537	1,029	173	101
	Manufacturing	204,009	78,979	64,058	35,374	19,624	5,973
	Electricity, gas, steam and air conditioning supply	27,571	10,263	5,920	7,783	2,390	1,215
	Water supply, sewerage, waste management and remediation activities	9,073	3,052	2,007	2,538	1,012	465
	Construction	133,356	44,483	33,025	34,306	15,411	6,130
	Wholesale and retail trade, repair of motor vehicles and motorcycles	140,466	44,797	34,976	29,335	21,345	10,014
	Transportation and storage	34,686	10,316	6,371	8,941	6,202	2,857
	Accommodation and food service activities	35,931	7,994	11,663	8,122	5,162	2,991
	Information and communication	17,027	8,810	2,416	4,545	796	459
	Financial and insurance activities	9,978	4,274	2,291	2,619	536	257
	Real estate activities	114,418	45,900	29,335	30,187	6,375	2,621
	Professional, scientific and technical activities	44,150	20,537	8,753	11,634	2,238	987
	Administrative and support service activities	20,045	7,407	4,115	5,928	1,930	664
	All remaining activities (sections O, P,Q,R,S,T)	23,283	7,316	5,151	5,587	3,433	1,795

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euro

December 2016

of which:

	International claims	of which:				Local claims in local currency
		banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	

<b>a. TOTAL</b>	<b>394,678</b>	<b>63,872</b>	<b>37,031</b>	<b>76,624</b>	<b>217,151</b>	<b>300,171</b>
<b>b. EUROPE</b>	<b>329,692</b>	<b>55,599</b>	<b>32,270</b>	<b>61,454</b>	<b>180,369</b>	<b>281,744</b>
<i>of which:</i> Albania	514	84	9	104	317	530
Austria	15,615	819	625	2,252	11,919	57,176
Belgium	8,431	4,025	306	463	3,638	994
Bosnia and Herzegovina	740	1	..	200	539	3,055
Bulgaria	5,794	1,114	1	650	4,029	4,750
Czech Republic	4,680	293	80	667	3,640	14,244
Croatia	12,769	420	16	2,171	10,162	9,774
Denmark	2,902	1,932	377	150	443	162
Finland	776	91	189	75	422	1
France	45,282	10,486	10,476	4,209	20,112	-
Germany	41,056	4,990	2,609	9,927	23,530	127,713
Greece	396	6	..	73	317	231
Ireland	6,706	298	405	2,102	3,901	555
Liechtenstein	98	-	-	41	57	-
Luxembourg	17,733	2,766	1,378	3,405	10,185	5,189
Malta	1,256	597	129	150	380	-
Montenegro	10	..	..	..	9	-
Norway	1,657	138	301	384	835	4
Netherlands	16,570	1,173	2,360	1,899	11,138	524
Poland	3,268	289	8	652	2,318	1,078
Portugal	3,031	1,086	3	142	1,801	162
United Kingdom	41,772	12,747	4,879	16,154	7,991	5,223
Romania	6,418	160	672	1,356	4,229	4,664
Russia	10,245	1,112	267	2,079	6,787	8,833
Serbia	3,261	53	384	903	1,921	4,052
Slovakia	5,980	12	111	1,100	4,757	11,434
Slovenia	661	4	10	69	578	4,041
Spain	42,899	6,329	3,391	3,255	29,924	2,649
Sweden	1,463	183	574	189	517	19
Switzerland	7,160	1,431	505	2,462	2,762	5,471
Turkey	12,801	2,676	1,971	2,190	5,964	264
Hungary	4,347	153	109	910	3,175	8,595
<b>c. ASIA</b>	<b>11,931</b>	<b>2,078</b>	<b>2,071</b>	<b>2,459</b>	<b>5,322</b>	<b>2,087</b>
<i>of which:</i> Saudi Arabia	255	58	22	55	120	-
China	1,574	393	593	328	261	986
South Korea	280	100	43	107	30	-
Philippines	214	1	..	3	210	-
Japan	1,709	222	230	719	537	1,084
India	616	307	15	139	155	-
Indonesia	676	13	5	31	627	-

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

<a href="#">TDB30274</a>						<b>Banks</b>
	International claims	of which:				Local claims in local currency
		banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>ASIA (cont.)</b>						
Iran	63	4	5	16	38	-
Israel	377	6	1	29	341	-
Kazakhstan	273	..	1	197	75	-
Malaysia	46	8	-	2	36	-
Pakistan	16	8	1	5	3	-
Qatar	952	222	391	34	305	..
Taiwan	7	4	..	2	..	-
Thailand	70	14	-	50	7	-
<b>d. AFRICA</b>	<b>4,487</b>	<b>593</b>	<b>509</b>	<b>773</b>	<b>2,611</b>	<b>2,495</b>
of which: Algeria	143	14	..	86	42	-
Egypt	1,756	407	165	351	833	2,495
Morocco	229	112	66	27	24	-
South Africa	643	11	56	12	564	-
Tunisia	239	28	194	11	7	-
<b>e. AMERICA</b>	<b>27,798</b>	<b>2,866</b>	<b>1,660</b>	<b>7,662</b>	<b>15,610</b>	<b>13,626</b>
of which: Argentina	89	15	2	19	54	-
Brazil	1,062	466	7	209	380	138
Canada	2,314	356	611	270	1,077	-
Chile	137	20	2	8	107	-
Colombia	65	1	1	18	46	-
Cuba	207	148	57	..	2	-
Mexico	1,052	6	..	371	675	..
Peru	353	2	..	147	204	-
United States	21,458	1,843	966	6,486	12,164	13,459
Uruguay	51	1	-	30	20	-
Venezuela	71	-	-	11	60	-
<b>f. OCEANIA</b>	<b>2,877</b>	<b>187</b>	<b>312</b>	<b>611</b>	<b>1,768</b>	<b>-</b>
of which: Australia	1,730	162	309	512	747	-
New Zealand	112	25	3	10	75	-
<b>g. OFF-SHORE CENTRES</b>	<b>11,352</b>	<b>2,550</b>	<b>208</b>	<b>2,547</b>	<b>6,047</b>	<b>218</b>
of which: Bahamas	1,044	554	-	203	287	-
Cayman Islands	2,688	811	1	265	1,612	-
Gibraltar	6	-	-	..	5	-
Hong Kong	1,095	433	3	367	293	156
Jersey, C.I.	948	..	-	170	778	-
Singapore	2,018	87	6	1,200	726	62
<b>h. INTERNATIONAL ORGANIZATIONS</b>	<b>6,541</b>	<b>-</b>	<b>..</b>	<b>1,118</b>	<b>5,423</b>	<b>-</b>

Notes:

## Distribution by branch location (region)

[TDB10286](#)

Banks

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

December 2016	Number of positions		Total loans
	Current account receivables	Other	
<b>a. TOTAL</b>	<b>7,307</b>	<b>36,692</b>	<b>1,612,746</b>
<b>b. NORTH-WEST ITALY</b>	<b>26</b>	<b>3,445</b>	<b>10,021</b>
Piedmont	486	3,838	109,949
Valle d'Aosta	26	3,445	10,021
Liguria	184	480	32,784
Lombardy	26	3,445	10,021
<b>c. NORTH-EAST ITALY</b>	<b>1,563</b>	<b>5,925</b>	<b>323,495</b>
Trentino-Alto Adige	162	305	37,818
Veneto	597	3,259	128,434
Friuli-Venezia Giulia	154	433	26,547
Emilia-Romagna	649	1,927	130,697
<b>d. CENTRAL ITALY</b>	<b>1,725</b>	<b>7,973</b>	<b>322,187</b>
Marche	268	508	35,516
Tuscany	599	3,871	115,346
Umbria	154	324	15,540
Lazio	703	3,271	155,786
<b>e. SOUTHERN ITALY</b>	<b>1,172</b>	<b>3,445</b>	<b>130,710</b>
Abruzzo	164	405	19,816
Molise	30	55	2,551
Campania	425	1,486	51,790
Apulia	344	1,035	40,859
Basilicata	46	105	4,399
Calabria	163	359	11,296
<b>f. ISLANDS</b>	<b>644</b>	<b>1,850</b>	<b>58,132</b>
Sicily	510	1,396	40,824
Sardinia	134	454	17,308

**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					
<b>December 2016</b>					
		<b>Loans</b>	<b>Deposits</b>		
<b>a.</b>	<b>ITALY</b>	<b>1,569,231</b>	<b>1,169,786</b>		
<b>b.</b>	<b>PIEDMONT</b>	<b>106,828</b>	<b>83,629</b>		
	<b>Province of Alessandria</b>	<b>7,508</b>	<b>6,611</b>		
	Alessandria	2,842	1,855		
	Acqui Terme	527	456		
	Arquata Scrivia	63	86		
	Casale Monferrato	1,089	918		
	Castelnuovo Scrivia	88	93		
	Novi Ligure	649	622		
	Ovada	230	326		
	Tortona	812	776		
	Valenza	507	368		
	<b>Province of Asti</b>	<b>4,493</b>	<b>4,037</b>		
	Asti	2,480	2,198		
	Canelli	330	286		
	Nizza Monferrato	342	207		
	<b>Province of Biella</b>	<b>4,396</b>	<b>3,500</b>		
	Biella	3,470	2,043		
	Candelo	33	58		
	Cossato	270	304		
	Trivero	81	140		
	Valle Mosso	71	124		
	Vigliano Biellese	57	103		
	<b>Province of Cuneo</b>	<b>13,576</b>	<b>13,522</b>		
	Cuneo	2,167	2,354		
	Alba	1,977	1,576		
	Barge	61	98		
	Borgo San Dalmazzo	254	234		
	Boves	115	169		
	Bra	792	636		
	Busca	116	166		
	Canale	184	137		
	Caraglio	109	170		
	Carrù	164	239		
	Cavallermaggiore	72	63		
	Centallo	162	193		
	Ceva	215	235		
	Cherasco	303	218		
	Dogliani	169	179		
	Dronero	94	157		
	Fossano	738	703		
	<b>Province of Cuneo (cont.)</b>				
	Mondovì		721	550	
	Racconigi		180	172	
	Saluzzo		999	744	
	Santo Stefano Belbo		143	173	
	Savigliano		605	550	
	Verzuolo		77	77	
	Villanova Mondovì		141	116	
	<b>Province of Novara</b>		<b>6,022</b>	<b>5,527</b>	
	Novara		3,098	2,429	
	Arona		496	396	
	Bellinzago Novarese		40	71	
	Borgomanero		833	649	
	Cameri		67	94	
	Castelletto Sopra Ticino		70	71	
	Galliate		166	186	
	Oleggio		152	185	
	Trecale		207	254	
	<b>Province of Turin</b>		<b>66,101</b>	<b>45,748</b>	
	Turin		52,446	28,932	
	Alpignano		196	279	
	Beinasco		147	265	
	Borgaro Torinese		113	142	
	Carmagnola		406	422	
	Caselle Torinese		200	193	
	Castellamonte		65	123	
	Chieri		578	590	
	Chivasso		592	528	
	Ciriè		429	437	
	Collegno		619	594	
	Cuorgnè		121	180	
	Giaveno		92	206	
	Grugliasco		283	359	
	Ivrea		734	865	
	Leini		166	159	
	Moncalieri		1,169	970	
	Nichelino		352	438	
	None		53	70	
	Orbassano		445	440	
	Pinerolo		780	853	
	Poirino		75	133	
	Rivarolo Canavese		338	352	
	Rivoli		980	816	
	San Mauro Torinese		165	251	
	Settimo Torinese		745	603	
	Susa		64	124	
	Trofarello		145	170	
	Venaria		257	328	

## Distribution by branch location (municipality)

<a href="#">TDB10194</a>				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans		Deposits		
	Loans		Deposits		
<b>Province of Turin (cont.)</b>					
Vinovo	103	126			
Volpiano	127	188			
<b>Province of Verbano-CusioOssola</b>	<b>2,391</b>	<b>2,100</b>			
Verbania	1,051	730			
Domodossola	314	404			
Gravellona Toce	227	151			
Omegna	303	229			
Stresa	77	83			
<b>Province of Vercelli</b>	<b>2,341</b>	<b>2,585</b>			
Vercelli	1,072	1,011			
Borgosesia	423	372			
Crescentino	106	111			
Gattinara	81	115			
Santhià	174	172			
Trino	73	114			
Varallo	85	108			
<b>c. VALLE D'AOSTA</b>	<b>1,666</b>	<b>2,380</b>			
<b>Province of Aosta</b>	<b>1,666</b>	<b>2,380</b>			
Aosta	967	1,175			
Chatillon	71	114			
Courmayeur	83	92			
<b>d. LIGURIA</b>	<b>32,508</b>	<b>26,341</b>			
<b>Province of Genoa</b>	<b>21,364</b>	<b>16,639</b>			
Genoa	18,537	13,076			
Arenzano	135	158			
Busalla	208	125			
Chiavari	785	836			
Lavagna	97	160			
Rapallo	327	455			
Recco	107	177			
Santa Margherita Ligure	152	180			
Sestri Levante	281	316			
<b>Province of Imperia</b>	<b>2,852</b>	<b>2,786</b>			
Imperia	1,022	879			
Bordighera	134	176			
Diano Marina	121	131			
San Remo	667	792			
Taggia	218	200			
Ventimiglia	310	311			
<b>Province of La Spezia</b>	<b>3,330</b>	<b>2,975</b>			
La Spezia	2,024	1,700			
Bolano	96	75			
Lerici	67	96			
Sarzana	578	496			
<b>Province of Savona</b>	<b>4,962</b>	<b>3,941</b>			
Savona	1,749	1,282			
Alassio	179	190			
Albenga	942	620			
Albisola Superiore	102	91			
Andora	98	74			
Cairo Montenotte	249	165			
Finale Ligure	178	194			
Loano	450	262			
Pietra Ligure	93	109			
Vado Ligure	131	125			
Varazze	161	207			
<b>e. LOMBARDY</b>	<b>599,385</b>	<b>366,534</b>			
<b>Province of Bergamo</b>	<b>32,985</b>	<b>20,795</b>			
Bergamo	13,275	5,960			
Albino	398	332			
Alzano Lombardo	221	186			
Calusco d'Adda	384	185			
Caravaggio	428	376			
Castelli Calepio	107	81			
Clusone	273	224			
Costa Volpino	130	120			
Curno	112	108			
Dalmine	824	489			
Gandino	56	76			
Grumello del Monte	669	287			
Lefte	==	==			
Lovere	292	198			
Martinengo	225	142			
Nembro	277	211			
Osio Sotto	272	178			
Ponte San Pietro	469	277			
Romano di Lombardia	649	392			
Sarnico	363	325			
Seriate	892	513			
Stezzano	201	136			
Trescore Balneario	393	297			
Treviglio	1,614	1,142			
Treviolo	180	120			
Villa d'Alme	86	79			
Zogno	141	179			



## Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Brescia</b>	<b>44,283</b>	<b>26,870</b>	<b>Province of Como (cont.)</b>		
Brescia	21,159	9,636	Lurate Caccivio	226	164
Bagnolo Mella	190	176	Mariano Comense	698	516
Bedizzole	198	161	Olgiate Comasco	400	269
Botticino	226	177	Villa Guardia	191	216
Breno	353	226			
Capriolo	190	152	<b>Province of Cremona</b>	<b>8,617</b>	<b>6,166</b>
Carpenedolo	265	229	Cremona	3,407	1,862
Chiari	948	567	Casalmaggiore	329	315
Concesio	271	202	Castelleone	211	167
Darfo Boario Terme	677	380	Crema	1,842	1,173
Desenzano del Garda	967	609	Pandino	191	147
Erbusco	158	120	Piadena	54	76
Flero	190	161	Pizzighettone	150	106
Gavardo	329	213	Soncino	366	169
Ghedi	378	330	Soresina	181	230
Gussago	414	291			
Iseo	247	239	<b>Province of Lecco</b>	<b>8,154</b>	<b>6,800</b>
Leno	234	253	Lecco	3,449	2,263
Lonato	267	207	Calolziocorte	295	276
Lumezzane	937	522	Casatenovo	291	296
Manerbio	707	305	Mandello del Lario	172	245
Montichiari	1,055	558	Merate	943	644
Orzinuovi	512	342	Oggiono	277	298
Ospitaletto	345	303	Olgiate Molgora	66	109
Palazzolo sull'Oglio	825	499	Olginate	105	126
Pisogne	307	281	Valmadrera	177	208
Ponte di Legno	244	63			
Quinzano d'Oglio	133	89	<b>Province of Lodi</b>	<b>6,161</b>	<b>4,156</b>
Rezzato	379	279	Lodi	4,005	2,213
Rovato	1,012	483	Casalpusterlengo	285	259
Salò	351	304	Codogno	567	394
Sarezzo	254	184	Sant'Angelo Lodigiano	303	271
Sirmione	151	125			
Travagliato	471	207	<b>Province of Mantua</b>	<b>11,826</b>	<b>7,314</b>
Verolanuova	246	158	Mantua	4,207	2,083
Vestone	357	199	Asola	362	295
Villa Carcina	233	161	Borgo Virgilio	71	79
Vobarno	118	121	Castel Goffredo	291	301
			Castiglione delle Stiviere	1,062	588
<b>Province of Como</b>	<b>12,456</b>	<b>10,745</b>	Goito	321	149
Como	3,891	2,909	Gonzaga	171	108
Cabiate	71	122	Marmirolo	119	57
Cantù	1,450	1,100	Moglia	165	103
Cermenate	269	206	Ostiglia	136	95
Cernobbio	121	135	Pegognaga	149	102
Erba	961	632	Poggio Rusco	218	169
Fino Mornasco	147	147	Porto Mantovano	417	207
Inverigo	174	148			
Lomazzo	189	175			

## Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>		
Quistello	76	62	Rozzano	495	522
Sermide	114	100	San Donato Milanese	3,105	1,140
Suzzara	458	346	San Giuliano Milanese	548	462
Viadana	846	402	Sedriano	==	==
			Segrate	869	898
			Senago	303	228
<b>Province of Milan</b>	<b>422,031</b>	<b>237,021</b>	Sesto San Giovanni	1,541	1,532
Milan	379,228	190,443	Settimo Milanese	298	326
Abbiategrosso	825	686	Trezzano sul Naviglio	351	335
Arese	169	333	Trezzo sull'Adda	488	403
Assago	286	157	Vignate	95	96
Bareggio	293	239	Vimodrone	247	266
Binasco	295	326			
Bollate	664	603	<b>Province of Monza-Brianza</b>	<b>21,096</b>	<b>17,765</b>
Bresso	338	432	Agrate Brianza	612	412
Buccinasco	403	310	Arcore	392	362
Busto Garolfo	247	252	Besana in Brianza	223	256
Carugate	392	316	Biassono	229	268
Cassano d'Adda	353	311	Bovisio-Masciago	164	200
Cassina de' Pecchi	272	289	Brugherio	491	582
Castano Primo	227	189	Carate Brianza	355	467
Cernusco sul Naviglio	789	773	Carnate	61	74
Cesano Boscone	504	292	Cavenago di Brianza	128	113
Cinisello Balsamo	1,168	944	Cesano Maderno	722	606
Cologno Monzese	1,196	662	Concorezzo	345	325
Corbetta	247	188	Cornate d'Adda	133	101
Cormano	158	263	Desio	1,268	890
Cornaredo	321	262	Giussano	468	389
Corsico	1,189	917	Lentate sul Seveso	159	195
Cusano Milanino	305	314	Limbiate	326	290
Garbagnate Milanese	400	319	Lissone	847	897
Gorgonzola	585	448	Meda	448	473
Inveruno	102	117	Monza	7,795	5,014
Lacchiarella	80	123	Muggiò	288	271
Lainate	417	427	Nova Milanese	369	318
Legnano	2,556	1,735	Seregno	1,711	1,443
Locate di Triulzi	94	176	Seveso	200	277
Magenta	850	625	Vedano al Lambro	175	210
Melegnano	585	449	Villasanta	206	220
Melzo	790	472	Vimercate	1,179	789
Nerviano	165	204			
Novate Milanese	407	331	<b>Province of Pavia</b>	<b>8,001</b>	<b>8,288</b>
Opera	268	227	Pavia	2,598	2,743
Paderno Dugnano	534	581	Broni	228	289
Parabiago	402	400	Casteggio	271	286
Paullo	353	259	Gambolò	45	63
Peschiera Borromeo	799	401	Garlasco	117	143
Pioltello	492	359	Mede	108	127
Rho	1,604	1,184	Mortara	345	278
			Robbio	67	109

## Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
Source: Supervisory returns Stocks in millions of euros				
			<b>Loans</b>	<b>Deposits</b>
<b>Province of Pavia (cont.)</b>				
Sannazzaro de' Burgondi	82,669	109,146		
Stradella	312,454	315,001		
Vigevano	1,324,321	1,082,403		
Voghera	926,608	833,861		
<b>Province of Sondrio</b>			<b>6,643,991</b>	<b>5,389,943</b>
Sondrio	2,834,340	2,562,711		
Bormio	350,429	196,253		
Chiavenna	294,924	294,479		
Delebio	247,263	188,138		
Morbegno	613,856	396,514		
Tirano	301,652	243,151		
<b>Province of Varese</b>			<b>17,130,27</b>	<b>15,225,43</b>
Varese	3,393,006	2,872,750		
Busto Arsizio	2,626,802	2,338,453		
Cardano al Campo	96,107	125,177		
Caronno Pertusella	322,169	302,838		
Cassano Magnago	268,294	270,007		
Castellanza	308,213	339,225		
Fagnano Olona	121,632	134,112		
Ferno	102,393	92,754		
Gallarate	2,366,011	1,571,794		
Gavirate	241,565	229,432		
Laveno-Mombello	109,803	105,967		
Lonate Pozzolo	126,253	120,758		
Luino	368,755	317,310		
Malnate	205,887	183,973		
Olgiate Olona	66,352	106,294		
Samarate	97,980	142,753		
Saronno	2,024,855	1,591,645		
Sesto Calende	147,016	206,417		
Somma Lombardo	262,534	266,576		
Tradate	480,344	449,041		
Uboldo	93,892	112,056		
<b>f. TRENTINO-ALTO-ADIGE</b>			<b>37,651,85</b>	<b>32,368,04</b>
			<b>7</b>	<b>8</b>
<b>Province of Bolzano</b>			<b>21,078,24</b>	<b>18,703,46</b>
Bolzano	8,246,709	5,534,583		
Appiano sulla Strada del Vino	409,392	421,680		
Badia	281,965	113,771		
Bressanone	992,168	1,380,156		
Brunico	837,765	835,462		
Campo Tures	250,230	160,643		
Chiusa	121,083	121,925		
<b>Province of Bolzano (cont.)</b>				
Egna	252,156	184,972		
Laives	285,170	286,778		
Lana	504,223	497,710		
Malles Venosta	178,875	132,799		
Merano	1,258,787	1,214,824		
Ortisei	166,929	177,380		
Vipiteno	499,021	328,620		
<b>Province of Trento</b>			<b>16,573,60</b>	<b>13,664,58</b>
Trento	5,440,054	4,537,028		
Arco	382,992	347,213		
Borgo Valsugana	206,677	183,260		
Cavalese	267,674	127,331		
Cles	548,641	295,901		
Lavis	377,280	299,819		
Malè	145,414	108,095		
Mezzolombardo	343,941	227,264		
Pergine Valsugana	499,884	454,310		
Riva del Garda	680,365	434,638		
Rovereto	1,438,877	1,032,772		
Storo	182,194	97,999		
Tione di Trento	262,671	259,293		
<b>g. VENETO</b>			<b>126,923,3</b>	<b>104,456,5</b>
			<b>75</b>	<b>81</b>
<b>Province of Belluno</b>			<b>2,924,258</b>	<b>3,174,410</b>
Belluno	899,755	875,172		
Agordo	59,043	96,530		
Auronzo di Cadore	42,281	52,037		
Cortina d'Ampezzo	313,313	226,051		
Domègge di Cadore	105,425	60,039		
Feltre	370,451	455,969		
Pieve di Cadore	80,936	129,418		
Santo Stefano di Cadore	50,410	57,873		
			<b>22,969,92</b>	<b>17,551,02</b>
<b>Province of Padua</b>			<b>7</b>	<b>4</b>
Padua	10,005,56	6,697,885		
Abano Terme	516,768	358,461		
Albignasego	333,720	273,300		
Borgoricco	97,711	146,201		
Cadoneghe	248,023	167,662		
Campodarsego	493,861	400,445		
Camposampiero	758,051	341,882		
Cittadella	955,625	613,746		
Conselve	305,935	234,146		
Este	458,139	341,503		

## Distribution by branch location (municipality)

<u>TDB10194</u>				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Padua (cont.)</b>			<b>Province of Treviso (cont.)</b>		
Limena	369,829	203,240	Vedelago	225,320	275,555
Monselice	436,182	396,738	Villorba	525,259	345,032
Montagnana	176,106	209,938	Vittorio Veneto	559,308	569,744
Montegrotto Terme	313,111	205,688	Volpago del Montello	100,529	78,032
Piazzola sul Brenta	166,758	165,933		<b>18,249,55</b>	<b>19,357,18</b>
Piombino Dese	248,841	155,101		<b>3</b>	<b>9</b>
Piove di Sacco	710,311	499,643	<b>Province of Venice</b>		
Rubano	468,674	354,499	Venice	9,180,376	11,624,494
San Martino di Lupari	239,363	274,564	Caorle	288,413	140,501
Selvazzano Dentro	264,030	243,314	Cavarzere	120,192	149,174
Solesino	80,256	94,903	Chioggia	864,661	579,840
Tombolo	115,013	67,919	Dolo	432,305	356,270
Trebaseleghe	155,633	189,222	Eraclea	83,154	87,795
Vigonza	315,018	314,931	lesolo	948,423	447,380
Vigodarzere	120,915	104,360	Marcon	232,485	190,184
			Martellago	314,916	305,335
<b>Province of Rovigo</b>	<b>4,131,135</b>	<b>3,553,554</b>	Mira	293,303	358,493
Rovigo	1,588,428	1,034,351	Mirano	464,287	480,071
Adria	440,141	451,054	Noale	263,822	259,928
Badia Polesine	216,119	175,369	Portogruaro	720,482	499,965
Lendinara	172,362	188,032	San Donà di Piave	1,183,124	953,511
Porto Tolle	198,147	230,467	San Michele al Tagliamento	360,970	175,018
Porto Viro	228,413	188,673	Santo Stino di Livenza	111,897	115,746
			Scorzè	266,055	321,850
<b>Province of Treviso</b>	<b>25,096,91</b>	<b>19,874,55</b>	Spinea	216,651	333,137
Treviso	7,839,641	5,100,118	Strà	247,878	171,956
Casale sul Sile	154,951	116,997		<b>29,453,65</b>	<b>23,226,09</b>
Castelfranco Veneto	1,165,748	830,278		<b>6</b>	<b>9</b>
Conegliano	1,602,623	1,302,955	<b>Province of Verona</b>		
Gaiarine	134,599	126,226	Verona	17,297,68	13,569,65
Istrana	80,410	96,743	Affi	102,148	53,089
Mogliano Veneto	562,676	498,731	Bovolone	314,730	280,694
Montebelluna	2,559,861	3,116,524	Bussolengo	522,778	416,598
Motta di Livenza	193,363	171,520	Castel d'Azzano	115,762	171,828
Oderzo	1,177,757	528,956	Cerea	416,447	309,767
Paese	470,414	227,272	Cologna Veneta	123,287	139,269
Pieve di Soligo	375,276	315,859	Isola della Scala	213,111	160,513
Ponte di Piave	142,860	117,741	Legnago	876,889	684,321
Preganziol	220,592	182,461	Negrar	220,157	288,487
Quinto di Treviso	204,241	153,526	Nogara	184,160	118,057
Resana	114,026	126,378	Pescantina	146,365	128,690
Riese Pio X	224,012	151,620	Peschiera del Garda	345,835	210,563
Roncade	205,394	159,895	San Bonifacio	924,502	532,032
San Vendemiano	69,889	119,284	San Giovanni Lupatoto	805,920	531,808
Silea	482,428	133,538	San Martino Buon Albergo	702,986	345,757
Spresiano	190,265	149,761	Sant'Ambrogio di Valpolicella	493,793	269,405
Susegana	302,093	179,507	Valeggio sul Mincio	148,407	165,581
Valdobbiadene	357,846	238,415	Villafranca di Verona	1,153,562	650,111

## Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
<u>JDB10194</u>					
Source: Supervisory returns Stocks in millions of euros					
	<b>Province of Vicenza</b>	<b>24,097,92</b>	<b>17,719,75</b>		
	Vicenza	8,994,501	6,291,048		
	Altavilla Vicentina	193,152	128,070		
	Arzignano	1,273,682	707,941		
	Asiago	206,054	156,071		
	Bassano del Grappa	1,574,555	1,027,938		
	Breganze	100,219	130,781		
	Caldogno	116,146	102,774		
	Camisano Vicentino	249,443	144,593		
	Cassola	301,367	186,135		
	Chiampo	168,455	180,703		
	Cornedo Vicentino	141,947	130,860		
	Creazzo	211,438	169,593		
	Dueville	221,106	207,341		
	Lonigo	427,469	277,111		
	Malo	271,523	218,201		
	Marano Vicentino	162,388	112,626		
	Marostica	387,315	369,063		
	Montebello Vicentino	173,826	103,893		
	Montecchio Maggiore	833,674	470,915		
	Mussolente	95,299	65,190		
	Noventa Vicentina	214,577	182,372		
	Romano d'Ezzelino	78,844	133,549		
	Rosà	288,300	190,321		
	Sandriago	258,016	200,986		
	Schio	1,278,794	1,034,577		
	Sossano	58,252	65,647		
	Tezze sul Brenta	133,764	148,746		
	Thiene	1,238,765	715,069		
	Torri di Quartesolo	676,162	276,765		
	Valdagno	295,193	379,111		
		<b>26,328,18</b>	<b>26,098,77</b>		
<b>h.</b>	<b>FRIULI VENEZIA GIULIA</b>	<b>4</b>	<b>3</b>		
	<b>Province of Gorizia</b>	<b>2,203,399</b>	<b>2,030,647</b>		
	Gorizia	792,345	770,749		
	Cormons	131,504	110,729		
	Gradisca d'Isonzo	76,322	72,599		
	Grado	205,209	109,292		
	Monfalcone	428,630	405,139		
	Ronchi dei Legionari	142,928	125,461		
	<b>Province of Pordenone</b>	<b>6,192,572</b>	<b>5,167,627</b>		
	Pordenone	2,704,295	1,971,828		
	Azzano Decimo	379,717	350,773		
	Casarsa della Delizia	88,951	94,163		
	Cordenons	140,419	187,498		
	<b>Province of Pordenone (cont.)</b>				
	Fiume Veneto	145,695	137,236		
	Maniago	272,868	175,293		
	Pasiano	68,191	62,045		
	Porcia	195,996	164,384		
	Prata di Pordenone	100,923	95,596		
	Sacile	437,392	362,643		
	San Vito al Tagliamento	412,974	239,767		
	Spilimbergo	250,225	251,988		
	Zoppola	52,600	53,647		
	<b>Province of Trieste</b>	<b>3,704,131</b>	<b>7,866,441</b>		
	Trieste	3,522,556	7,583,019		
		<b>14,228,08</b>	<b>2</b>	<b>11,034,058</b>	
	<b>Province of Udine</b>				
	Udine	7,073,775	4,469,713		
	Buia	158,030	111,651		
	Buttrio	71,722	96,531		
	Cervignano del Friuli	349,113	210,852		
	Cividale del Friuli	515,674	647,143		
	Codroipo	393,757	299,435		
	Fagagna	71,167	90,569		
	Gemona del Friuli	234,311	220,378		
	Latisana	256,090	179,753		
	Lignano Sabbiadoro	341,388	148,809		
	Maiano	60,426	68,211		
	Manzano	197,565	205,525		
	Palmanova	402,965	162,421		
	Pasian di Prato	246,972	163,878		
	Pavia di Udine	79,781	105,774		
	Reana del Roiale	100,815	69,761		
	San Daniele del Friuli	235,857	156,236		
	San Giorgio di Nogaro	180,635	117,574		
	San Giovanni al Natisone	147,331	119,523		
	Tarcento	122,699	150,083		
	Tarvisio	75,890	66,912		
	Tavagnacco	316,739	233,212		
	Tolmezzo	313,485	373,751		
	Tricesimo	103,016	105,707		
		<b>130,148,9</b>	<b>101,297,2</b>		
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>32</b>	<b>13</b>		
	<b>Province of Bologna</b>	<b>31,776,24</b>	<b>27,432,86</b>		
	Bologna	19,432,75	16,402,45		
	Anzola dell'Emilia	251,405	228,634		
	Argelato	329,400	308,800		

## Distribution by branch location (municipality)

<u>TDB10194</u>				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans		Deposits		
			Loans	Deposits	
<b>Province of Bologna (cont.)</b>					
Budrio	295,540	322,492			
Calderara di Reno	395,539	271,997			
Casalecchio di Reno	1,176,076	1,078,914			
Castel Maggiore	339,051	291,880			
Castel San Pietro Terme	385,205	402,840			
Castenaso	444,953	375,017			
Crevalcore	244,547	203,996			
Granarolo dell'Emilia	263,983	308,062			
Imola	2,301,681	1,565,781			
Medicina	260,230	240,995			
Minerbio	124,742	149,261			
Molinella	204,804	209,925			
Ozzano dell'Emilia	371,419	290,683			
Pianoro	258,185	324,055			
Pieve di Cento	114,469	144,608			
Porretta Terme	==	==			
San Giorgio di Piano	214,592	150,749			
San Giovanni in Persiceto	753,047	580,808			
San Lazzaro di Savena	867,238	759,701			
Sasso Marconi	252,828	245,892			
Valsamoggia	298,186	339,364			
Vergato	154,694	141,392			
Zola Predosa	438,521	419,915			
	<b>5,968,119</b>	<b>5,496,728</b>			
<b>Province of Ferrara</b>					
Ferrara	3,505,173	2,646,960			
Argenta	215,919	231,770			
Bondeno	165,816	178,450			
Cento	782,070	771,000			
Codigoro	108,411	144,972			
Comacchio	315,635	260,850			
Copparo	143,418	245,734			
Portomaggiore	111,447	135,058			
Sant'Agostino	155,349	171,644			
	<b>11,699,373</b>	<b>8,793,798</b>			
<b>Province of Forlì</b>					
Forlì	4,419,242	2,816,180			
Bagno di Romagna	135,786	100,534			
Bertinoro	104,720	145,606			
Cesena	3,948,740	3,021,999			
Cesenatico	824,166	504,782			
Forlimpopoli	170,496	205,714			
Gambettola	326,654	246,982			
Meldola	121,471	134,249			
San Mauro Pascoli	268,721	262,061			
Sarsina	57,681	80,500			
Savignano sul Rubicone	507,451	365,015			
	<b>11,699,373</b>	<b>8,793,798</b>			
<b>Province of Modena</b>					
Modena			<b>25,533,85</b>	<b>16,591,30</b>	
Campogalliano			12,416,69	7,073,487	
Carpi			177,715	136,774	
Castelfranco Emilia			2,048,188	1,649,487	
Castelvetro di Modena			482,437	429,225	
Cavezzo			156,746	135,718	
Finale Emilia			294,757	181,992	
Fiorano Modenese			388,926	306,306	
Formigine			709,729	287,922	
Maranello			643,586	633,395	
Mirandola			457,179	436,482	
Pavullo nel Frignano			1,341,330	650,145	
San Felice sul Panaro			329,045	291,897	
Sassuolo			302,771	165,491	
Soliera			2,031,098	1,290,058	
Spilamberto			257,851	201,596	
Vignola			230,514	208,123	
			874,090	669,583	
			<b>12,006,53</b>	<b>10,415,35</b>	
<b>Province of Parma</b>					
Parma			<b>4</b>	<b>5</b>	
Borgo Val di Taro			7,519,649	6,538,038	
Busseto			137,428	137,234	
Collecchio			150,172	140,454	
Colorno			450,634	375,522	
Felino			330,389	201,061	
Fidenza			165,277	99,128	
Fontanellato			746,955	630,984	
Fornovo di Taro			129,913	112,787	
Langhirano			175,672	159,706	
Noceto			368,028	238,953	
Salsomaggiore Terme			259,565	197,770	
San Secondo Parmense			182,525	194,930	
Sorbolo			99,948	96,558	
Traversetolo			137,050	134,184	
			150,325	140,770	
			<b>6,528,761</b>	<b>5,977,457</b>	
<b>Province of Piacenza</b>					
Piacenza			<b>5</b>	<b>7,364,495</b>	
Borgonovo Val Tidone			4,155,429	3,262,464	
Castel San Giovanni			132,971	138,861	
Fiorenzuola d'Arda			260,617	247,078	
Podenzano			473,428	363,629	
			78,343	103,151	
			<b>10,786,01</b>		
<b>Province of Ravenna</b>					
Ravenna			<b>5</b>	<b>7,364,495</b>	
Alfonsine			5,262,786	3,035,615	
			244,507	183,341	

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Ravenna (cont.)</b>			<b>I. MARCHE</b>	<b>35,457</b>	<b>27,187</b>
Bagnacavallo	323	232	<b>Province of Ancona</b>	<b>13,648</b>	<b>9,029</b>
Brisighella	52	80	Ancona	3,562	2,489
Castel Bolognese	178	159	Camerano	165	214
Cervia	1,066	541	Castelfidardo	435	292
Conselice	100	156	Chiaravalle	222	195
Cotignola	98	102	Fabriano	647	673
Faenza	1,790	1,288	Falconara Marittima	375	361
Fusignano	79	100	Iesi	4,657	1,547
Lugo	1,062	891	Osimo	730	508
Massa Lombarda	145	113	Senigallia	903	707
Riolo Terme	63	96			
Russi	206	224	<b>Province of Ascoli Piceno</b>	<b>4,624</b>	<b>3,106</b>
			Ascoli Piceno	1,571	1,061
<b>Province of Reggio Emilia</b>	<b>17,153</b>	<b>11,919</b>	Grottammare	227	188
Reggio Emilia	10,340	5,740	San Benedetto del Tronto	1,849	909
Albinea	76	105			
Bagnolo in Piano	160	144	<b>Province of Fermo</b>	<b>2,313</b>	<b>2,120</b>
Brescello	56	84	Fermo	668	557
Casalgrande	425	358	Montegranaro	192	144
Castellarano	267	224	Porto San Giorgio	413	340
Castelnovo ne' Monti	181	188	Porto Sant'Elpidio	343	252
Cavriago	172	190	Sant'Elpidio a mare	84	157
Correggio	904	557			
Guastalla	377	464	<b>Province of Macerata</b>	<b>6,880</b>	<b>6,526</b>
Luzzara	160	155	Macerata	2,613	2,180
Montecchio Emilia	297	297	Camerino	121	156
Novellara	234	245	Civitanova Marche	1,410	1,059
Poviglio	66	128	Corridonia	251	158
Reggiolo	211	150	Porto Recanati	153	166
Rubiera	559	331	Recanati	351	375
Sant'Ilario d'Enza	276	212	San Severino Marche	165	186
Scandiano	470	473	Tolentino	399	383
Toano	85	67	Treia	149	146
<b>Province of Rimini</b>	<b>8,697</b>	<b>7,306</b>	<b>Province of Pesaro e Urbino</b>	<b>7,992</b>	<b>6,405</b>
Rimini	4,503	3,826	Pesaro	2,719	2,160
Bellaria Igea Marina	581	340	Cagli	102	138
Cattolica	726	435	Fano	1,955	1,238
Misano Adriatico	156	164	Fossombrone	203	199
Morciano di Romagna	238	274	Gabicce Mare	156	119
Riccione	1,157	846	Mondolfo	213	174
San Giovanni in Marignano	131	163	Pergola	138	143
Santarcangelo di Romagna	452	437	Saltara	136	83
Verucchio	205	194	Urbino	250	323
			Vallefoglia	323	214

## Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
<a href="#">TDB10194</a>					
<b>m.</b>	<b>TUSCANY</b>	<b>114,646</b>	<b>65,728</b>		
	<b>Province of Arezzo</b>	<b>7,210</b>	<b>5,461</b>		
	Arezzo	3,560	2,353		
	Bibbiena	192	227		
	Castiglion Fiorentino	189	166		
	Cortona	356	320		
	Foiano della Chiana	117	121		
	Monte San Savino	168	116		
	Montevarchi	689	379		
	San Giovanni Valdarno	476	336		
	Sansepolcro	373	254		
	Stia	-	-		
	Terranuova Bracciolini	136	143		
	<b>Province of Florence</b>	<b>49,167</b>	<b>21,464</b>		
	Florence	36,508	12,124		
	Bagno a Ripoli	752	328		
	Barberino di Mugello	203	116		
	Borgo San Lorenzo	332	299		
	Calenzano	476	326		
	Campi Bisenzio	951	607		
	Capraia e Limite	==	==		
	Castelfiorentino	555	346		
	Certaldo	347	271		
	Empoli	1,886	1,183		
	Figline e Incisa Valdarno	294	312		
	Fucecchio	484	332		
	Greve in Chianti	141	155		
	Lastra a Signa	209	221		
	Montaione	95	32		
	Montelupo Fiorentino	314	204		
	Pontassieve	345	389		
	Reggello	133	134		
	San Casciano in Val di Pesa	332	295		
	Scandicci	1,268	934		
	Scarperia e San Piero	67	89		
	Sesto Fiorentino	1,351	923		
	Signa	347	240		
	Tavarnelle Val di Pesa	252	175		
	Vinci	306	211		
	<b>Province of Grosseto</b>	<b>4,359</b>	<b>2,598</b>		
	Grosseto	2,225	1,165		
	Castiglione della Pescaia	152	116		
	Follonica	537	280		
	Massa Marittima	100	77		
	Monte Argentario	163	105		
	Orbetello	306	182		
	<b>Province of Livorno</b>			<b>6,813</b>	<b>4,495</b>
	Livorno			3,628	2,298
	Campiglia Marittima			277	169
	Castagneto Carducci			377	433
	Cecina			759	416
	Collesalveti			125	102
	Piombino			541	392
	Portoferraio			235	153
	Rosignano Marittimo			374	266
	San Vincenzo			146	66
	<b>Province of Lucca</b>			<b>8,422</b>	<b>5,668</b>
	Lucca			3,169	1,853
	Altopascio			257	178
	Bagni di Lucca			50	52
	Barga			218	149
	Camaiore			393	327
	Capannori			1,040	613
	Castelnuovo di Garfagnana			157	134
	Forte dei Marmi			226	213
	Massarosa			152	91
	Pietrasanta			543	436
	Seravezza			154	164
	Viareggio			1,734	1,023
	<b>Province of Massa Carrara</b>			<b>3,208</b>	<b>2,449</b>
	Massa			1,368	891
	Aulla			130	115
	Carrara			1,387	968
	Fivizzano			41	52
	Pontremoli			88	190
	<b>Province of Pisa</b>			<b>9,140</b>	<b>6,916</b>
	Pisa			3,088	2,070
	Calcinaia			459	643
	Casciana Terme Lari			86	104
	Cascina			575	463
	Ponsacco			405	248
	Pontedera			940	640
	San Miniato			520	543
	Santa Croce sull'Arno			1,201	516
	Santa Maria a Monte			85	67
	Vicopisano			91	63
	Volterra			217	204



## Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
Source: Supervisory returns Stocks in millions of euros				
			<b>153,484</b>	<b>148,928</b>
<b>Province of Pistoia</b>	<b>6,378</b>	<b>4,092</b>		
Pistoia	2,875	1,650		
Agliaia	313	254		
Chiesina Uzzanese	89	54		
Montecatini Terme	953	530		
Pescia	318	275		
Quarrata	553	342		
San Marcello Pistoiese	83	103		
<b>Province of Prato</b>	<b>6,586</b>	<b>4,452</b>		
Prato	5,672	3,674		
Montemurlo	473	285		
Poggio a Caiano	161	199		
<b>Province of Siena</b>	<b>13,365</b>	<b>8,132</b>		
Siena	8,698	4,733		
Chianciano Terme	153	109		
Chiusi	326	227		
Colle di Val d'Elsa	521	319		
Montepulciano	317	292		
Poggibonsi	1,095	609		
San Gimignano	102	89		
Sinalunga	257	163		
<b>UMBRIA</b>	<b>15,451</b>	<b>11,005</b>		
<b>Province of Perugia</b>	<b>12,315</b>	<b>8,664</b>		
Perugia	5,141	3,415		
Assisi	336	263		
Bastia	651	304		
Castiglione del Lago	195	209		
Città della Pieve	182	119		
Città di Castello	853	568		
Foligno	1,199	678		
Gualdo Tadino	153	121		
Gubbio	410	295		
Magione	133	198		
Marsciano	237	132		
Panicale	113	92		
Spoletto	671	475		
Todi	334	200		
Umbertide	253	178		
<b>Province of Terni</b>	<b>3,136</b>	<b>2,341</b>		
Terni	2,016	1,338		
Amelia	93	87		
			<b>4,624</b>	<b>4,030</b>
			1,893	1,098
			148	180
			302	301
			26	71
			752	625
			69	82
			443	333
			<b>5,342</b>	<b>5,055</b>
			2,098	1,725
			599	567
			328	260
			412	408
			123	158
			439	376
			<b>1,268</b>	<b>1,295</b>
			862	709
			==	==
			85	83
			<b>137,950</b>	<b>135,121</b>
			125,623	123,292
			407	390
			201	288
			93	135
			224	168
			444	429
			943	662
			602	878
			528	738
			365	303
			744	646
			288	222
			412	370
			589	359
			320	329
			1,421	934
			625	596
			455	604

## Distribution by branch location (municipality)

				Banks	
				Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Viterbo</b>	<b>4,299</b>	<b>3,426</b>	<b>Province of Naples (cont.)</b>		
Viterbo	1,802	1,195	Ottaviano	70	125
Acquapendente	113	73	Piano di Sorrento	141	266
Civita Castellana	362	230	Pomigliano d'Arco	406	472
Montalto di Castro	102	92	Pompei	123	209
Montefiascone	218	180	Portici	355	498
Tarquinia	231	182	Pozzuoli	567	581
Tuscania	99	83	San Giorgio a Cremano	172	337
Vetralla	187	113	San Giuseppe Vesuviano	405	376
			Sant'Antimo	84	103
<b>o. CAMPANIA</b>	<b>51,775</b>	<b>50,845</b>	Somma Vesuviana	129	212
<b>Province of Avellino</b>	<b>2,546</b>	<b>3,107</b>	Sorrento	464	511
Avellino	1,333	1,256	Torre Annunziata	240	340
Ariano Irpino	186	245	Torre del Greco	992	981
Mercogliano	52	68	Vico Equense	62	125
Montoro	13	18	Volla	145	169
<b>Province of Benevento</b>	<b>1,515</b>	<b>1,885</b>	<b>Province of Salerno</b>	<b>10,018</b>	<b>9,404</b>
Benevento	905	933	Salerno	3,843	2,758
Montesarchio	114	140	Agropoli	248	212
<b>Province of Caserta</b>	<b>5,131</b>	<b>5,501</b>	Amalfi	73	121
Caserta	2,054	1,593	Angri	214	221
Aversa	676	834	Battipaglia	824	543
Capua	147	133	Capaccio	170	199
Maddaloni	197	201	Cava dei Tirreni	382	479
Marcianise	161	353	Eboli	188	232
Santa Maria Capua Vetere	471	471	Nocera Inferiore	422	513
<b>Province of Naples</b>	<b>32,565</b>	<b>30,947</b>	Nocera Superiore	==	==
Naples	20,495	16,751	Pagani	167	128
Acerra	82	158	Pontecagnano Faiano	220	168
Afragola	256	376	Sala Consilina	154	166
Bacoli	105	144	Sarno	129	155
Capri	96	147	Scafati	338	419
Casalnuovo di Napoli	269	221	Vallo della Lucania	234	224
Casoria	638	662	Vietri sul Mare	37	34
Castellammare di Stabia	722	759	<b>p. ABRUZZO</b>	<b>19,747</b>	<b>15,479</b>
Ercolano	94	191	<b>Province of Chieti</b>	<b>4,669</b>	<b>4,097</b>
Forio	86	78	Chieti	1,375	914
Frattamaggiore	610	629	Francoavilla al Mare	215	191
Giugliano in Campania	323	486	Guardiagrele	103	122
Ischia	272	210	Lanciano	816	562
Marano di Napoli	135	275	Ortona	223	242
Melito di Napoli	111	106	San Salvo	230	191
Nola	1,716	1,177	Vasto	527	471

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Depositi		Loans	Depositi
<b>Province of L'Aquila</b>	<b>4,892</b>	<b>3,962</b>	<b>Province of Bari (cont.)</b>		
L'Aquila	2,675	1,913	Locorotondo	95	232
Avezzano	659	548	Modugno	497	323
Carsoli	123	65	Mola di Bari	144	198
Castel di Sangro	127	97	Molfetta	696	531
Celano	90	64	Monopoli	698	484
Sulmona	353	349	Noci	349	248
			Noicattaro	308	270
<b>Province of Pescara</b>	<b>5,953</b>	<b>3,976</b>	Palo del Colle	147	155
Pescara	4,536	2,610	Polignano a Mare	180	132
Montesilvano	528	339	Putignano	639	412
			Rutigliano	164	207
<b>Province of Teramo</b>	<b>4,233</b>	<b>3,444</b>	Ruvo di Puglia	262	241
Teramo	1,418	936	Santeramo in Colle	222	299
Alba Adriatica	266	241	Terlizzi	161	175
Atri	67	89	Triggiano	237	230
Giulianova	595	369	Turi	98	118
Martinsicuro	123	186			
Roseto degli Abruzzi	374	266	<b>Province of Barletta-Andria-</b>		
Sant'Egidio alla Vibrata	186	108	<b>Trani</b>	<b>3,525</b>	<b>3,549</b>
			Andria	847	996
<b>q. MOLISE</b>	<b>2,547</b>	<b>2,247</b>	Barletta	1,083	1,024
<b>Province of Campobasso</b>	<b>2,024</b>	<b>1,739</b>	Bisceglie	506	493
Campobasso	1,098	840	Canosa di Puglia	246	253
Larino	38	64	Margherita di Savoia	37	45
Termoli	577	396	Minervino Murge	35	64
			Spinazzola	51	72
<b>Province of Isernia</b>	<b>523</b>	<b>508</b>	S. Ferdinando di Puglia	59	64
Isernia	330	301	Trani	586	455
Venafro	125	101	Trinitapoli	73	82
<b>r. Apulia</b>	<b>40,890</b>	<b>38,039</b>	<b>Province of Brindisi</b>	<b>2,536</b>	<b>2,749</b>
<b>Province of Bari</b>	<b>17,787</b>	<b>15,565</b>	Brindisi	928	787
Bari	8,347	6,801	Fasano	327	284
Acquaviva delle Fonti	226	258	Francavilla Fontana	254	283
Adelfia	51	63	Mesagne	166	165
Altamura	952	922	Oria	21	62
Bitonto	501	452	Ostuni	298	317
Casamassima	207	127			
Castellana Grotte	218	223	<b>Province of Foggia</b>	<b>5,734</b>	<b>5,540</b>
Conversano	270	320	Foggia	2,300	2,006
Corato	632	583	Apricena	149	146
Gioia del Colle	311	302	Cerignola	514	484
Giovinazzo	83	92	Lucera	297	308
Gravina di Puglia	467	408	Manfredonia	486	377
			Orta Nova	87	100
			San Giovanni Rotondo	383	317
			Sannicandro Garganico	49	82
			San Severo	532	505
			Torremaggiore	147	204
			Vieste	169	109

## Distribution by branch location (municipality)

			Banks	
			Loans	Depositi
Source: Supervisory returns Stocks in millions of euros				
	<b>Loans</b>	<b>Depositi</b>		
<b>Province of Lecce</b>	<b>6,913</b>	<b>6,066</b>	<b>Province of Cosenza</b>	<b>4,377</b> <b>4,114</b>
Lecce	2,609	1,850	Cosenza	1,397      1,081
Casarano	228	189	Amantea	143      96
Copertino	80	163	Castrovillari	219      226
Galatina	312	276	Corigliano Calabro	311      258
Gallipoli	240	190	Rende	773      547
Leverano	92	164	Rossano	195      246
Maglie	325	267	San Marco Argentano	56      84
Nardò	192	205		
Tricase	209	169		
<b>Province of Taranto</b>	<b>4,395</b>	<b>4,570</b>	<b>Province of Crotone</b>	<b>973</b> <b>902</b>
Taranto	2,143	2,121	Crotone	752      594
Castellaneta	121	110		
Ginosa	183	206	<b>Province of Reggio Calabria</b>	<b>2,713</b> <b>2,939</b>
Grottaglie	199	279	<b>Reggio Calabria</b>	<b>1,515</b> <b>1,416</b>
Manduria	165	247	Gioia Tauro	145      151
Martina Franca	607	460	Melito di Porto Salvo	36      76
Massafra	285	309	Palmi	118      180
Sava	80	118	Siderno	195      171
			Taurianova	62      72
<b>s. BASILICATA</b>	<b>4,398</b>	<b>4,683</b>	Villa San Giovanni	125      96
<b>Province of Matera</b>	<b>1,705</b>	<b>1,835</b>	<b>Province of Vibo Valentia</b>	<b>671</b> <b>853</b>
Matera	1,085	906	Vibo Valentia	395      455
Pisticci	76	128		
Policoro	190	200		
<b>Province of Potenza</b>	<b>2,692</b>	<b>2,848</b>	<b>u. SICILY</b>	<b>40,829</b> <b>36,895</b>
Potenza	1,295	1,074	<b>Province of Agrigento</b>	<b>2,608</b> <b>2,966</b>
Avigliano	==	==	Agrigento	932      688
Lavello	125	142	Campobello di Licata	40      67
Melfi	226	184	Canicattì	359      350
Rionero in Vulture	103	91	Casteltermini	==      ==
<b>t. CALABRIA</b>	<b>11,292</b>	<b>11,202</b>	Favara	95      132
<b>Province of Catanzaro</b>	<b>2,557</b>	<b>2,394</b>	Grotte	39      56
Catanzaro	1,432	1,137	Licata	237      273
Lamezia Terme	564	536	Menfi	75      63
Soverato	206	173	Naro	38      81
			Palma di Montechiaro	43      118
			Porto Empedocle	61      47

## Distribution by branch location (municipality)

Source: Supervisory returns Stocks in millions of euros			Banks			
	Loans	Deposits	Loans	Deposits		
<b>Province of Agrigento (cont.)</b>			<b>Province of Messina (cont.)</b>			
Raffadali	47	64	Sant'Agata di Militello	172		
Ribera	68	99	Taormina	187		
Sciacca	236	254				
<b>Province of Caltanissetta</b>		<b>1,812</b>	<b>2,341</b>	<b>Province of Palermo</b>		
Caltanissetta	805	718	Palermo	7,786	7,686	
Gela	407	461	Bagheria	411	291	
Mazzerino	63	102	Carini	122	119	
Mussomeli	68	139	Cefalù	141	142	
Riesi	36	57	Corleone	51	55	
San Cataldo	216	352	Monreale	86	123	
			Partinico	192	198	
			termini Imerese	276	179	
<b>Province of Catania</b>		<b>10,455</b>	<b>8,093</b>	<b>Province of Ragusa</b>		
Catania	6,477	4,305	Ragusa	1,648	1,003	
Acireale	682	580	Comiso	306	248	
Adrano	86	125	Ispica	132	113	
Biancavilla	65	96	Modica	785	485	
Bronte	93	132	Pozzallo	166	110	
Caltagirone	348	315	scicli	209	202	
Giarre	249	167	Vittoria	538	380	
Mascalucia	54	75				
Misterbianco	396	220	<b>Province of Syracuse</b>			
Nicolosi	31	48	Syracuse	1,900	1,134	
Palagonia	64	77	Augusta	303	300	
Paternò	368	233	Avola	167	155	
Riposto	142	134	Carlentini	63	86	
scordia	54	74	Lentini	174	186	
			Noto	74	93	
<b>Province of Enna</b>		<b>754</b>	<b>950</b>	Pachino	174	157
Enna	321	278	Priolo Gargallo	==	==	
Nicosia	76	84	Rosolini	109	117	
Piazza Armerina	96	112				
Pietraperzia	32	53	<b>Province of Trapani</b>			
Troina	26	48	Trapani	1,139	690	
			Alcamo	324	375	
<b>Province of Messina</b>		<b>4,645</b>	<b>4,160</b>	Campobello di Mazara	47	56
Messina	2,480	2,166	Castellamare del Golfo	51	72	
Barcellona Pozzo di Gotto	242	277	Castelvetrano	197	160	
Capo d'Orlando	225	166	Erice	53	71	
Giardini-Naxos	70	47	Marsala	682	551	
Milazzo	386	296				
Patti	91	138				

## 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>
<b>Province of Trapani (cont.)</b>				
Mazara del Vallo	327	238		
Partanna	60	103		
Salemi	53	72		
<b>s. SARDINIA</b>	<b>17,275</b>	<b>14,442</b>		
<b>Province of Cagliari</b>	<b>6,566</b>	<b>6,283</b>		
Cagliari	4,647	4,378		
Assemini	103	101		
Quartu Sant'Elena	518	353		
Selargius	241	197		
<b>Province of Carbonia Iglesias</b>	<b>596</b>	<b>728</b>		
Carbonia	153	176		
Iglesias	260	245		
Sant'Antioco	==	==		
<b>Province of Medio Campidano</b>	<b>531</b>	<b>601</b>		
Guspini	==	==		
Villacidro	==	==		
			<b>1,230</b>	<b>1,195</b>
<b>Province of Nuoro</b>				
Nuoro			627	498
Macomer			176	138
<b>Province of Ogliastra</b>			<b>317</b>	<b>356</b>
Tortoli			202	117
<b>Province of Oristano</b>			<b>1,158</b>	<b>1,179</b>
Oristano			667	479
<b>Province of Sassari</b>			<b>4,649</b>	<b>2,791</b>
Sassari			3,471	1,567
Alghero			408	348
Iozieri			114	99
Porto Torres			147	117
<b>Province of Olbia Tempio</b>			<b>2,228</b>	<b>1,309</b>
Arzachena			300	222
La Maddalena			==	==
Olbia			1,259	562
Tempo Pausania			288	138

**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	
<b>December 2016</b>							
<b>a.</b>	<b>TOTAL</b>	<b>1,136,306</b>	<b>1,773</b>	<b>59,861</b>	<b>866</b>	<b>55,128</b>	
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>398,124</b>	<b>26</b>	<b>19,202</b>	<b>266</b>	<b>17,624</b>	
	Piedmont	80,467	7	3,809	124	3,127	
	Valle d'Aosta	2,168	4	172	4	116	
	Liguria	27,616	..	1,085	11	799	
	Lombardy	287,873	14	14,136	126	13,582	
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>254,543</b>	<b>158</b>	<b>14,390</b>	<b>263</b>	<b>14,314</b>	
	Trentino-Alto Adige	29,121	105	3,141	142	2,115	
	Veneto	104,479	16	5,934	48	6,208	
	Friuli-Venezia Giulia	22,677	25	1,198	22	933	
	Emilia-Romagna	98,266	12	4,117	50	5,057	
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>286,414</b>	<b>45</b>	<b>14,685</b>	<b>144</b>	<b>13,971</b>	
	Marche	26,866	9	1,790	104	1,536	
	Tuscany	74,855	8	3,994	14	5,255	
	Umbria	14,203	..	1,138	9	1,013	
	Lazio	170,491	28	7,762	17	6,167	
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>133,616</b>	<b>20</b>	<b>7,962</b>	<b>93</b>	<b>6,646</b>	
	Abruzzo	18,172	1	1,629	19	978	
	Molise	2,514	..	194	5	151	
	Campania	53,785	8	2,059	12	2,910	
	Apulia	40,271	8	2,988	49	1,902	
	Basilicata	4,619	..	293	5	217	
	Calabria	14,256	3	799	2	488	
<b>f.</b>	<b>ISLANDS</b>	<b>63,608</b>	<b>1,524</b>	<b>3,622</b>	<b>101</b>	<b>2,573</b>	
	Sicily	45,268	1,119	2,298	51	1,546	
	Sardinia	18,341	405	1,324	49	1,027	

Notes:

## Banks and CDP

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>1,129</b>	<b>89,160</b>	<b>1,844</b>	<b>302,259</b>	<b>2,337</b>	<b>59,455</b>	<b>4,480</b>	<b>558,014</b>
<b>478</b>	<b>34,400</b>	<b>75</b>	<b>107,270</b>	<b>241</b>	<b>21,684</b>	<b>1,174</b>	<b>195,685</b>
112	7,416	9	23,238	82	3,780	326	38,436
6	279	-	517	21	151	43	854
26	1,493	8	9,562	25	2,646	84	11,877
334	25,211	58	73,952	113	15,107	721	144,519
<b>348</b>	<b>22,185</b>	<b>459</b>	<b>65,139</b>	<b>683</b>	<b>13,559</b>	<b>1,477</b>	<b>121,568</b>
67	1,284	303	4,627	109	1,754	229	15,246
149	9,462	34	27,215	43	5,237	290	49,841
61	1,950	28	6,623	23	1,066	148	10,600
71	9,489	93	26,674	509	5,502	810	45,881
<b>147</b>	<b>17,977</b>	<b>200</b>	<b>72,336</b>	<b>178</b>	<b>14,761</b>	<b>741</b>	<b>151,228</b>
66	1,793	11	6,551	61	1,799	278	12,869
46	5,003	35	22,143	80	4,895	93	33,288
17	1,107	7	3,388	10	812	38	6,665
18	10,074	147	40,253	28	7,256	333	98,406
<b>111</b>	<b>11,189</b>	<b>49</b>	<b>39,042</b>	<b>1,085</b>	<b>6,498</b>	<b>752</b>	<b>60,170</b>
28	1,358	4	4,274	1,000	891	150	7,840
2	178	..	692	5	125	11	1,150
22	5,169	41	16,097	14	2,902	113	24,437
40	3,374	3	13,632	61	1,873	306	16,034
2	416	..	988	3	229	49	2,416
17	695	1	3,359	2	477	122	8,292
<b>44</b>	<b>3,409</b>	<b>1,061</b>	<b>18,472</b>	<b>150</b>	<b>2,953</b>	<b>337</b>	<b>29,363</b>
30	2,355	81	13,654	87	1,871	287	21,890
14	1,054	980	4,819	63	1,082	50	7,474



## 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 2016		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>1,082,671</b>	<b>336</b>	<b>24,332</b>	<b>133</b>	<b>25,393</b>	
<b>b. NORTH-WEST ITALY</b>	<b>391,847</b>	<b>3</b>	<b>7,370</b>	<b>38</b>	<b>8,400</b>	
Piedmont	66,977	1	1,086	2	1,091	
Valle d'Aosta	1,950	-	80	7	53	
Liguria	19,482	..	326	..	233	
Lombardy	303,438	2	5,878	29	7,023	
<b>c. NORTH-EAST ITALY</b>	<b>303,448</b>	<b>51</b>	<b>6,288</b>	<b>66</b>	<b>7,003</b>	
Trentino-Alto Adige	23,246	49	1,487	61	621	
Veneto	176,585	..	3,024	3	2,934	
Friuli-Venezia Giulia	19,554	-	548	-	655	
Emilia-Romagna	84,063	1	1,229	3	2,793	
<b>d. CENTRAL ITALY</b>	<b>237,618</b>	<b>5</b>	<b>6,788</b>	<b>1</b>	<b>6,358</b>	
Marche	21,378	-	596	1	400	
Tuscany	60,513	4	850	-	3,001	
Umbria	9,725	-	257	-	460	
Lazio	146,002	1	5,084	..	2,495	
<b>e. SOUTHERN ITALY</b>	<b>104,871</b>	<b>..</b>	<b>2,919</b>	<b>25</b>	<b>1,891</b>	
Abruzzo	11,204	-	508	-	226	
Molise	1,924	-	51	-	30	
Campania	41,366	..	792	-	719	
Apulia	30,705	..	892	25	706	
Basilicata	3,364	..	110	-	69	
Calabria	16,307	..	567	-	140	
<b>f. ISLANDS</b>	<b>44,886</b>	<b>277</b>	<b>968</b>	<b>3</b>	<b>1,742</b>	
Sicily	31,657	200	661	1	1,257	
Sardinia	13,229	77	307	1	486	

Notes:

## Banks and CDP

Investment in machinery equipment, transport equipment and sundry products		Purchase of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>1,234</b>	<b>132,962</b>	<b>1,438</b>	<b>138,538</b>	<b>640</b>	<b>21,018</b>	<b>3,463</b>	<b>733,184</b>
<b>445</b>	<b>56,520</b>	<b>374</b>	<b>49,759</b>	<b>66</b>	<b>7,472</b>	<b>945</b>	<b>260,458</b>
177	10,298	20	11,075	..	1,475	241	41,511
2	148	-	372	-	204	2	1,084
25	2,377	40	4,448	5	826	40	11,162
241	43,697	314	33,864	61	4,966	663	206,701
<b>562</b>	<b>29,208</b>	<b>397</b>	<b>29,738</b>	<b>534</b>	<b>4,746</b>	<b>1,317</b>	<b>223,539</b>
73	1,314	139	3,349	45	623	126	15,359
343	11,111	243	12,033	1	1,769	373	144,752
55	3,630	-	3,066	-	366	137	11,097
91	13,153	15	11,290	487	1,989	681	52,331
<b>146</b>	<b>30,996</b>	<b>99</b>	<b>33,386</b>	<b>4</b>	<b>6,380</b>	<b>424</b>	<b>153,031</b>
51	3,067	..	2,773	4	593	144	13,749
41	5,973	81	9,770	-	1,866	121	38,805
23	928	9	1,467	-	165	34	6,381
31	21,027	8	19,377	-	3,756	126	94,097
<b>61</b>	<b>12,542</b>	<b>80</b>	<b>18,137</b>	<b>20</b>	<b>1,782</b>	<b>582</b>	<b>66,831</b>
13	1,139	9	1,705	-	280	60	7,265
2	90	-	339	-	49	12	1,351
6	6,164	72	7,520	-	769	142	25,183
34	4,306	-	6,629	20	497	241	17,357
..	311	-	532	-	102	87	2,152
6	534	-	1,413	-	85	40	13,523
<b>21</b>	<b>3,697</b>	<b>487</b>	<b>7,518</b>	<b>16</b>	<b>639</b>	<b>194</b>	<b>29,325</b>
12	2,798	29	5,535	2	367	179	20,615
9	898	458	1,983	14	271	15	8,710

**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 2016		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>11,887</b>	<b>371</b>	<b>11,516</b>	<b>4,855</b>	<b>75</b>	<b>4,780</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,446</b>	<b>122</b>	<b>3,325</b>	<b>1,564</b>	<b>56</b>	<b>1,508</b>
	Piedmont	919	19	901	342	2	340
	Valle d'Aosta	21	..	21	13	..	13
	Liguria	49	..	49	23	..	22
	Lombardy	2,457	103	2,354	1,186	53	1,132
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>3,871</b>	<b>116</b>	<b>3,755</b>	<b>1,389</b>	<b>9</b>	<b>1,379</b>
	Trentino-Alto Adige	459	42	417	186	3	183
	Veneto	1,560	20	1,541	515	1	514
	Friuli-Venezia Giulia	366	38	328	123	5	118
	Emilia-Romagna	1,485	16	1,469	565	..	565
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2,341</b>	<b>49</b>	<b>2,292</b>	<b>1,065</b>	<b>6</b>	<b>1,059</b>
	Marche	286	21	265	87	3	84
	Tuscany	1,075	14	1,061	524	3	522
	Umbria	240	6	234	128	..	127
	Lazio	739	7	732	327	..	326
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,503</b>	<b>39</b>	<b>1,463</b>	<b>571</b>	<b>3</b>	<b>568</b>
	Abruzzo	138	3	136	47	-	47
	Molise	40	2	38	13	..	13
	Campania	400	6	394	185	..	185
	Apulia	645	13	632	272	2	270
	Basilicata	110	2	108	26	..	26
	Calabria	169	13	156	28	..	27
<b>f.</b>	<b>ISLANDS</b>	<b>726</b>	<b>45</b>	<b>681</b>	<b>266</b>	<b>1</b>	<b>266</b>
	Sicily	435	40	395	162	..	162
	Sardinia	292	5	287	104	..	104

Notes:

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,405</b>	<b>183</b>	<b>4,223</b>	<b>2,627</b>	<b>113</b>	<b>2,514</b>
<b>1,227</b>	<b>61</b>	<b>1,166</b>	<b>656</b>	<b>5</b>	<b>651</b>
355	16	339	223	1	222
5	..	5	3	-	3
17	..	17	10	..	10
850	45	805	421	4	417
<b>1,542</b>	<b>62</b>	<b>1,480</b>	<b>941</b>	<b>45</b>	<b>896</b>
102	2	99	172	37	135
729	18	711	317	1	316
156	26	130	88	7	81
556	15	540	364	1	364
<b>684</b>	<b>23</b>	<b>661</b>	<b>592</b>	<b>19</b>	<b>572</b>
87	7	79	113	11	102
358	5	353	193	6	187
71	4	66	42	1	40
168	6	162	244	1	243
<b>662</b>	<b>28</b>	<b>634</b>	<b>269</b>	<b>8</b>	<b>261</b>
65	2	62	26	..	26
20	1	19	7	2	6
127	4	123	88	2	86
257	8	250	116	3	113
69	1	68	15	1	14
124	13	112	17	..	17
<b>291</b>	<b>8</b>	<b>282</b>	<b>169</b>	<b>36</b>	<b>133</b>
153	4	149	120	36	84
138	5	134	49	..	49

## 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 2016		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>671</b>	<b>12</b>	<b>659</b>	<b>163</b>	<b>1</b>	<b>162</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>153</b>	<b>3</b>	<b>149</b>	<b>43</b>	<b>..</b>	<b>43</b>
	Piedmont	46	1	45	10	-	10
	Valle d'Aosta	..	-	..	..	-	..
	Liguria	2	-	2	..	-	..
	Lombardy	105	2	102	33	..	33
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>206</b>	<b>5</b>	<b>201</b>	<b>36</b>	<b>..</b>	<b>36</b>
	Trentino-Alto Adige	25	1	24	6	..	6
	Veneto	82	1	82	11	-	11
	Friuli-Venezia Giulia	17	1	16	4	-	4
	Emilia-Romagna	82	2	79	14	-	14
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>157</b>	<b>1</b>	<b>156</b>	<b>27</b>	<b>..</b>	<b>26</b>
	Marche	21	..	20	2	..	2
	Tuscany	31	..	31	14	-	14
	Umbria	7	..	7	3	-	3
	Lazio	97	..	97	8	-	8
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>87</b>	<b>1</b>	<b>86</b>	<b>16</b>	<b>..</b>	<b>16</b>
	Abruzzo	10	..	10	1	-	1
	Molise	4	-	4	..	-	..
	Campania	24	1	23	7	-	7
	Apulia	33	..	33	6	..	6
	Basilicata	6	..	6	1	-	1
	Calabria	9	..	9	2	-	2
<b>f.</b>	<b>ISLANDS</b>	<b>67</b>	<b>..</b>	<b>67</b>	<b>41</b>	<b>-</b>	<b>41</b>
	Sicily	54	..	53	38	-	38
	Sardinia	14	..	13	3	-	3

Notes:

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>309</b>	<b>11</b>	<b>298</b>	<b>199</b>	-	<b>199</b>
<b>84</b>	<b>3</b>	<b>81</b>	<b>26</b>	-	<b>26</b>
20	1	19	16	-	16
..	-	..	-	-	-
1	-	1	..	-	..
62	2	60	10	-	10
<b>123</b>	<b>5</b>	<b>118</b>	<b>48</b>	-	<b>48</b>
10	1	10	9	-	9
57	1	57	14	-	14
7	1	5	6	-	6
48	2	46	19	-	19
<b>36</b>	<b>1</b>	<b>35</b>	<b>94</b>	-	<b>94</b>
5	..	5	14	-	14
14	..	13	4	-	4
3	..	3	1	-	1
14	..	14	75	-	75
<b>51</b>	<b>1</b>	<b>50</b>	<b>20</b>	-	<b>20</b>
6	..	6	3	-	3
1	-	1	3	-	3
12	1	11	5	-	5
21	..	21	6	-	6
4	..	4	2	-	2
6	..	6	1	-	1
<b>16</b>	..	<b>15</b>	<b>11</b>	-	<b>11</b>
12	..	12	4	-	4
4	..	4	7	-	7

## 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 2016

Type of contract

Non-renegotiated

Renegotiated

	Non-renegotiated	Renegotiated
<b>a. TOTAL</b>	<b>258,761</b>	<b>44,471</b>
<b>b. NORTH-WEST ITALY</b>	<b>91,067</b>	<b>15,848</b>
Piedmont	19,777	3,414
Valle d'Aosta	446	68
Liguria	8,071	1,466
Lombardy	62,774	10,900
<b>c. NORTH-EAST ITALY</b>	<b>55,610</b>	<b>9,867</b>
Trentino-Alto Adige	4,351	564
Veneto	23,861	3,362
Friuli-Venezia Giulia	5,849	792
Emilia-Romagna	21,550	5,149
<b>d. CENTRAL ITALY</b>	<b>61,668</b>	<b>10,717</b>
Marche	5,396	1,160
Tuscany	19,006	3,152
Umbria	2,845	546
Lazio	34,420	5,859
<b>e. SOUTHERN ITALY</b>	<b>33,307</b>	<b>5,734</b>
Abruzzo	3,642	631
Molise	593	98
Campania	13,725	2,388
Apulia	11,606	2,016
Basilicata	832	155
Calabria	2,910	446
<b>f. ISLANDS</b>	<b>17,107</b>	<b>2,305</b>
Sicily	12,044	1,579
Sardinia	5,063	726

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 2016

	Type of contract		
	New contracts	subrogations	Substitutions
<b>a. TOTAL</b>	<b>11,097</b>	<b>2,147</b>	<b>284</b>
<b>b. NORTH-WEST ITALY</b>	<b>3,945</b>	<b>693</b>	<b>64</b>
Piedmont	910	168	15
Valle d'Aosta	31	5	..
Liguria	353	81	6
Lombardy	2,650	438	43
<b>c. NORTH-EAST ITALY</b>	<b>2,526</b>	<b>434</b>	<b>24</b>
Trentino-Alto Adige	313	31	1
Veneto	1,011	191	14
Friuli-Venezia Giulia	257	47	1
Emilia-Romagna	945	165	7
<b>d. CENTRAL ITALY</b>	<b>2,566</b>	<b>599</b>	<b>88</b>
Marche	220	50	6
Tuscany	798	163	13
Umbria	113	32	1
Lazio	1,434	353	68
<b>e. SOUTHERN ITALY</b>	<b>1,416</b>	<b>310</b>	<b>78</b>
Abruzzo	136	28	6
Molise	27	5	2
Campania	585	128	39
Apulia	513	117	27
Basilicata	44	9	1
Calabria	112	24	5
<b>f. ISLANDS</b>	<b>644</b>	<b>111</b>	<b>30</b>
Sicily	447	75	21
Sardinia	197	35	9

Notes:



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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

## December 2016

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>12,565</b>	<b>73</b>	<b>552</b>	<b>620</b>
<b>b. NORTH-WEST ITALY</b>	<b>2,290</b>	<b>29</b>	<b>103</b>	<b>191</b>
Piedmont	686	7	24	35
Valle d'Aosta	78	..	-	44
Liguria	155	..	4	1
Lombardy	1,370	22	75	112
<b>c. NORTH-EAST ITALY</b>	<b>3,443</b>	<b>..</b>	<b>143</b>	<b>216</b>
Trentino-Alto Adige	955	..	11	55
Veneto	596	..	102	47
Friuli-Venezia Giulia	308	-	2	27
Emilia-Romagna	1,585	..	28	87
<b>d. CENTRAL ITALY</b>	<b>1,464</b>	<b>19</b>	<b>90</b>	<b>139</b>
Marche	527	15	63	84
Tuscany	293	3	12	13
Umbria	80	..	8	7
Lazio	564	1	6	35
<b>e. SOUTHERN ITALY</b>	<b>2,137</b>	<b>16</b>	<b>210</b>	<b>64</b>
Abruzzo	1,220	..	4	9
Molise	25	1	..	..
Campania	212	1	38	5
Apulia	475	11	143	40
Basilicata	59	3	19	6
Calabria	146	..	6	4
<b>f. ISLANDS</b>	<b>3,231</b>	<b>8</b>	<b>5</b>	<b>10</b>
Sicily	1,670	5	4	8
Sardinia	1,562	3	1	2

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>435</b>	<b>298</b>	<b>3,287</b>	<b>719</b>	<b>1,860</b>	<b>4,584</b>	<b>136</b>	<b>71</b>
<b>57</b>	<b>74</b>	<b>77</b>	<b>306</b>	<b>59</b>	<b>1,363</b>	<b>29</b>	<b>18</b>
3	17	16	171	23	363	26	18
4	..	..	..	-	30	..	-
18	..	35	37	-	59	..	-
31	57	26	98	36	911	3	..
<b>246</b>	<b>128</b>	<b>557</b>	<b>106</b>	<b>728</b>	<b>1,262</b>	<b>57</b>	<b>24</b>
135	27	368	22	..	333	2	-
18	28	33	60	6	287	15	..
33	58	46	7	-	132	2	..
60	14	110	16	722	510	38	23
<b>56</b>	<b>45</b>	<b>184</b>	<b>192</b>	<b>1</b>	<b>729</b>	<b>11</b>	<b>1</b>
49	22	20	173	..	99	..	..
2	9	20	7	..	218	9	..
..	6	10	2	-	48	-	-
4	9	133	10	1	364	2	1
<b>16</b>	<b>26</b>	<b>62</b>	<b>84</b>	<b>1,072</b>	<b>562</b>	<b>24</b>	<b>18</b>
14	3	4	30	1,072	67	18	18
..	2	..	6	..	15	..	-
-	8	45	1	-	114	..	..
1	9	2	30	..	232	6	..
-	1	1	4	-	25	..	..
1	3	10	12	-	109	..	-
<b>61</b>	<b>25</b>	<b>2,408</b>	<b>32</b>	<b>..</b>	<b>668</b>	<b>14</b>	<b>10</b>
31	20	1,001	20	..	567	14	10
30	5	1,407	12	..	101	..	-

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

## 4th quarter 2016

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>674</b>	<b>2</b>	<b>101</b>	<b>19</b>
<b>b. NORTH-WEST ITALY</b>	<b>164</b>	<b>..</b>	<b>20</b>	<b>9</b>
Piedmont	55	..	3	4
Valle d'Aosta	1	-	-	-
Liguria	7	..	1	-
Lombardy	102	-	16	5
<b>c. NORTH-EAST ITALY</b>	<b>280</b>	<b>..</b>	<b>36</b>	<b>6</b>
Trentino-Alto Adige	49	-	2	2
Veneto	78	-	25	1
Friuli-Venezia Giulia	22	-	2	2
Emilia-Romagna	131	..	7	1
<b>d. CENTRAL ITALY</b>	<b>62</b>	<b>..</b>	<b>13</b>	<b>3</b>
Marche	20	-	8	1
Tuscany	19	..	4	..
Umbria	6	-	..	1
Lazio	17	-	1	-
<b>e. SOUTHERN ITALY</b>	<b>70</b>	<b>2</b>	<b>31</b>	<b>1</b>
Abruzzo	7	-	2	-
Molise	1	-	-	-
Campania	15	-	6	..
Apulia	33	2	15	1
Basilicata	9	-	7	-
Calabria	5	-	1	-
<b>f. ISLANDS</b>	<b>98</b>	<b>-</b>	<b>1</b>	<b>..</b>
Sicily	46	-	1	-
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
<b>21</b>	<b>10</b>	<b>89</b>	<b>11</b>	<b>60</b>	<b>319</b>	<b>42</b>	<b>13</b>
<b>3</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>109</b>	<b>15</b>	<b>9</b>
..	1	..	2	-	32	13	8
..	-	-	-	-	1	-	-
-	-	1	2	-	4	..	-
2	1	..	..	1	73	2	..
<b>16</b>	<b>5</b>	<b>17</b>	<b>4</b>	<b>59</b>	<b>120</b>	<b>17</b>	<b>2</b>
12	..	17	4	-	10	3	-
2	1	..	1	..	42	6	-
-	4	-	-	-	12	3	-
2	1	..	..	59	57	5	2
<b>1</b>	<b>1</b>	<b>..</b>	<b>2</b>	<b>..</b>	<b>38</b>	<b>3</b>	<b>..</b>
1	..	..	1	-	9	..	..
..	1	..	-	-	12	2	..
-	..	-	-	-	4	..	-
-	..	..	..	..	13	1	..
-	<b>1</b>	<b>..</b>	<b>..</b>	<b>-</b>	<b>34</b>	<b>1</b>	<b>..</b>
-	..	-	..	-	5	..	-
-	-	-	-	-	1	-	-
-	1	..	-	-	7	..	-
-	..	..	..	-	15	1	..
-	..	..	..	-	1	-	-
-	..	..	-	-	4	..	-
<b>1</b>	<b>..</b>	<b>71</b>	<b>..</b>	<b>-</b>	<b>19</b>	<b>6</b>	<b>2</b>
1	..	21	-	-	17	6	2
..	..	50	..	-	1	..	-

## Distribution by customer location (region)

[TDB10254](#)

Banks and financial intermediaries referred to single register

Source: Supervisory returns  
Stocks in millions of euro

December 2016

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>109,718</b>	<b>80,872</b>	<b>28,846</b>
<b>b. NORTH-WEST ITALY</b>	<b>29,001</b>	<b>20,881</b>	<b>8,121</b>
Piedmont	8,318	6,320	1,999
Valle d'Aosta	234	176	57
Liguria	2,763	1,725	1,038
Lombardy	17,687	12,660	5,027
<b>c. NORTH-EAST ITALY</b>	<b>18,256</b>	<b>13,439</b>	<b>4,817</b>
Trentino-Alto Adige	987	794	193
Veneto	7,678	5,668	2,010
Friuli-Venezia Giulia	2,008	1,433	575
Emilia-Romagna	7,583	5,544	2,038
<b>d. CENTRAL ITALY</b>	<b>23,855</b>	<b>17,688</b>	<b>6,167</b>
Marche	2,445	1,860	586
Tuscany	7,337	5,392	1,945
Umbria	1,737	1,315	422
Lazio	12,336	9,121	3,215
<b>e. SOUTHERN ITALY</b>	<b>24,558</b>	<b>18,645</b>	<b>5,913</b>
Abruzzo	2,416	1,761	655
Molise	539	411	129
Campania	9,920	7,653	2,267
Apulia	7,081	5,435	1,646
Basilicata	919	717	202
Calabria	3,682	2,668	1,014
<b>f. ISLANDS</b>	<b>14,049</b>	<b>10,220</b>	<b>3,829</b>
Sicily	10,209	7,419	2,790
Sardinia	3,840	2,801	1,039

## 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 2016		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>298,138</b>	<b>61,565</b>	<b>40,690</b>	<b>176,895</b>	<b>11,976</b>	<b>7,011</b>
	General Government	150,629	631	178	148,651	563	606
	Financial and insurance corporations	19,022	13,644	2,148	1,892	146	1,193
	Non-financial corporations	96,519	36,681	29,465	19,291	7,667	3,415
	Producer households (up to 5 emp)	10,715	3,073	3,091	2,113	1,595	843
	Consumer households	21,253	7,536	5,809	4,948	2,006	954
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>871,994</b>	<b>296,685</b>	<b>195,813</b>	<b>230,036</b>	<b>101,360</b>	<b>48,100</b>
	General government	101,428	18,075	7,752	57,657	12,249	5,696
	Financial and insurance corporations	28,751	21,079	3,173	3,511	266	722
	Non-financial corporations	307,138	111,642	84,572	67,916	30,384	12,625
	Producer households (up to 5 emp)	51,571	15,656	14,976	10,328	6,946	3,665
	<i>of which: for house purchase</i>	18,414	5,245	4,553	4,284	2,749	1,584
	Consumer households	383,107	130,233	85,340	90,625	51,516	25,393
	<i>of which: for house purchase</i>	328,457	114,009	72,834	76,671	43,091	21,852
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>11,587</b>	<b>2,434</b>	<b>1,413</b>	<b>2,255</b>	<b>3,538</b>	<b>1,948</b>
	Producer households (up to 5 emp)	46	21	7	6	7	5
	Consumer households	11,541	2,413	1,406	2,248	3,531	1,944
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>48,642</b>	<b>12,236</b>	<b>8,521</b>	<b>10,817</b>	<b>10,887</b>	<b>6,182</b>
	Producer households (up to 5 emp)	1,505	392	289	347	287	190
	Consumer households	47,134	11,844	8,232	10,469	10,598	5,991
<b>e.</b>	<b>FACTORING</b>	<b>19,122</b>	<b>6,101</b>	<b>2,833</b>	<b>5,914</b>	<b>3,148</b>	<b>1,127</b>
	General government	4,048	483	252	1,463	1,278	573
	Financial and insurance corporations	565	545	18	..	1	..
	Non-financial corporations	14,152	4,970	2,503	4,375	1,778	526
	Producer households (up to 5 emp)	278	66	57	48	80	26
	Consumer households	79	36	3	28	10	2
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>37,787</b>	<b>14,698</b>	<b>9,126</b>	<b>8,985</b>	<b>3,469</b>	<b>1,509</b>
	General government	388	94	147	58	78	11
	Financial and insurance corporations	545	145	146	231	13	11
	Non-financial corporations	33,444	13,293	7,956	7,991	2,926	1,278
	Producer households (up to 5 emp)	2,286	818	557	428	327	155
	Consumer households	1,124	348	320	277	126	52

**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 the single register

Source: Supervisory returns  
Stocks in millions of euro

<b>December 2016</b>	<b>Total</b>	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	<b>12,976</b>	4,129	2,093	5,380	987	387
Factoring: advances to assignor	<b>9,598</b>	5,230	1,414	1,804	876	275
nominal value of credits acquired pro-solvendo	<b>15,936</b>	7,795	2,367	3,598	1,667	509
Total exposure in respect of finance leases	<b>46,845</b>	17,521	14,390	8,875	4,150	1,909
Receivables for consumer credit	<b>28,846</b>	8,121	4,817	6,167	5,913	3,829
Other finance	<b>5,008</b>	1,885	581	1,879	386	279

**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 the single register

Source: Supervisory returns  
Stocks in millions of euro

## December 2016

	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	12,976	3,117	186	9,062	158	454
Factoring: advances to assignor	9,598	128	1,241	8,151	60	18
Nominal value of receivables acquired pro-solvendo	15,936	171	1,681	13,343	84	656
Total exposure in respect of finance leases	46,845	357	899	41,900	2,623	1,066
Receivables for consumer credit	28,846	-	-	-	-	28,846
Other finance	5,008	1,184	737	1,851	506	731

**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 2016		Facilities granted		Used margin		In non-euro-area currencies	with real security
		of which:		of which:			
			short-term		short-term		
<b>a.</b>	<b>ITALY</b>	<b>1,500,620</b>	<b>597,777</b>	<b>1,118,721</b>	<b>293,204</b>	<b>15,112</b>	<b>409,288</b>
	General government	50,609	24,225	26,792	5,448	70	355
	Financial companies	295,625	79,619	239,278	51,564	3,282	15,029
	Non-Financial companies	878,736	444,516	594,287	204,566	9,821	188,680
	of which: industry	337,644	201,527	195,156	77,812	2,565	28,523
	building	88,276	34,516	77,554	22,048	283	44,094
	services	432,607	200,984	304,899	100,595	6,962	109,028
	Producer households	55,993	16,817	49,903	10,290	125	31,265
	Consumer households and nec	217,211	31,875	206,420	20,953	1,803	172,876
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>655,696</b>	<b>254,538</b>	<b>487,090</b>	<b>128,549</b>	<b>8,336</b>	<b>142,414</b>
	General government	11,283	4,456	5,505	352	69	69
	Financial companies	207,853	56,038	170,413	37,872	3,220	8,357
	Non-Financial companies	350,294	176,569	231,607	79,498	3,710	69,527
	of which: industry	134,408	82,039	79,072	31,912	836	11,134
	building	32,349	11,598	27,744	7,068	46	16,799
	services	178,424	81,354	120,523	39,645	2,825	39,886
	Producer households	16,332	5,006	14,384	3,010	60	9,190
	Consumer households and nec	68,975	12,235	64,402	7,708	1,270	54,901
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>377,438</b>	<b>159,310</b>	<b>275,514</b>	<b>70,771</b>	<b>2,062</b>	<b>105,046</b>
	General government	6,303	2,081	2,914	242	-	76
	Financial companies	63,491	12,577	49,598	6,868	43	2,765
	Non-Financial companies	235,666	130,315	156,103	54,484	1,790	50,077
	of which: industry	104,463	64,825	59,126	22,257	929	9,471
	building	21,864	10,294	18,461	6,301	72	9,819
	services	101,173	51,601	72,206	24,131	781	28,159
	Producer households	17,758	5,407	15,688	3,252	44	9,777
	Consumer households and nec	53,606	8,723	50,701	5,814	183	42,059
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>304,683</b>	<b>121,551</b>	<b>220,704</b>	<b>59,631</b>	<b>2,114</b>	<b>93,284</b>
	General government	22,608	10,673	13,506	2,916	2	180
	Financial companies	20,420	8,176	16,036	4,635	18	3,693
	Non-Financial companies	200,189	92,470	133,142	45,418	1,934	42,584
	of which: industry	69,131	37,692	35,971	14,831	619	4,194
	building	21,615	7,632	20,164	5,399	15	11,209
	services	105,337	45,961	73,330	24,465	1,300	25,449
	Producer households	10,769	3,089	9,773	1,957	12	6,349
	Consumer households and nec	50,297	7,016	47,895	4,624	147	40,286

## 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	
<b>e. SOUTHERN ITALY</b>	<b>110,909</b>	<b>43,647</b>	<b>91,689</b>	<b>23,510</b>	<b>2,372</b>	<b>45,485</b>
General government	6,922	4,362	3,501	1,149	..	17
Financial companies	601	334	450	175	..	171
Non-Financial companies	66,784	33,873	52,590	18,768	2,211	18,136
<i>of which: industry</i>	22,402	13,300	15,743	6,845	126	2,753
building	9,463	3,963	8,380	2,558	150	4,531
services	33,036	15,878	26,859	8,902	1,934	10,186
Producer households	7,224	2,204	6,501	1,378	7	3,820
Consumer households and nec	29,020	2,753	28,346	1,980	152	23,168
<b>f. ISLANDS</b>	<b>51,894</b>	<b>18,731</b>	<b>43,724</b>	<b>10,744</b>	<b>229</b>	<b>23,058</b>
General government	3,493	2,652	1,365	790	-	13
Financial companies	3,260	2,495	2,781	2,015	-	44
Non-Financial companies	25,804	11,289	20,846	6,397	176	8,356
<i>of which: industry</i>	7,240	3,672	5,244	1,967	54	971
building	2,984	1,029	2,803	721	..	1,736
services	14,638	6,189	11,981	3,452	122	5,347
Producer households	3,910	1,110	3,557	693	1	2,129
Consumer households and nec	15,314	1,148	15,076	827	51	12,462

Note: .

## Distribution by total credit used

[TDB30126](#)

## Banks and financial intermediaries referred to in Single Register

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

## December 2016

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Number of borrowers	5,658,546	2,114,693	1,489,651	1,014,585	237,864
Facilities granted	1,844,509	113,474	152,046	178,891	94,611
used margin	1,453,730	105,636	145,153	166,866	78,780
<i>of which: backed by real security</i>	650,283	80,956	131,133	142,749	50,758
Unused margin	436,741	10,057	8,378	14,311	17,968
Overshoot	45,962	2,219	1,484	2,286	2,136

Note:

## Distribution by total credit used

[TDB30126](#)

## Banks and financial intermediaries referred to in Single Register

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	99,097	66,260	23,993	19,063	3,794
Facilities granted	86,361	128,221	103,512	242,320	699,493
used margin	66,726	98,447	79,384	179,580	528,726
<i>of which: backed by real security</i>	32,703	43,188	31,707	61,454	75,030
Unused margin	21,954	33,617	27,684	72,649	188,896
Overshoot	2,319	3,843	3,556	9,909	18,128

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 2016	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
<b>a. SHORT-TERM LOANS in euro</b>						
Facilities granted	590,909	11,156	9,499	17,395	24,840	31,911
Used margin	287,062	5,344	4,615	8,770	12,691	15,972
<i>of which:backed by real security</i>	31,446	503	695	1,424	2,476	3,255
Overshoot	22,591	641	431	716	832	878
unused margin	326,438	6,453	5,315	9,341	12,981	16,817
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	6,868	13	20	45	87	127
Used margin	6,142	12	18	40	76	114
<i>of which:backed by real security</i>	245	1	3	8	17	20
Overshoot	675	1	1	3	4	5
unused margin	1,400	2	3	7	15	19
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>						
Facilities granted	893,736	42,921	59,767	81,323	40,711	33,576
Used margin	816,547	43,235	59,978	81,347	40,646	33,548
<i>of which:backed by real security</i>	373,074	29,700	53,294	70,881	30,588	22,017
Overshoot	18,312	612	554	797	746	805
unused margin	95,502	298	343	773	811	834
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	9,107	120	250	894	376	112
Used margin	8,970	122	250	892	377	115
<i>of which:backed by real security</i>	4,523	116	236	821	301	36
Overshoot	475	2	2	3	5	5
unused margin	612	1	2	5	4	2

Note:

## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
<b>a. SHORT-TERM LOANS in euro</b>				
Facilities granted	52,593	45,283	119,018	278,217
Used margin	26,112	21,903	53,753	132,296
<i>of which:</i> backed by real security	5,400	4,170	7,416	5,312
Overshoot	1,557	1,183	3,305	7,890
unused margin	28,038	24,562	68,570	153,811
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	317	335	1,240	4,682
Used margin	276	273	1,023	4,290
<i>of which:</i> backed by real security	55	29	60	51
Overshoot	14	7	24	595
unused margin	56	69	240	988
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>				
Facilities granted	51,575	42,057	97,407	443,436
Used margin	51,508	42,027	96,341	362,499
<i>of which:</i> backed by real security	31,248	23,932	48,165	60,377
Overshoot	1,490	1,398	3,644	3,799
unused margin	1,557	1,428	4,709	84,737
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	192	126	421	6,616
Used margin	196	117	450	6,444
<i>of which:</i> backed by real security	37	24	181	2,769
Overshoot	10	2	55	385
unused margin	6	11	26	557

Note:

## Distribution by type of transaction

[TDB30136](#)

## Banks and financial intermediaries referred to in Single Register

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

December 2016	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	1,844,509	108,247	146,576	171,057	87,631
Used margin	1,453,730	102,825	141,994	162,476	75,358
<i>of which: backed by real security</i>	<i>650,283</i>	<i>80,153</i>	<i>129,748</i>	<i>141,493</i>	<i>50,807</i>
Unused margin	436,741	6,882	5,764	10,308	14,071
Overshoot	45,962	1,460	1,182	1,727	1,798

Note:

## Distribution by type of transaction

[TDB30136](#)

## Banks and financial intermediaries referred to in Single Register

Source: 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	78,408	120,590	99,759	243,381	786,782
Used margin	62,252	93,625	75,906	174,908	552,106
<i>of which: backed by real security</i>	32,203	42,717	31,612	61,052	76,599
Unused margin	18,009	30,248	26,716	76,082	248,095
Overshoot	1,853	3,283	2,863	7,609	13,419

Note:



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

TDB30146

Banks

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

<b>December 2016</b>	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>									
Number of borrowers	1,151,08	757,296	664,962	231,768	112,342	79,734	29,833	25,179	5,648
Facilities granted	54,211	69,537	99,657	66,013	65,726	104,677	87,801	218,086	732,952
Used margin	48,713	64,860	91,050	53,790	49,749	78,092	64,320	151,568	505,529
<b>b. PIEMONTE</b>									
Number of borrowers	90,424	59,764	49,904	17,458	8,539	5,919	2,194	1,778	384
Facilities granted	4,269	5,455	7,376	4,997	5,112	7,894	6,579	15,325	38,664
Used margin	3,792	5,032	6,628	3,968	3,767	5,687	4,612	10,080	24,478
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	2,678	1,669	1,854	661	291	192	75	63	9
Facilities granted	123	142	251	174	152	200	172	407	740
Used margin	107	127	226	146	123	142	133	328	476
<b>d. LIGURIA</b>									
Number of borrowers	25,298	16,944	15,580	5,606	2,324	1,522	525	461	129
Facilities granted	1,176	1,519	2,250	1,473	1,262	1,840	1,488	3,923	11,447
Used margin	1,033	1,405	2,041	1,200	948	1,350	1,077	2,906	7,860
<b>e. LOMBARDY</b>									
Number of borrowers	184,517	141,171	140,419	51,730	26,665	20,582	8,238	7,629	1,941
Facilities granted	8,739	13,025	21,261	14,793	15,722	27,512	24,554	67,651	337,573
Used margin	7,579	11,968	19,203	11,744	11,453	20,109	17,559	45,483	249,391
<b>f. TRENTO-ALTO ADIGE</b>									
Number of borrowers	32,382	22,559	26,985	11,578	5,605	3,773	1,352	967	160
Facilities granted	1,549	2,120	4,330	3,411	3,344	5,109	3,978	8,140	10,184
Used margin	1,297	1,918	3,958	2,911	2,749	4,162	3,169	6,383	6,480
<b>g. VENETO</b>									
Number of borrowers	98,091	71,623	63,305	23,305	12,493	9,221	3,444	3,001	632
Facilities granted	4,638	6,558	9,313	6,552	7,210	11,916	9,878	25,616	77,513
Used margin	4,085	6,071	8,383	5,167	5,257	8,574	6,791	16,772	61,239
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	36,117	23,976	16,079	4,982	2,470	1,711	622	497	108
Facilities granted	1,757	2,207	2,381	1,437	1,448	2,241	1,854	4,267	10,144
Used margin	1,634	2,108	2,195	1,182	1,109	1,655	1,322	2,946	5,616
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	102,809	71,015	63,287	23,534	12,250	9,037	3,461	2,990	714
Facilities granted	4,860	6,544	9,493	6,857	7,313	12,085	10,330	26,391	63,964
Used margin	4,198	5,963	8,457	5,279	5,302	8,541	7,294	17,344	35,526
<b>l. MARCHE</b>									
Number of borrowers	37,534	24,297	19,944	7,690	3,732	2,673	872	701	107
Facilities granted	1,786	2,230	2,968	2,241	2,204	3,482	2,560	5,846	6,892
Used margin	1,590	2,064	2,673	1,825	1,704	2,569	1,828	4,042	4,202

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

<u>TDB30146</u>		<b>Banks</b>								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>m.</b>	<b>TUSCANY</b>									
	Number of borrowers	78,958	53,426	53,030	18,870	9,276	6,186	2,330	1,806	303
	Facilities granted	3,699	4,893	7,880	5,295	5,417	8,111	6,881	15,349	23,412
	Used margin	3,275	4,539	7,203	4,357	4,208	6,167	5,116	10,698	15,474
<b>n.</b>	<b>UMBRIA</b>									
	Number of borrowers	22,208	13,638	9,922	3,529	1,731	1,207	366	366	76
	Facilities granted	1,060	1,243	1,468	1,019	1,033	1,631	1,073	3,142	3,724
	Used margin	964	1,177	1,364	860	812	1,234	830	2,254	2,798
<b>o.</b>	<b>LAZIO</b>									
	Number of borrowers	107,431	70,463	73,077	22,285	8,676	5,834	2,127	1,922	563
	Facilities granted	5,032	6,576	11,327	6,311	4,948	7,523	6,237	16,581	113,153
	Used margin	4,614	6,246	10,753	5,545	4,051	6,088	5,190	13,507	66,097
<b>p.</b>	<b>ABRUZZO</b>									
	Number of borrowers	26,729	15,280	11,451	3,954	1,918	1,322	486	360	60
	Facilities granted	1,255	1,385	1,686	1,150	1,121	1,739	1,421	3,025	3,485
	Used margin	1,161	1,316	1,544	969	865	1,398	1,086	2,137	2,247
<b>q.</b>	<b>MOLISE</b>									
	Number of borrowers	4,951	2,714	1,962	707	299	201	57	28	8
	Facilities granted	228	242	289	198	169	260	146	177	281
	Used margin	209	228	259	160	127	211	107	120	152
<b>r.</b>	<b>CAMPANIA</b>									
	Number of borrowers	70,694	41,302	34,184	11,220	5,294	3,362	1,255	930	169
	Facilities granted	3,260	3,807	5,106	3,176	3,044	4,206	3,593	8,010	11,984
	Used margin	3,013	3,612	4,773	2,646	2,369	3,278	2,717	6,018	9,770
<b>s.</b>	<b>APULIA</b>									
	Number of borrowers	67,742	41,724	29,102	8,463	3,717	2,627	922	613	106
	Facilities granted	3,187	3,819	4,226	2,399	2,178	3,368	2,725	5,329	5,130
	Used margin	2,997	3,668	3,921	2,019	1,710	2,636	2,143	3,835	3,147
<b>t.</b>	<b>BASILICATA</b>									
	Number of borrowers	9,034	4,736	3,489	1,091	558	362	156	89	14
	Facilities granted	414	429	522	312	330	448	440	724	535
	Used margin	382	397	474	246	254	326	311	535	403
<b>u.</b>	<b>CALABRIA</b>									
	Number of borrowers	25,953	12,565	9,380	2,882	1,297	781	246	157	24
	Facilities granted	1,186	1,134	1,376	823	747	977	705	1,217	1,457
	Used margin	1,097	1,065	1,262	669	554	740	544	872	1,032
<b>v.</b>	<b>SICILY</b>									
	Number of borrowers	91,883	45,043	30,219	8,916	3,757	2,335	771	574	94
	Facilities granted	4,262	4,071	4,434	2,492	2,180	3,041	2,235	4,879	6,561
	Used margin	4,037	3,889	4,119	2,112	1,735	2,356	1,738	3,601	4,319
<b>z.</b>	<b>SARDINIA</b>									
	Number of borrowers	35,654	23,387	11,789	3,307	1,450	887	334	247	47
	Facilities granted	1,732	2,138	1,718	905	792	1,093	952	2,088	6,107
	Used margin	1,647	2,066	1,615	786	653	871	753	1,708	4,821

Note:

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

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

December 2016	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,072,360</b>	<b>1,622,685</b>	<b>53,456</b>
<b>b. GENERAL GOVERNMENT</b>	<b>57,869</b>	<b>34,343</b>	<b>2,228</b>
Central government	16,699	13,042	446
Local government	40,832	21,216	1,727
Social security funds	338	86	55
<b>c. FINANCIAL COMPANIES</b>	<b>426,698</b>	<b>348,435</b>	<b>5,904</b>
Monetary financial institutions	124,728	102,922	545
Other financial intermediaries	257,858	211,830	3,345
Financial auxiliaries	8,579	6,543	173
Insurance companies	3,431	1,533	38
Pension funds	173	12	..
<b>d. NON-FINANCIAL COMPANIES</b>	<b>987,004</b>	<b>693,257</b>	<b>31,274</b>
Public companies	56,937	25,812	505
Private companies	852,942	604,551	28,464
Associations of non-financial companies	1,160	701	20
Craft non-financial quasi-companies	24,493	18,530	598
Other non-financial quasi-companies	51,472	43,663	1,688
<b>e. HOUSEHOLDS</b>	<b>484,391</b>	<b>469,913</b>	<b>6,902</b>
Producer households	77,105	70,934	2,115
Consumer households	407,286	398,980	4,787
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>9,908</b>	<b>7,777</b>	<b>135</b>
<b>g. REST OF THE WORLD</b>	<b>103,099</b>	<b>66,011</b>	<b>6,950</b>
General government	1,193	980	37
Monetary financial institutions	37,668	22,477	4,326
Other financial institutions	28,162	16,630	1,048
Non-financial companies	34,278	24,454	1,505
Households	1,522	1,425	31
Non-profit institutions serving households	7	6	..
International organizations and other institutions	271	39	3
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>120</b>	<b>94</b>	<b>5</b>

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

## Banks and financial intermediaries referred to in Single Register

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,725,141</b>	<b>1,284,551</b>	<b>49,345</b>	<b>347,218</b>	<b>338,134</b>	<b>4,111</b>
<b>50,609</b>	<b>26,792</b>	<b>1,766</b>	<b>7,260</b>	<b>7,552</b>	<b>462</b>
13,348	9,664	302	3,351	3,378	144
36,932	17,061	1,418	3,900	4,155	309
329	67	46	9	19	9
<b>420,075</b>	<b>341,919</b>	<b>5,604</b>	<b>6,623</b>	<b>6,516</b>	<b>300</b>
124,450	102,641	538	278	281	7
256,261	210,358	3,283	1,597	1,471	63
7,111	4,961	58	1,469	1,582	115
3,427	1,528	38	5	5	..
<b>172</b>	<b>12</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>-</b>
878,736	594,287	29,108	108,268	98,971	2,166
53,374	22,499	477	3,563	3,314	28
759,285	519,761	26,533	93,657	84,791	1,930
1,109	656	20	51	45	..
21,099	15,162	545	3,394	3,368	53
<b>43,869</b>	<b>36,209</b>	<b>1,533</b>	<b>7,603</b>	<b>7,454</b>	<b>154</b>
263,440	248,676	5,931	220,951	221,237	971
55,993	49,903	1,865	21,113	21,031	250
<b>207,447</b>	<b>198,773</b>	<b>4,066</b>	<b>199,839</b>	<b>200,206</b>	<b>721</b>
<b>9,652</b>	<b>7,563</b>	<b>133</b>	<b>256</b>	<b>215</b>	<b>3</b>
100,066	63,184	6,755	3,034	2,826	195
1,172	959	37	21	21	-
37,634	22,462	4,325	33	15	1
27,752	16,315	1,018	409	315	31
31,914	22,189	1,345	2,363	2,265	160
1,315	1,215	27	207	210	4
7	6	..	-	-	-
<b>270</b>	<b>39</b>	<b>3</b>	<b>..</b>	<b>..</b>	<b>-</b>

## Distribution by customer economic activity

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

## December 2016

	Total		
	Facilities granted	Used Margin	Overshoot
<b>a. TOTAL</b>	<b>1,067,379</b>	<b>767,046</b>	<b>33,447</b>
Agricultural, forestry and fishing	40,968	36,203	936
Mining and quarrying	2,118	1,606	100
Manufacturing	327,560	194,130	5,268
Electricity, gas, steam and air conditioning supply	37,785	28,383	485
Water supply, sewerage, waste management and remediation activities	13,785	9,379	252
Construction	104,346	92,658	8,675
Wholesale and retail trade, repair of motor vehicles and motorcycles	184,637	120,980	3,389
Transportation and storage	47,546	36,799	1,775
Accommodation and food service activities	32,532	29,389	1,136
Information and communication	28,868	16,971	1,932
Financial and insurance activities	1,185	1,087	34
Real estate activities	114,884	111,268	6,948
Professional, scientific and technical activities	69,776	40,369	979
Administrative and support service activities	27,625	20,260	808
All remaining activities (sections O, P,Q,R,S,T)	26,809	21,326	560

**Banks and financial intermediaries referred to in Single Register**

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
<b>937,181</b>	<b>646,236</b>	<b>31,018</b>	<b>130,198</b>	<b>120,810</b>	<b>2,429</b>
36,688	32,027	894	4,280	4,176	41
1,851	1,338	90	267	268	10
294,839	165,262	4,838	32,721	28,868	430
32,928	23,996	433	4,856	4,388	52
12,365	8,133	234	1,420	1,246	18
93,181	81,825	8,224	11,165	10,833	452
162,431	101,365	3,081	22,206	19,615	308
41,744	31,345	1,650	5,802	5,454	126
27,464	24,374	1,042	5,069	5,014	93
25,986	14,473	1,887	2,882	2,498	45
762	661	31	423	426	3
91,774	87,731	6,287	23,110	23,537	661
64,877	35,613	933	4,899	4,756	46
23,493	16,961	752	4,133	3,299	55
21,156	16,197	487	5,653	5,130	73

## 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

<b>December 2016</b>			from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>							
Number of borrowers	3,389,442	1,151,087	757,296	664,962	231,768	112,342	
Facilities granted	1,500,620	54,211	69,537	99,657	66,013	65,726	
Used margin	1,118,721	48,713	64,860	91,050	53,790	49,749	
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	7,761	674	460	847	1,166	1,253	
Facilities granted	50,609	24	36	132	378	807	
Used margin	26,792	81	55	84	185	336	
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	9,747	2,210	1,190	1,320	928	636	
Facilities granted	295,625	101	109	208	273	375	
Used margin	239,278	80	82	175	252	278	
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	721,410	174,923	93,756	119,737	103,975	78,155	
Facilities granted	878,736	8,045	8,601	19,366	32,234	47,110	
Used margin	594,287	5,651	6,100	14,061	23,350	34,010	
<i>of which: industry</i>							
Number of borrowers	153,809	25,335	16,098	23,587	24,042	20,741	
Facilities granted	337,644	1,186	1,490	3,895	7,685	12,865	
Used margin	195,156	770	940	2,464	4,720	7,763	
<i>of which: building</i>							
Number of borrowers	103,265	23,158	12,946	16,921	15,851	12,232	
Facilities granted	88,276	1,071	1,194	2,786	4,993	7,432	
Used margin	77,554	740	856	2,061	3,829	5,979	
<i>of which: services</i>							
Number of borrowers	447,098	122,975	62,745	76,455	61,473	43,167	
Facilities granted	432,607	5,630	5,736	12,229	18,719	25,548	
Used margin	304,899	4,018	4,156	9,156	14,090	19,179	
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	423,117	156,699	81,759	81,277	35,454	13,542	
Facilities granted	55,993	7,201	7,304	12,036	9,862	7,520	
Used margin	49,903	6,063	6,515	10,800	8,591	6,503	
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	2,209,629	808,287	577,143	459,262	89,129	18,352	
Facilities granted	217,211	38,475	53,225	67,545	22,964	9,704	
Used margin	206,420	36,553	51,887	65,604	21,161	8,446	

Note:

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

Banks

TDB30156

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>				
Number of borrowers	79,734	29,833	25,179	5,648
Facilities granted	104,677	87,801	218,086	732,952
Used margin	78,092	64,320	151,568	505,529
<b>b. GENERAL GOVERNMENT</b>				
Number of borrowers	1,274	601	608	283
Facilities granted	1,876	1,875	6,051	39,427
Used margin	798	842	2,358	21,926
<b>c. FINANCIAL COMPANIES</b>				
Number of borrowers	758	444	809	547
Facilities granted	1,066	1,342	8,206	283,940
Used margin	725	896	4,899	231,176
<b>d. NON-FINANCIAL COMPANIES</b>				
Number of borrowers	65,393	26,255	22,625	4,724
Facilities granted	86,644	77,064	194,831	404,593
Used margin	63,724	56,263	136,951	248,481
<i>of which:industry</i>				
Number of borrowers	19,799	8,961	9,045	2,210
Facilities granted	27,220	26,993	82,597	173,691
Used margin	16,753	16,408	49,291	95,423
<i>of which:building</i>				
Number of borrowers	10,283	3,930	2,790	358
Facilities granted	13,418	11,172	21,873	24,316
Used margin	11,334	10,077	20,453	20,189
<i>of which:services</i>				
Number of borrowers	33,323	12,371	10,071	2,060
Facilities granted	43,228	35,863	84,499	200,955
Used margin	33,220	27,190	62,393	128,590
<b>e. PRODUCER HOUSEHOLDS</b>				
Number of borrowers	5,462	975	299	6
Facilities granted	6,536	2,770	2,113	269
Used margin	5,768	2,471	1,897	221
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Number of borrowers	6,619	1,509	807	81
Facilities granted	8,314	4,628	6,720	4,330
Used margin	6,866	3,749	5,327	3,417

Note:



## Distribution by customer location (region)

[TDB30309](#)

## Banks and financial intermediaries referred to in Single

Source: Central Credit Register  
Stocks in millions of euro

<b>December 2016</b>		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>81,945</b>	<b>81,032</b>	<b>2,570</b>
	<i>of which: transactions of financial intermediaries</i>	<i>50,231</i>	<i>49,764</i>	<i>1,073</i>
	Piedmont	5,687	5,495	113
	Valle d'Aosta	220	212	2
	Liguria	1,401	1,391	42
	Lombardy	24,310	24,061	719
	Trentino-Alto Adige	3,169	3,072	21
	Veneto	10,015	9,846	214
	Friuli-Venezia Giulia	1,570	1,543	37
	Emilia-Romagna	8,494	8,275	219
	Marche	2,993	2,985	110
	Tuscany	5,119	5,046	190
	Umbria	1,071	1,052	42
	Lazio	7,874	8,023	371
	Abruzzo	1,262	1,213	40
	Molise	138	142	11
	Campania	3,031	3,087	204
	Apulia	1,665	1,637	76
	Basilicata	211	198	4
	Calabria	600	625	47
	Sicily	1,650	1,673	72
	Sardinia	1,465	1,457	33

**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  
Single RegisterSource: Central Credit Register  
Stocks in millions of euro

December 2016	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>45,835</b>	<b>19,440</b>	<b>26,395</b>	<b>50,878</b>	<b>39,653</b>
<i>of which: transactions of financial intermediaries</i>	26,865	12,941	13,923	31,176	21,941
Piedmont	5,350	2,657	2,693	6,839	5,611
Valle d'Aosta	55	30	26	77	53
Liguria	799	464	335	891	653
Lombardy	13,398	5,386	8,012	14,609	11,565
Trentino-Alto Adige	235	94	141	314	217
Veneto	2,045	1,128	918	2,519	1,708
Friuli-Venezia Giulia	595	248	346	694	530
Emilia-Romagna	3,026	1,603	1,423	3,926	2,593
Marche	467	312	155	491	341
Tuscany	1,624	886	738	1,758	1,255
Umbria	732	219	513	841	682
Lazio	12,485	3,061	9,424	13,125	10,719
Abruzzo	1,044	496	548	993	917
Molise	41	39	2	47	36
Campania	1,805	1,428	376	1,570	1,171
Apulia	602	474	128	594	384
Basilicata	141	103	37	187	135
Calabria	159	131	28	156	72
Sicily	603	501	103	611	428
Sardinia	627	178	449	637	582

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



## Distribution by type of default

TDB30266

Banks and CDP

Source: supervisory returns  
Stocks in millions of euro

	2016-Q4	2016-Q3	2016-Q2
<b>a. IMPAIRED LOANS</b>			
Bad debts			
- Loans subject to forbearance	12,042	10,402	8,130
- Other loans	187,732	187,819	189,117
Likely defaults			
- Loans subject to forbearance	56,703	56,487	51,431
- Other loans	60,335	63,958	71,624
Non-performing past due loans/exposures			
- Loans subject to forbearance	1,236	1,791	1,840
- Other loans	6,234	8,581	8,379
<b>b. OTHER LOANS</b>			
- Performing loans: subject to forbearance	32,815	33,135	33,389
- Performing loans: others	1,644,389	1,630,825	1,650,856
<b>b. TOTAL LOANS TO CUSTOMERS</b>	<b>2,001,689</b>	<b>1,993,186</b>	<b>2,014,899</b>

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

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

 Source: supervisory returns  
 Stocks in millions of euro

**December 2016**

## Bad debts

	Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others	
				for consumer credit	for purchase of buildings
<b>a. TOTAL</b>	<b>198,671</b>	<b>141,919</b>	<b>15,823</b>	<b>2,575</b>	<b>16,946</b>
<b>b. NORTH-WEST ITALY</b>	<b>58,061</b>	<b>40,907</b>	<b>3,871</b>	<b>553</b>	<b>6,411</b>
Piedmont and Valle d'Aosta	11,769	8,053	1,053	156	1,183
Liguria	3,795	2,642	328	47	419
Lombardy	42,497	30,212	2,489	350	4,809
<b>c. NORTH-EAST ITALY</b>	<b>44,987</b>	<b>34,050</b>	<b>3,007</b>	<b>289</b>	<b>3,025</b>
Trentino-Alto Adige	3,117	2,297	216	13	55
Veneto	19,584	14,713	1,289	114	1,506
Friuli-Venezia Giulia	3,351	2,510	283	31	186
Emilia-Romagna	18,935	14,530	1,218	132	1,278
<b>d. CENTRAL ITALY</b>	<b>50,410</b>	<b>38,037</b>	<b>3,472</b>	<b>510</b>	<b>3,257</b>
Marche	6,882	5,181	560	46	408
Tuscany	16,835	12,895	1,510	129	802
Umbria	3,587	2,590	395	32	262
Lazio	23,106	17,371	1,007	303	1,786
<b>e. SOUTHERN ITALY</b>	<b>29,956</b>	<b>19,714</b>	<b>3,297</b>	<b>820</b>	<b>2,831</b>
Abruzzo and Molise	4,806	3,486	510	74	323
Campania	12,022	8,028	898	404	1,320
Apulia and Basilicata	9,752	6,187	1,311	222	905
Calabria	3,376	2,013	578	121	283
<b>f. ISLANDS</b>	<b>15,257</b>	<b>9,212</b>	<b>2,176</b>	<b>402</b>	<b>1,422</b>
Sicily	10,999	6,172	1,578	324	1,197
Sardinia	4,258	3,040	598	78	224

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

## Banks and CDP

Likely defaults					Non-performing past due loans/exposures				
Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others		Total	Non-financial corporation	Producer households (up to 5 employees)	Consumer households and others	
			for consumer credit	for purchase of buildings				for consumer credit	for purchase of buildings
<b>114,694</b>	<b>87,236</b>	<b>5,599</b>	<b>1,698</b>	<b>7,804</b>	<b>7,465</b>	<b>3,204</b>	<b>855</b>	<b>862</b>	<b>1,101</b>
<b>37,597</b>	<b>29,542</b>	<b>1,298</b>	<b>371</b>	<b>2,320</b>	<b>1,956</b>	<b>954</b>	<b>204</b>	<b>176</b>	<b>260</b>
4,389	3,018	311	101	455	372	146	53	57	53
2,992	2,452	123	30	198	289	213	17	15	20
30,216	24,072	865	240	1,667	1,294	595	133	103	186
<b>27,917</b>	<b>21,061</b>	<b>1,416</b>	<b>221</b>	<b>1,577</b>	<b>1,304</b>	<b>664</b>	<b>149</b>	<b>117</b>	<b>150</b>
2,697	2,151	238	9	105	133	74	26	5	9
12,345	8,912	618	100	737	541	256	56	49	68
1,878	1,368	134	22	126	115	56	16	11	12
10,997	8,629	427	89	610	515	278	50	52	61
<b>28,911</b>	<b>22,697</b>	<b>1,347</b>	<b>400</b>	<b>1,785</b>	<b>2,056</b>	<b>909</b>	<b>237</b>	<b>204</b>	<b>303</b>
3,653	2,798	229	41	240	276	146	38	19	27
8,993	7,017	651	102	536	566	217	95	61	66
1,771	1,358	113	23	118	159	61	21	16	20
14,494	11,525	355	234	890	1,055	485	82	109	191
<b>14,173</b>	<b>10,282</b>	<b>997</b>	<b>455</b>	<b>1,344</b>	<b>1,489</b>	<b>487</b>	<b>181</b>	<b>246</b>	<b>243</b>
1,953	1,323	192	52	196	237	86	38	26	44
7,229	5,745	296	199	584	618	218	48	116	91
3,876	2,565	365	138	423	459	146	70	69	88
1,115	650	144	67	140	175	38	24	34	20
<b>6,095</b>	<b>3,652</b>	<b>540</b>	<b>251</b>	<b>777</b>	<b>660</b>	<b>190</b>	<b>84</b>	<b>119</b>	<b>145</b>
4,411	2,388	435	198	620	530	133	71	95	126
1,684	1,265	105	53	157	131	56	13	25	19

## Distribution by amount

[TDB30206](#)

Banks

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

<b>December 2016</b>		Number of borrowers	Net used
<b>a. TOTAL</b>		<b>1,321,411</b>	<b>190,644</b>
from 250 to 30,000		819,711	5,579
from 30,000 to 75,000		162,139	7,187
from 75,000 to 125,000		100,655	9,036
from 125,000 to 250,000		126,869	19,923
from 250,000 to 500,000		50,718	15,467
from 500,000 to 1,000,000		27,139	16,486
from 1,000,000 to 2,500,000		20,417	27,241
from 2,500,000 to 5,000,000		7,785	23,306
from 5,000,000 to 25,000,000		5,399	43,571
more than 25,000,000		579	22,849

**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 2016	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	100	2,228	250,717	47,347	50,945	148,488	189,150	872,704
Bad debts	209	2,927	138,805	31,588	40,167	64,300	15,229	33,233
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	6	680	67,746	13,145	13,827	40,258	41,681	213,877
Bad debts	136	1,239	39,715	9,447	11,098	18,664	3,593	10,374
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	-	439	47,722	10,193	10,241	26,747	29,871	126,219
Bad debts	-	842	33,651	7,588	11,065	14,543	2,903	6,470
<b>d. CENTRAL ITALY</b>								
Number of borrowers	14	541	63,783	11,181	12,495	39,210	40,288	177,344
Bad debts	25	590	37,145	7,593	11,025	17,777	3,396	7,144
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	53	374	48,383	9,333	9,766	28,065	47,864	232,127
Bad debts	33	165	19,317	5,193	4,657	8,879	3,204	5,948
<b>f. ISLANDS</b>								
Number of borrowers	27	194	23,083	3,495	4,616	14,208	29,446	123,137
Bad debts	15	91	8,977	1,766	2,322	4,437	2,133	3,298

Note:



## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

<b>December 2016</b>	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>446,393</b>	<b>154,275</b>
Agricultural, forestry and fishing	19,592	6,079
Mining and quarrying	556	411
Manufacturing	65,438	30,836
Electricity, gas, steam and air conditioning supply	388	843
Water supply, sewerage, waste management and remediation activities	1,167	961
Construction	90,851	43,023
Wholesale and retail trade, repair of motor vehicles and	122,165	25,263
Transportation and storage	16,943	3,559
Accommodation and food service activities	38,486	5,821
Information and communication	7,680	1,629
Financial and insurance activities	2,020	159
Real estate activities	23,317	25,419
Professional, scientific and technical activities	15,147	3,771
Administrative and support service activities	16,145	3,501
All remaining activities (sections O, P,Q,R,S,T)	18,247	2,612

Note:

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

TDB30231

Banks and financial intermediaries referred to in Single Register

Source: Central Credit Register  
Stocks in millions of euro

December 2016		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>257,670</b>	<b>191,436</b>	<b>66,233</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>294</b>	<b>209</b>	<b>85</b>
	Central government	22	13	9
	Local government	272	196	75
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>3,803</b>	<b>2,927</b>	<b>876</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	955	461	494
	Financial auxiliaries	523	418	106
	Insurance companies	1	..	1
	Pension funds	..	..	-
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>184,700</b>	<b>138,805</b>	<b>45,895</b>
	Public companies	380	249	131
	Private companies	161,903	122,758	39,145
	Associations of non-financial companies	149	82	68
	Craft non-financial quasi-companies	5,748	4,313	1,436
	Other non-financial quasi-companies	16,520	11,404	5,116
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>66,381</b>	<b>47,905</b>	<b>18,476</b>
	Producer households	21,976	15,229	6,747
	Consumer households	44,406	32,676	11,729
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>921</b>	<b>547</b>	<b>374</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>971</b>	<b>792</b>	<b>179</b>
	General government	-	-	-
	Monetary financial institutions	72	65	7
	Other financial institutions	120	79	41
	Non-financial companies	673	560	113
	Households	106	89	17
	Non-profit institutions serving households	..	..	..
	International organizations and the other institutions	..	-	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>13</b>	<b>9</b>	<b>3</b>

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

## Distribution by customer location (region)

Banks

TDB30241

Source: Central Credit Register  
Flows in millions of euro

4th quarter 2016	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>116,413</b>	<b>6,233</b>	<b>62,096</b>	<b>1,989</b>
<b>b. NORTH-WEST ITALY</b>	<b>32,069</b>	<b>1,999</b>	<b>15,340</b>	<b>595</b>
Piedmont	9,007	290	4,686	121
Valle d'Aosta	159	5	128	4
Liguria	2,980	152	1,412	35
Lombardy	19,923	1,553	9,114	436
<b>c. NORD-EAST ITALY</b>	<b>19,631</b>	<b>1,490</b>	<b>8,959</b>	<b>517</b>
Trentino-Alto Adige	725	108	743	68
Veneto	6,279	671	2,808	219
Friuli-Venezia Giulia	2,305	156	744	36
Emilia-Romagna	10,322	554	4,664	194
<b>d. CENTRAL ITALY</b>	<b>21,556</b>	<b>1,460</b>	<b>12,911</b>	<b>329</b>
Marche	2,267	162	1,497	48
Tuscany	6,018	506	3,733	118
Umbria	1,519	93	1,645	24
Lazio	11,752	698	6,036	139
<b>e. SOUTHERN ITALY</b>	<b>30,689</b>	<b>832</b>	<b>14,266</b>	<b>261</b>
Abruzzo	1,856	100	1,400	30
Molise	455	12	202	3
Campania	16,496	355	6,160	104
Apulia	7,212	254	3,445	67
Basilicata	699	17	437	14
Calabria	3,971	94	2,622	44
<b>f. ISLANDS</b>	<b>12,468</b>	<b>452</b>	<b>10,620</b>	<b>287</b>
Sicily	10,003	301	9,366	249
Sardinia	2,465	151	1,254	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 2016	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>116,414</b>	<b>6,233</b>	<b>62,096</b>	<b>1,989</b>
General government	12	4	8	..
Financial companies	170	46	94	34
Non-financial companies	14,989	3,996	9,412	1,020
<i>of which: industry</i>	<i>2,118</i>	<i>505</i>	<i>1,431</i>	<i>130</i>
building	2,936	1,493	1,701	316
services	9,695	1,873	6,114	554
Producer households	13,611	506	8,221	266
Consumer households and nec	86,677	1,668	44,033	655

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

## Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register  
Stocks in millions of euro

<b>December 2016</b>		Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
<b>a. TOTAL</b>		<b>177,139</b>	<b>67,338</b>
Agricultural, forestry and fishing		6,560	3,627
Mining and quarrying		470	171
Manufacturing		38,228	9,467
Electricity, gas, steam and air conditioning supply		1,003	180
Water supply, sewerage, waste management and remediation activities		1,116	254
Construction		48,076	22,427
Wholesale and retail trade, repair of motor vehicles and		29,645	6,771
Transportation and storage		4,241	993
Accommodation and food service activities		6,218	3,541
Information and communication		1,988	347
Financial and insurance activities		176	80
Real estate activities		27,729	15,823
Professional, scientific and technical activities		4,249	1,350
Administrative and support service activities		4,072	1,072
All remaining activities (sections O, P,Q,R,S,T)		2,929	1,054

Note:

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

Banks

TDC30033

Source: Central Credit Register  
Stocks in millions of euro

December 2016	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	214	3,534	160,276	39,210	44,963	73,111	16,582	37,558
of which: backed by real security	16	1,831	72,253	11,873	25,083	33,420	8,713	22,879
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	136	1,573	47,003	12,038	12,768	21,636	3,878	11,269
of which: backed by real security	7	904	21,846	3,503	7,556	10,383	2,203	7,749
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	-	959	38,892	9,492	12,362	16,541	3,081	6,939
of which: backed by real security	-	544	19,060	2,856	7,264	8,608	1,855	4,746
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	30	707	42,078	9,164	12,084	20,040	3,672	7,970
of which: backed by real security	7	278	17,799	2,601	6,277	8,407	1,989	4,711
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	33	201	22,316	6,440	5,127	10,084	3,599	7,316
of which: backed by real security	1	58	8,985	2,138	2,486	3,971	1,620	3,652
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	15	95	9,986	2,077	2,622	4,809	2,351	4,063
of which: backed by real security	1	46	4,563	775	1,500	2,051	1,047	2,022

Note:

## Distribution by customer location (region)

Banks

TDB30265

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

December 2016		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>1,270,389</b>	<b>202,605</b>	<b>1.06</b>	<b>106,895</b>	<b>10,051</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>309,686</b>	<b>58,910</b>	<b>1.07</b>	<b>29,166</b>	<b>3,201</b>
	Piedmont	82,349	11,420	1.05	8,208	469
	Valle d'Aosta	1,700	190	1.06	149	9
	Liguria	29,822	3,888	1.08	2,682	193
	Lombardy	195,815	43,413	1.07	18,127	2,529
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>194,751</b>	<b>46,822</b>	<b>1.07</b>	<b>18,127</b>	<b>2,322</b>
	Trentino-Alto Adige	9,988	3,402	1.05	687	187
	Veneto	81,510	20,147	1.06	5,723	871
	Friuli-Venezia Giulia	18,216	3,405	1.05	2,168	205
	Emilia-Romagna	85,037	19,868	1.08	9,549	1,059
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>275,000</b>	<b>51,450</b>	<b>1.06</b>	<b>19,679</b>	<b>2,448</b>
	Marche	32,795	7,254	1.08	2,063	300
	Tuscany	86,029	17,363	1.06	5,446	838
	Umbria	21,613	3,548	1.05	1,396	300
	Lazio	134,563	23,285	1.07	10,774	1,010
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>315,464</b>	<b>30,302</b>	<b>1.05</b>	<b>28,386</b>	<b>1,393</b>
	Abruzzo	30,669	4,267	1.07	1,696	175
	Molise	5,942	646	1.08	423	16
	Campania	139,735	12,224	1.05	15,273	626
	Apulia	82,704	8,568	1.06	6,644	428
	Basilicata	9,456	1,188	1.05	649	23
	Calabria	46,958	3,409	1.04	3,701	124
<b>f.</b>	<b>ISLANDS</b>	<b>175,488</b>	<b>15,120</b>	<b>1.04</b>	<b>11,537</b>	<b>688</b>
	Sicily	137,871	10,931	1.05	9,262	486
	Sardinia	37,617	4,190	1.01	2,275	202

Notes:

## Distribution by customer location (region)

Banks

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

<b>December 2016</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>6,013</b>	<b>1,153</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,341</b>	<b>337</b>
	Piedmont	364	59
	Valle d'Aosta	8	..
	Liguria	111	30
	Lombardy	858	247
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>1,018</b>	<b>264</b>
	Trentino-Alto Adige	93	40
	Veneto	383	64
	Friuli-Venezia Giulia	98	27
	Emilia-Romagna	444	134
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,378</b>	<b>276</b>
	Marche	208	68
	Tuscany	377	64
	Umbria	134	23
	Lazio	659	122
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,366</b>	<b>184</b>
	Abruzzo	193	24
	Molise	33	5
	Campania	501	47
	Apulia	375	60
	Basilicata	49	12
	Calabria	215	36
<b>f.</b>	<b>ISLANDS</b>	<b>910</b>	<b>92</b>
	Sicily	757	77
	Sardinia	153	15

Notes:



## Distribution by customer segment of economic activity

TDB30271

Banks

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

December 2016	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>1,270,389</b>	<b>202,605</b>	<b>1.06</b>	<b>106,895</b>	<b>10,051</b>
General government	103	299	1.43	19	37
Financial companies	2,146	3,353	1.15	153	68
Non-financial companies	245,100	148,696	1.07	14,076	7,480
<i>of which: industry</i>	<i>46,648</i>	<i>34,111</i>	<i>1.08</i>	<i>1,960</i>	<i>1,176</i>
building	49,681	42,860	1.07	2,772	2,766
services	130,535	65,172	1.05	8,115	2,924
Producer households	184,564	16,102	1.06	12,296	714
Consumer households and nec	832,535	33,908	1.02	79,449	1,738

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

<b>December 2016</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a. TOTAL</b>		<b>6,013</b>	<b>1,153</b>
General government		9	9
Financial companies		12	1
Non-financial companies		977	742
<i>of which: industry</i>		<i>194</i>	<i>152</i>
building		222	238
services		498	335
Producer households		1,091	139
Consumer households and nec		3,902	260

Notes:

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

Banks

TDB40100

Source: Supervisory returns  
Stocks in millions of euros

December 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>128,044</b>	<b>1,943</b>	<b>8,493</b>	<b>112,693</b>	<b>1,611</b>	<b>3,303</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>53,717</b>	<b>194</b>	<b>6,206</b>	<b>45,384</b>	<b>435</b>	<b>1,497</b>
	Piedmont	6,409	35	343	5,730	136	165
	Valle d'Aosta	253	..	1	238	3	11
	Liguria	4,370	14	10	4,277	26	44
	Lombardy	42,685	146	5,852	35,139	271	1,277
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>27,400</b>	<b>478</b>	<b>756</b>	<b>24,504</b>	<b>718</b>	<b>944</b>
	Trentino-Alto Adige	3,363	52	48	2,775	211	278
	Veneto	7,007	41	297	6,163	188	317
	Friuli-Venezia Giulia	5,167	17	92	4,887	128	42
	Emilia-Romagna	11,864	368	319	10,679	191	307
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>40,134</b>	<b>1,160</b>	<b>1,314</b>	<b>36,821</b>	<b>229</b>	<b>610</b>
	Marche	915	6	18	781	45	65
	Tuscany	4,839	239	32	4,329	94	143
	Umbria	457	3	18	400	16	19
	Lazio	33,923	911	1,245	31,311	74	382
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4,854</b>	<b>104</b>	<b>41</b>	<b>4,402</b>	<b>147</b>	<b>160</b>
	Abruzzo	833	12	5	752	28	37
	Molise	61	15	3	35	3	4
	Campania	2,613	51	16	2,458	33	56
	Apulia	1,009	4	12	895	53	45
	Basilicata	133	..	..	117	9	6
	Calabria	205	22	5	146	20	12
<b>f.</b>	<b>ISLANDS</b>	<b>1,938</b>	<b>6</b>	<b>177</b>	<b>1,582</b>	<b>81</b>	<b>92</b>
	Sicily	933	..	15	842	50	26
	Sardinia	1,005	6	161	741	31	66

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 2016		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>9,594</b>	<b>3,651</b>	<b>1,977</b>	<b>1,585</b>	<b>1,668</b>	<b>714</b>
	General government	132	11	10	48	8	55
	Financial corporations	751	250	359	136	6	..
	Non-financial corporation	1,050	489	192	179	161	28
	Producer households (up to 5 employees)	149	37	31	27	38	17
	Consumer households	7,512	2,864	1,385	1,194	1,455	613
<b>b.</b>	<b>WITH AGREED MATURITY</b>	<b>137,508</b>	<b>32,642</b>	<b>33,026</b>	<b>57,827</b>	<b>10,841</b>	<b>3,171</b>
	General government	34,092	10	48	34,002	21	11
	Financial corporations	25,972	9,541	13,346	2,779	181	125
	Non-financial corporation	9,799	2,963	2,785	3,484	439	128
	Producer households (up to 5 employees)	2,407	565	743	516	476	107
	Consumer households	65,238	19,563	16,103	17,046	9,724	2,801
<b>c.</b>	<b>UNREDEEMABLE AT NOTICE</b>	<b>300,777</b>	<b>68,198</b>	<b>50,739</b>	<b>59,621</b>	<b>92,298</b>	<b>29,920</b>
	General government	6,451	874	582	2,757	1,775	463
	Financial corporations	520	300	146	45	21	7
	Non-financial corporation	2,518	429	498	870	531	190
	Producer households (up to 5 employees)	3,953	656	911	855	1,118	413
	Consumer households	287,336	65,939	48,603	55,094	88,853	28,846
<b>d.</b>	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>986,511</b>	<b>372,990</b>	<b>236,363</b>	<b>225,150</b>	<b>106,109</b>	<b>45,900</b>
	General government	26,550	2,706	4,377	16,527	1,436	1,504
	Financial corporations	89,849	50,504	22,084	14,593	1,678	991
	Non-financial corporation	232,719	87,574	59,453	57,135	21,013	7,544
	Producer households (up to 5 employees)	46,458	14,461	12,276	8,591	7,804	3,326
	Consumer households	590,935	217,744	138,172	128,304	74,178	32,536
<b>e.</b>	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>19,590</b>	<b>3,608</b>	<b>6,840</b>	<b>4,770</b>	<b>3,446</b>	<b>927</b>
	General government	22	..	6	16	..	..
	Financial corporations	213	93	43	62	13	2
	Non-financial corporation	1,183	470	424	155	113	21
	Producer households (up to 5 employees)	715	81	306	189	112	27
	Consumer households	17,458	2,963	6,062	4,348	3,207	878

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 2016		Total	of which: Non-financial corporations	of which: Producer households (up to 5 employees)	of which: Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>1,406,570</b>	<b>243,336</b>	<b>53,637</b>	<b>963,616</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>477,523</b>	<b>91,922</b>	<b>15,790</b>	<b>306,840</b>
	Piedmont	108,475	16,235	4,444	78,000
	Valle d'Aosta	3,764	845	145	2,354
	Liguria	35,762	4,557	1,301	28,708
	Lombardy	329,521	70,285	9,901	197,777
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>327,547</b>	<b>63,350</b>	<b>14,257</b>	<b>209,228</b>
	Trentino-Alto Adige	34,022	6,336	1,968	22,956
	Veneto	140,906	25,506	5,596	83,515
	Friuli-Venezia Giulia	29,558	4,977	1,048	19,933
	Emilia-Romagna	123,062	26,531	5,646	82,825
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>308,686</b>	<b>57,899</b>	<b>10,165</b>	<b>205,063</b>
	Marche	35,268	4,795	1,441	28,096
	Tuscany	79,429	13,573	3,586	60,192
	Umbria	16,236	2,754	685	12,416
	Lazio	177,753	36,776	4,454	104,359
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>212,744</b>	<b>22,255</b>	<b>9,538</b>	<b>177,111</b>
	Abruzzo	25,510	2,987	1,159	20,957
	Molise	5,767	338	184	5,105
	Campania	88,589	10,720	3,643	72,565
	Apulia	57,959	5,782	3,085	47,952
	Basilicata	10,193	832	410	8,825
	Calabria	24,726	1,595	1,057	21,707
<b>f.</b>	<b>ISLANDS</b>	<b>80,069</b>	<b>7,911</b>	<b>3,887</b>	<b>65,375</b>
	Sicily	57,979	4,988	2,542	48,708
	Sardinia	22,090	2,923	1,345	16,667

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 2016	Number of positions		Total deposits
	Current accounts	Other	
<b>a. TOTAL ITALY</b>	<b>40,183</b>	<b>22,306</b>	<b>1,191,325</b>
<b>b. NORTH WEST ITALY</b>	<b>14,265</b>	<b>6,649</b>	<b>490,487</b>
Piedmont	3,199	1,236	84,263
Valle d'Aosta	93	40	2,393
Liguria	1,130	395	26,720
Lombardy	9,844	4,978	377,112
<b>c. NORTH-EAST ITALY</b>	<b>9,088</b>	<b>4,618</b>	<b>267,723</b>
Trentino-Alto Adige	979	794	32,622
Veneto	3,528	2,115	106,478
Friuli-Venezia Giulia	1,071	334	26,573
Emilia-Romagna	3,508	1,375	102,052
<b>d. CENTRAL ITALY</b>	<b>8,699</b>	<b>5,356</b>	<b>256,997</b>
Marche	1,023	749	27,289
Tuscany	2,824	1,830	66,364
Umbria	534	313	11,058
Lazio	4,317	2,465	152,286
<b>e. SOUTHERNS ITALY</b>	<b>5,480</b>	<b>3,534</b>	<b>122,853</b>
Abruzzo	659	370	15,594
Molise	120	60	2,261
Campania	2,116	1,213	51,013
Apulia	1,715	1,242	38,051
Basilicata	224	130	4,694
Calabria	647	520	11,239
<b>f. ISLANDS</b>	<b>2,651</b>	<b>2,149</b>	<b>51,511</b>
Sicily	1,906	1,525	37,000
Sardinia	745	625	14,511

**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 2016

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	521	50,357	-	54	48,829
Credit default swap	943	503	14,402	-	1,531	18,265
Credit default option	-	-	30	-	76	-
Total rate of return swap	-	-	-	-	-	-
Other credit derivatives	-	109	4	-	-	15

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

<b>December 2016</b>	<b>Total</b>	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	19,239	185	1,027	3,546	7,003	7,246
Intrinsic value	5,837	5	6	66	423	5,301
<b>b. NORTH-WEST ITALY</b>						
Number of holders	6,557	52	313	1,087	2,282	2,756
Intrinsic value	2,028	1	2	23	132	1,856
<b>c. NORTH-EAST ITALY</b>						
Number of holders	5,578	35	246	955	2,007	2,288
Intrinsic value	1,128	1	1	14	113	991
<b>d. CENTRAL ITALY</b>						
Number of holders	4,450	61	303	936	1,694	1,408
Intrinsic value	2,259	1	1	16	119	2,115
<b>e. SOUTHERN ITALY</b>						
Number of holders	1,813	22	103	364	719	561
Intrinsic value	245	..	..	5	39	194
<b>f. ISLAND</b>						
Number of holders	841	15	62	204	301	233
Intrinsic value	175	2	..	8	19	145

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

<b>December 2016</b>	<b>Total</b>	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	21,405	294	1,474	3,885	7,274	7,913
Intrinsic value	40,018	42	23	446	1,167	34,491
<b>b. GENERAL GOVERNMENT</b>						
Number of holders	130	2	2	11	25	83
Intrinsic value	8,310	24	1	18	16	8,162
<b>c. FINANCIAL COMPANIES</b>						
Number of holders	365	1	10	24	89	199
Intrinsic value	3,717	1	3	33	21	2,852
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of holders	17,826	121	761	2,987	6,560	7,188
Intrinsic value	5,798	5	5	59	402	5,292
<i>of which: industry</i>						
Number of holders	7,565	14	133	696	2,723	3,952
Intrinsic value	1,980	1	1	8	186	1,772
<b>building</b>						
Number of holders	1,058	11	67	219	411	325
Intrinsic value	376	..	..	2	16	351
<b>services</b>						
Number of holders	8,457	93	533	1,962	3,067	2,668
Intrinsic value	3,342	4	3	38	173	3,106
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of holders	1,413	64	266	559	443	58
Intrinsic value	39	..	1	7	21	9
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of holders	1,016	100	420	270	114	30
Intrinsic value	62	1	2	4	11	35
<b>g. REST OF THE WORLD</b>						
Number of holders	392	-	8	13	24	167
Intrinsic value	13,552	-	12	316	398	9,970

**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 2016

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>2,124,758</b>	<b>721,349</b>	<b>169,480</b>
Italian government securities	707,188	147,609	61,818
<i>of which:</i> BOTs	15,387	2,409	167
CCTs	49,873	9,163	2,522
BTPs	615,889	133,422	58,454
Other debt securities	508,746	132,916	22,353
<i>of which:</i> in non-euro-area currencies	88,434	32,869	4,159
Equity securities	254,800	69,296	54,012
<i>of which:</i> in non-euro-area currencies	44,315	9,126	1,782
Units of collective investment undertakings	641,314	368,383	28,128
Other securities and the like	4,448	726	1,360

Notes:

## Banks and CDP

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>93,919</b>	<b>58,108</b>	<b>6,792</b>	<b>1,647,029</b>	<b>647,695</b>	<b>148,244</b>
22,209	9,313	1,193	548,391	134,440	55,190
43	32	3	5,688	2,370	160
4,084	3,033	470	30,394	5,826	1,571
16,041	5,634	662	497,311	124,461	52,878
15,626	6,332	828	401,330	122,624	20,160
2,744	1,992	210	56,944	29,951	3,801
4,267	2,868	553	200,651	64,059	48,637
1,292	806	202	22,396	8,036	1,406
51,567	39,432	4,189	486,896	323,787	22,563
..	..	-	2,475	612	147

## Distribution by customer location (region)

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

December 2016

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>2,124,758</b>	<b>721,349</b>	<b>169,480</b>
<b>b. NORTH-WEST ITALY</b>	<b>1,037,247</b>	<b>343,422</b>	<b>47,881</b>
Piedmont	227,627	90,337	11,211
Valle d'Aosta	2,552	1,736	131
Liguria	38,925	30,322	1,736
Lombardy	768,143	221,027	34,803
<b>c. NORTH-EAST ITALY</b>	<b>461,264</b>	<b>167,972</b>	<b>25,230</b>
Trentino-Alto Adige	17,613	9,180	1,861
Veneto	186,317	58,385	8,912
Friuli-Venezia Giulia	81,611	13,323	1,185
Emilia-Romagna	175,723	87,084	13,272
<b>d. CENTRAL ITALY</b>	<b>528,188</b>	<b>125,140</b>	<b>87,166</b>
Marche	17,853	14,246	2,392
Tuscany	62,576	45,815	8,752
Umbria	9,303	7,351	576
Lazio	438,455	57,728	75,445
<b>e. SOUTHERN ITALY</b>	<b>67,933</b>	<b>60,083</b>	<b>6,355</b>
Abruzzo	7,138	6,161	631
Molise	1,061	925	124
Campania	31,083	27,382	2,937
Apulia	19,795	17,663	1,815
Basilicata	2,195	2,032	155
Calabria	6,661	5,920	694
<b>f. ISLANDS</b>	<b>30,126</b>	<b>24,732</b>	<b>2,848</b>
Sicily	22,014	18,794	1,909
Sardinia	8,113	5,938	939

Notes:

## Banks and CDP

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>93,919</b>	<b>58,108</b>	<b>6,792</b>	<b>1,647,029</b>	<b>647,695</b>	<b>148,244</b>
<b>56,835</b>	<b>27,828</b>	<b>3,267</b>	<b>729,484</b>	<b>308,403</b>	<b>40,521</b>
25,284	6,359	528	190,600	82,579	10,043
125	123	2	2,307	1,593	125
1,789	1,630	60	36,451	28,227	1,526
29,637	19,716	2,678	500,126	196,004	28,827
<b>18,205</b>	<b>15,499</b>	<b>1,582</b>	<b>425,686</b>	<b>149,443</b>	<b>20,613</b>
2,087	1,256	114	13,070	7,783	1,648
5,325	4,555	574	175,552	52,667	6,949
1,306	1,062	165	78,497	12,044	940
9,486	8,627	730	158,566	76,949	11,076
<b>13,548</b>	<b>10,325</b>	<b>1,265</b>	<b>403,625</b>	<b>111,991</b>	<b>80,068</b>
752	656	59	16,326	13,337	2,149
4,248	3,572	320	54,797	41,349	7,872
556	490	33	8,519	6,719	463
7,993	5,607	854	323,983	50,586	69,584
<b>3,817</b>	<b>3,167</b>	<b>476</b>	<b>60,734</b>	<b>54,978</b>	<b>4,925</b>
280	248	31	6,662	5,772	556
25	23	3	998	881	106
2,023	1,646	233	27,086	24,674	2,251
1,186	989	166	17,797	16,207	1,318
50	45	5	2,077	1,937	132
254	216	37	6,113	5,507	562
<b>1,514</b>	<b>1,290</b>	<b>201</b>	<b>27,500</b>	<b>22,879</b>	<b>2,117</b>
938	816	103	20,194	17,529	1,387
577	474	98	7,306	5,350	729



# **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 2016		Total	Banks	SIMs
<b>a.</b>	<b>TOTAL SECURITIES</b>	<b>755,420</b>	<b>716,460</b>	<b>38,960</b>
	Italian government securities	344,547	341,338	3,210
	<i>of which:</i> BOTs	60,830	60,610	220
	CCT	52,249	51,854	395
	BTPs	208,492	205,954	2,538
	Other debt securities	209,607	198,603	11,004
	Equity securities	173,704	151,183	22,521
	Other securities	4,826	2,600	2,226
<b>b.</b>	<b>TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,053,995</b>	<b>1,032,344</b>	<b>21,651</b>
	Futures	413,291	394,214	19,077
	<i>of which:</i> on interest rates	69,711	69,711	-
	on stock indices	136,391	118,898	17,493
	Swaps and forward rate agreements	485,393	485,393	-
	<i>of which:</i> interest rate swaps	341,569	341,569	-
	currency swaps	38,317	38,317	-
	Forward rate agreements	101,774	101,774	-
	Options on securities	28,753	27,120	1,633
	<i>of which:</i> on equity securities	12,680	11,053	1,627
	Options on futures or stock indices	52,864	52,103	761
	<i>of which:</i> on stock indices or futures on stock indices	45,224	44,463	761
	Interest rate options	10,891	10,891	-
	Foreign currency options and other derivative instruments	62,803	62,623	179

**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 2016

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>81,071</b>	<b>85,620</b>	<b>833,781</b>
Italian government securities	17,406	18,458	242,350
<i>of which:</i> BOTs	1,671	1,720	1,743
CCTs	2,604	1,968	18,802
BTPs	11,677	13,024	211,958
Other debt securities	14,250	17,666	291,676
<i>of which:</i> in non-euro-area currencies	1,861	2,505	4,556
Equity securities	4,275	5,582	69,959
<i>of which:</i> in non-euro-area currencies	1,113	1,618	2,608
Units of collective investment undertakings	39,301	39,249	229,779
Other securities and the like	5,839	4,665	17

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

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>23,149</b>	<b>28,798</b>	<b>113,655</b>	<b>4,634</b>	<b>4,630</b>	<b>14,001</b>	<b>53,288</b>	<b>52,192</b>	<b>706,124</b>
3,724	5,457	26,689	329	505	1,507	13,352	12,495	214,154
54	42	69	135	207	64	1,482	1,471	1,610
1,086	1,197	4,812	32	65	400	1,487	707	13,589
2,304	3,931	19,674	156	230	950	9,216	8,863	191,334
3,598	5,052	20,100	822	1,017	3,869	9,830	11,598	267,706
760	1,294	3,417	153	151	1,045	947	1,060	93
1,905	2,593	5,120	245	324	1,375	2,125	2,665	63,463
384	728	1,594	51	59	637	678	831	378
12,943	15,069	61,742	1,030	907	7,268	25,328	23,273	160,769
979	626	3	2,208	1,877	-19	2,652	2,162	32



# **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 2016	Total	from	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 1,000,000
<b>a. TOTAL</b>	<b>3,389,442</b>	<b>1,151,087</b>	<b>757,296</b>	<b>664,962</b>	<b>231,768</b>	<b>112,342</b>
<i>of which:</i> 1 facility	2,951,893	1,131,279	709,232	570,293	139,865	43,280
2 facilities	267,887	19,115	45,761	78,646	60,493	32,025
3-4 facilities	122,006	674	2,290	15,891	29,761	31,657
more than 4 facilities	47,656	19	13	132	1,649	5,380
<b>b. GENERAL GOVERNMENT</b>	<b>7,761</b>	<b>674</b>	<b>460</b>	<b>847</b>	<b>1,166</b>	<b>1,253</b>
<i>of which:</i> 1 facility	4,386	610	394	688	778	628
2 facilities	1,868	52	57	140	304	440
3-4 facilities	1,232	8	7	19	81	180
more than 4 facilities	275	4	2	-	3	5
<b>c. FINANCIAL COMPANIES</b>	<b>9,747</b>	<b>2,210</b>	<b>1,190</b>	<b>1,320</b>	<b>928</b>	<b>636</b>
<i>of which:</i> 1 facility	6,829	2,089	957	897	541	354
2 facilities	1,781	117	220	312	257	166
3-4 facilities	789	3	12	108	119	94
more than 4 facilities	348	1	1	3	11	22
<b>d. NON-FINANCIAL COMPANIES</b>	<b>721,410</b>	<b>174,923</b>	<b>93,756</b>	<b>119,737</b>	<b>103,975</b>	<b>78,155</b>
<i>of which:</i> 1 facility	431,051	168,598	71,190	69,399	43,971	23,945
2 facilities	149,197	6,119	21,481	40,097	36,506	23,206
3-4 facilities	96,507	199	1,081	10,166	22,223	26,328
more than 4 facilities	44,655	7	4	75	1,275	4,676
<b>e. PRODUCER HOUSEHOLDS</b>	<b>423,117</b>	<b>156,699</b>	<b>81,759</b>	<b>81,277</b>	<b>35,454</b>	<b>13,542</b>
<i>of which:</i> 1 facility	356,831	151,930	70,477	61,354	19,467	5,262
2 facilities	49,280	4,611	10,673	16,305	10,754	4,160
3-4 facilities	15,216	158	606	3,576	4,969	3,585
more than 4 facilities	1,790	-	3	42	264	535
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>2,209,629</b>	<b>808,287</b>	<b>577,143</b>	<b>459,262</b>	<b>89,129</b>	<b>18,352</b>
<i>of which:</i> 1 facility	2,136,256	799,874	563,504	435,791	74,253	12,807
2 facilities	64,696	8,101	13,061	21,469	12,476	3,967
3-4 facilities	8,094	305	575	1,990	2,304	1,436
more than 4 facilities	583	7	3	12	96	142

## 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 2016		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>		<b>79,734</b>	<b>29,833</b>	<b>25,179</b>	<b>5,648</b>
<i>of which:</i> 1 facility		22,274	5,899	3,760	554
2 facilities		17,811	4,976	2,853	471
3-4 facilities		26,707	8,689	5,236	708
more than 4 facilities		12,942	10,269	13,330	3,915
<b>b. GENERAL GOVERNMENT</b>		<b>1,274</b>	<b>601</b>	<b>608</b>	<b>283</b>
<i>of which:</i> 1 facility		466	152	108	12
2 facilities		473	202	122	44
3-4 facilities		320	223	299	84
more than 4 facilities		15	24	79	143
<b>c. FINANCIAL COMPANIES</b>		<b>758</b>	<b>444</b>	<b>809</b>	<b>547</b>
<i>of which:</i> 1 facility		431	192	337	196
2 facilities		193	146	212	105
3-4 facilities		103	72	155	110
more than 4 facilities		31	34	105	136
<b>d. NON-FINANCIAL COMPANIES</b>		<b>65,393</b>	<b>26,255</b>	<b>22,625</b>	<b>4,724</b>
<i>of which:</i> 1 facility		15,547	4,556	2,902	325
2 facilities		14,056	4,023	2,279	302
3-4 facilities		23,636	7,770	4,492	494
more than 4 facilities		12,154	9,906	12,952	3,603
<b>e. PRODUCER HOUSEHOLDS</b>		<b>5,462</b>	<b>975</b>	<b>299</b>	<b>6</b>
<i>of which:</i> 1 facility		1,576	194	50	1
2 facilities		1,470	202	39	2
3-4 facilities		1,812	346	103	1
more than 4 facilities		604	233	107	2
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>		<b>6,619</b>	<b>1,509</b>	<b>807</b>	<b>81</b>
<i>of which:</i> 1 facility		4,084	773	341	15
2 facilities		1,580	393	196	17
3-4 facilities		820	272	184	18
more than 4 facilities		135	71	86	31

Note:



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

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

December 2016		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,500,620</b>	<b>1,118,721</b>	<b>3,389,442</b>	<b>463,320</b>	<b>422,930</b>	<b>2,951,893</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>655,696</b>	<b>487,090</b>	<b>976,898</b>	<b>184,315</b>	<b>160,982</b>	<b>838,022</b>
	Piedmont	95,793	68,621	257,144	26,345	23,382	224,088
	Valle d'Aosta	2,365	1,817	8,175	894	787	7,251
	Liguria	26,416	20,081	75,358	9,086	8,386	66,621
	Lombardy	531,122	396,571	636,221	147,989	128,427	540,062
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>377,438</b>	<b>275,514</b>	<b>839,645</b>	<b>129,397</b>	<b>120,001</b>	<b>717,765</b>
	Trentino-Alto Adige	42,253	33,146	114,487	18,084	15,803	102,473
	Veneto	159,363	123,823	312,374	69,270	65,911	264,002
	Friuli-Venezia Giulia	27,793	19,935	94,749	8,501	8,040	84,175
	Emilia-Romagna	148,029	98,610	318,035	33,541	30,247	267,115
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>304,683</b>	<b>220,704</b>	<b>743,454</b>	<b>82,960</b>	<b>77,983</b>	<b>649,647</b>
	Marche	30,293	22,771	109,225	9,602	8,879	92,266
	Tuscany	81,091	61,817	250,167	25,253	23,527	211,526
	Umbria	15,434	12,433	59,846	4,755	4,482	51,476
	Lazio	177,865	123,683	324,216	43,350	41,095	294,379
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>110,909</b>	<b>91,689</b>	<b>530,998</b>	<b>43,656</b>	<b>41,764</b>	<b>473,882</b>
	Abruzzo	16,322	12,948	70,357	5,721	5,454	61,487
	Molise	1,997	1,609	12,284	906	837	10,790
	Campania	46,293	39,020	190,798	16,855	16,108	170,523
	Apulia	32,461	26,655	173,464	14,021	13,506	155,915
	Basilicata	4,168	3,387	22,109	1,780	1,701	19,491
	Calabria	9,668	8,069	61,986	4,373	4,158	55,676
<b>f.</b>	<b>ISLANDS</b>	<b>51,894</b>	<b>43,724</b>	<b>298,447</b>	<b>22,992</b>	<b>22,201</b>	<b>272,577</b>
	Sicily	34,322	28,600	212,224	16,014	15,472	192,749
	Sardinia	17,572	15,124	86,223	6,978	6,728	79,828

Note: Only loan facilities are considered.

**Banks**

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>165,789</b>	<b>126,835</b>	<b>267,887</b>	<b>203,299</b>	<b>151,843</b>	<b>122,006</b>	<b>668,213</b>	<b>417,113</b>	<b>47,656</b>
<b>65,968</b>	<b>53,012</b>	<b>81,850</b>	<b>92,318</b>	<b>69,534</b>	<b>40,206</b>	<b>313,096</b>	<b>203,563</b>	<b>16,820</b>
10,211	7,345	20,407	12,916	8,873	9,223	46,320	29,021	3,426
378	232	652	441	344	221	653	454	51
2,699	2,118	5,549	2,801	1,873	2,332	11,830	7,703	856
52,679	43,316	55,242	76,161	58,444	28,430	254,293	166,384	12,487
<b>46,537</b>	<b>30,973</b>	<b>71,928</b>	<b>47,320</b>	<b>32,761</b>	<b>35,231</b>	<b>154,185</b>	<b>91,779</b>	<b>14,721</b>
6,642	5,225	8,482	6,113	4,733	2,772	11,413	7,386	760
13,693	10,842	27,798	18,966	12,593	14,338	57,434	34,476	6,236
2,533	2,023	6,550	3,371	2,540	2,810	13,388	7,332	1,214
23,669	12,882	29,098	18,869	12,896	15,311	71,950	42,585	6,511
<b>32,364</b>	<b>26,036</b>	<b>58,018</b>	<b>38,952</b>	<b>30,847</b>	<b>25,765</b>	<b>150,407</b>	<b>85,839</b>	<b>10,024</b>
3,603	2,897	10,095	4,589	3,281	4,855	12,498	7,715	2,009
9,056	7,143	22,754	14,044	10,355	11,234	32,738	20,792	4,653
1,989	1,640	5,012	2,327	1,873	2,384	6,364	4,438	974
17,716	14,357	20,157	17,991	15,338	7,292	98,807	52,893	2,388
<b>14,692</b>	<b>11,796</b>	<b>37,737</b>	<b>17,672</b>	<b>13,285</b>	<b>14,744</b>	<b>34,889</b>	<b>24,843</b>	<b>4,635</b>
2,037	1,571	5,748	2,621	1,915	2,314	5,942	4,008	808
276	227	1,013	360	273	388	456	272	93
6,287	5,061	13,274	6,727	5,227	5,191	16,424	12,625	1,810
4,177	3,375	11,591	5,265	3,902	4,560	8,999	5,871	1,398
589	466	1,742	804	543	701	994	677	175
1,326	1,096	4,369	1,895	1,426	1,590	2,075	1,390	351
<b>6,228</b>	<b>5,019</b>	<b>18,354</b>	<b>7,038</b>	<b>5,415</b>	<b>6,060</b>	<b>15,637</b>	<b>11,089</b>	<b>1,456</b>
4,231	3,341	13,639	4,737	3,550	4,668	9,339	6,235	1,168
1,996	1,677	4,715	2,301	1,865	1,392	6,298	4,854	288

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

		Banks					
Source: Central Credit Register Size classes in euro							
<b>December 2016</b>		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>							
Average number of banks per borrower		<b>1.24</b>	1.02	1.07	1.17	1.58	2.15
First banks share of total credit granted(%)		<b>64</b>	99	98	95	85	76
<b>b. GENERAL GOVERNMENT</b>							
Average number of banks per borrower		<b>1.79</b>	1.14	1.17	1.21	1.42	1.68
First banks share of total credit granted(%)		<b>69</b>	99	97	96	94	91
<b>c. FINANCIAL COMPANIES</b>							
Average number of banks per borrower		<b>1.71</b>	1.06	1.21	1.42	1.62	1.75
First banks share of total credit granted(%)		<b>77</b>	98	93	88	86	86
<b>d. NON-FINANCIAL COMPANIES</b>							
Average number of banks per borrower		<b>1.88</b>	1.04	1.25	1.52	1.88	2.35
First banks share of total credit granted(%)		<b>50</b>	98	90	84	77	71
<i>of which:industry</i>							
Average number of banks per borrower		<b>2.53</b>	1.04	1.27	1.61	2.10	2.71
First banks share of total credit granted(%)		<b>40</b>	98	89	81	71	63
<i>of which:building</i>							
Average number of banks per borrower		<b>1.67</b>	1.04	1.23	1.48	1.76	2.08
First banks share of total credit granted(%)		<b>66</b>	99	91	85	80	77
<i>of which:services</i>							
Average number of banks per borrower		<b>1.71</b>	1.04	1.25	1.50	1.83	2.25
First banks share of total credit granted(%)		<b>54</b>	98	90	84	79	73
<b>e. PRODUCER HOUSEHOLDS</b>							
Average number of banks per borrower		<b>1.22</b>	1.03	1.15	1.30	1.64	2.09
First banks share of total credit granted(%)		<b>86</b>	99	95	91	84	79
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Average number of banks per borrower		<b>1.04</b>	1.01	1.02	1.06	1.20	1.42
First banks share of total credit granted(%)		<b>97</b>	100	99	99	96	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 2016	from	from	from	more than
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
<b>a. TOTAL</b>				
Average number of banks per borrower	2.81	3.76	5.27	8.30
First banks share of total credit granted(%)	69	62	53	54
<b>b. GENERAL GOVERNMENT</b>				
Average number of banks per borrower	1.98	2.38	3.01	4.94
First banksshare of total credit granted(%)	89	87	88	64
<b>c. FINANCIAL COMPANIES</b>				
Average number of banks per borrower	1.77	2.13	2.55	5.59
First banks share of total credit granted(%)	86	81	80	77
<b>d. NON-FINANCIAL COMPANIES</b>				
Average number of banks per borrower	2.99	3.94	5.55	8.90
First banks share of total credit granted(%)	66	59	49	37
<i>of which:industry</i>				
Average number of banks per borrower	3.53	4.70	6.58	9.95
First banks share of total credit granted(%)	56	49	39	32
<i>of which:building</i>				
Average number of banks per borrower	2.42	2.92	3.85	6.68
First banks share of total credit granted(%)	76	73	67	46
<i>of which:services</i>				
Average number of banks per borrower	2.86	3.74	5.12	8.07
First banks share of total credit granted(%)	68	62	54	40
<b>e. PRODUCER HOUSEHOLDS</b>				
Average number of banks per borrower	2.57	3.30	3.96	3.83
First banks share of total credit granted(%)	77	73	70	57
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Average number of banks per borrower	1.61	1.91	2.36	4.20
First banks share of total credit granted(%)	90	87	81	64

Note:

## Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register  
 Percentages  
 Size classes in euros

	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1
<b>a. TOTAL</b>	<b>0.61</b>	<b>0.65</b>	<b>0.62</b>	<b>0.79</b>	<b>0.59</b>
up to 125,000	0.28	0.33	0.29	0.35	0.31
from 125,000 to 500,000	0.49	0.64	0.55	0.68	0.58
more than 500,000	0.72	0.72	0.71	0.92	0.66
<b>b. GENERAL GOVERNMENT</b>	<b>0.33</b>	<b>0.03</b>	<b>0.07</b>	<b>0.01</b>	<b>0.13</b>
up to 125,000	0.10	0.19	0.14	0.08	0.20
from 125,000 to 500,000	0.04	0.13	0.10	0.22	0.62
more than 500,000	0.33	0.03	0.07	0.01	0.13
<b>c. FINANCIAL COMPANIES</b>	<b>0.07</b>	<b>0.03</b>	<b>0.05</b>	<b>0.06</b>	<b>0.04</b>
up to 125,000	0.67	0.92	0.56	0.80	0.62
from 125,000 to 500,000	0.44	1.07	1.07	0.95	0.63
more than 500,000	0.07	0.02	0.05	0.05	0.04
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.99</b>	<b>1.02</b>	<b>1.06</b>	<b>1.29</b>	<b>0.93</b>
up to 125,000	0.75	0.91	0.87	1.09	0.82
from 125,000 to 500,000	0.86	1.07	0.95	1.11	0.93
more than 500,000	1.01	1.02	1.07	1.31	0.93
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.79</b>	<b>1.02</b>	<b>0.82</b>	<b>1.08</b>	<b>0.84</b>
up to 125,000	0.52	0.64	0.58	0.72	0.55
from 125,000 to 500,000	0.71	0.91	0.83	1.09	0.79
more than 500,000	1.17	1.56	1.06	1.46	1.24
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.28</b>	<b>0.37</b>	<b>0.30</b>	<b>0.39</b>	<b>0.35</b>
up to 125,000	0.20	0.25	0.21	0.25	0.23
from 125,000 to 500,000	0.32	0.45	0.35	0.45	0.42
more than 500,000	0.59	0.83	0.63	1.10	0.80
<b>g. OTHER SECTORS</b>	<b>0.12</b>	<b>0.10</b>	<b>0.10</b>	<b>0.15</b>	<b>0.17</b>
up to 125,000	0.18	0.22	0.20	0.31	0.21
from 125,000 to 500,000	0.15	0.24	0.25	0.24	0.10
more than 500,000	0.11	0.07	0.07	0.12	0.18

**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 Single Register

2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4
<b>0.75</b>	<b>0.59</b>	<b>0.75</b>	<b>0.58</b>	<b>0.60</b>	<b>0.52</b>	<b>0.74</b>
0.36	0.30	0.38	0.34	0.40	0.29	0.41
0.70	0.57	0.68	0.67	0.66	0.53	0.77
0.85	0.67	0.86	0.63	0.63	0.57	0.82
<b>0.05</b>	<b>0.20</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>	<b>0.03</b>	<b>0.12</b>
0.08	0.01	-	-	..	0.13	..
0.16	0.12	0.05	0.12	0.21	..	0.12
0.04	0.20	0.04	0.03	0.04	0.03	0.12
<b>0.13</b>	<b>0.13</b>	<b>0.04</b>	<b>0.07</b>	<b>0.12</b>	<b>0.09</b>	<b>0.03</b>
0.64	0.43	0.39	0.61	0.80	0.36	0.75
0.71	0.92	1.24	0.74	0.79	0.98	1.25
0.13	0.13	0.04	0.06	0.12	0.09	0.03
<b>1.15</b>	<b>0.90</b>	<b>1.19</b>	<b>0.89</b>	<b>0.87</b>	<b>0.78</b>	<b>1.16</b>
0.93	1.04	0.89	1.05	0.87	0.78	1.17
1.05	0.97	1.07	1.12	0.99	0.87	1.21
1.17	0.89	1.21	0.87	0.85	0.78	1.15
<b>0.94</b>	<b>0.86</b>	<b>0.98</b>	<b>0.90</b>	<b>0.95</b>	<b>0.78</b>	<b>1.08</b>
0.67	0.59	0.65	0.62	0.75	0.53	0.80
0.96	0.84	0.95	0.93	0.98	0.79	1.09
1.21	1.19	1.39	1.16	1.12	1.05	1.39
<b>0.41</b>	<b>0.31</b>	<b>0.42</b>	<b>0.36</b>	<b>0.43</b>	<b>0.31</b>	<b>0.46</b>
0.28	0.21	0.30	0.24	0.32	0.22	0.31
0.52	0.38	0.49	0.46	0.49	0.37	0.56
0.80	0.71	0.95	0.67	0.85	0.68	1.12
<b>1.59</b>	<b>0.10</b>	<b>0.22</b>	<b>0.35</b>	<b>0.15</b>	<b>0.14</b>	<b>0.17</b>
0.24	0.26	0.24	0.24	0.26	0.18	0.40
0.38	0.05	0.33	0.21	0.33	0.16	0.39
1.93	0.10	0.20	0.39	0.10	0.13	0.10



## **Lending and deposit rates**



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

Sample of banks

Sources: Survey of lending rates  
Percentages

December 2016	Total	Società <i>of which:</i> non finanziarie				Producer households	Consumer households and nec
		industry	building	services			
<b>a. ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.22	2.79	2.56	3.63	2.73	3.35	2.05
from 1 to 5 years	1.44	1.43	1.40	1.82	1.35	3.52	2.65
more than 5 years	2.81	3.04	2.95	3.09	3.04	3.79	2.98
<b>b. NORTH-WEST ITALY</b>							
Initial period of rate fixation:							
up to 1 year	1.96	2.69	2.52	3.44	2.62	3.18	2.03
from 1 to 5 years	1.38	1.40	1.27	2.48	1.31	3.10	2.72
more than 5 years	2.94	2.98	2.75	2.86	3.17	3.51	2.84
<b>c. NORTH-EAST ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.52	2.68	2.47	3.58	2.65	3.08	2.12
from 1 to 5 years	1.39	1.53	1.29	1.68	1.69	2.77	2.01
more than 5 years	2.10	2.79	2.64	2.47	2.99	3.40	2.86
<b>d. CENTRAL ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.12	2.88	2.60	3.71	2.78	3.37	2.08
from 1 to 5 years	1.29	1.15	1.56	1.29	1.05	3.88	2.82
more than 5 years	3.21	2.68	3.08	3.25	2.33	3.81	3.05
<b>e. SHOUTERN ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.89	3.23	2.79	4.10	3.26	4.32	1.83
from 1 to 5 years	2.81	2.63	2.11	3.50	2.76	4.53	3.36
more than 5 years	3.53	4.20	4.37	3.75	4.25	4.13	3.08
<b>f. ISLANDS</b>							
Initial period of rate fixation:							
up to 1 year	2.65	3.01	2.91	4.06	2.81	4.16	2.27
from 1 to 5 years	3.13	2.84	2.87	2.34	2.92	4.81	4.12
more than 5 years	3.62	4.46	4.02	4.20	4.58	4.52	3.40

Note: Only lending in euros is considered.

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

TDB30830

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

<b>December 2016</b>		<b>Total</b>	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a.</b>	<b>ITALY</b>	<b>4.94</b>	<b>9.13</b>	<b>8.31</b>	<b>7.27</b>	<b>6.00</b>	<b>4.92</b>	<b>2.01</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4.04</b>	<b>8.61</b>	<b>8.02</b>	<b>6.93</b>	<b>5.52</b>	<b>4.62</b>	<b>1.51</b>
	Piedmont	4.99	8.18	7.56	6.60	5.42	4.92	2.29
	Valle d'Aosta	5.64	8.25	7.93	6.84	6.50	3.42	3.63
	Liguria	5.10	8.86	8.34	7.07	6.19	4.88	1.80
	Lombardy	3.74	8.78	8.17	7.05	5.48	4.54	1.39
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4.99</b>	<b>8.32</b>	<b>7.36</b>	<b>6.57</b>	<b>5.56</b>	<b>4.38</b>	<b>2.54</b>
	Trentino-Alto Adige	4.24	6.65	5.68	5.34	4.44	3.44	2.91
	Veneto	5.43	8.76	7.85	6.83	5.80	4.35	2.86
	Friuli-Venezia Giulia	5.71	8.72	7.80	6.64	6.06	4.45	3.58
	Emilia-Romagna	4.90	8.34	7.68	6.95	5.92	4.92	2.25
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>5.34</b>	<b>9.39</b>	<b>8.44</b>	<b>7.44</b>	<b>6.46</b>	<b>5.65</b>	<b>2.48</b>
	Marche	6.86	8.45	8.23	7.77	6.87	6.36	4.17
	Tuscany	5.95	9.65	8.52	7.56	6.47	5.92	2.20
	Umbria	8.07	9.80	9.63	8.69	7.66	8.04	6.47
	Lazio	4.70	9.39	8.28	7.12	6.21	5.20	2.37
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>7.66</b>	<b>10.28</b>	<b>9.70</b>	<b>8.56</b>	<b>7.47</b>	<b>6.08</b>	<b>5.53</b>
	Abruzzo	8.08	9.85	9.41	8.47	8.20	7.29	5.79
	Molise	7.87	9.67	9.43	8.70	7.55	6.86	2.27
	Campania	7.58	9.95	9.31	8.22	7.32	6.08	6.27
	Apulia	7.33	10.44	9.92	8.84	7.17	5.26	4.89
	Basilicata	8.01	10.74	9.59	8.68	7.08	8.34	5.95
	Calabria	8.44	11.69	10.99	9.16	8.14	7.08	3.22
<b>f.</b>	<b>ISLANDS</b>	<b>5.68</b>	<b>9.95</b>	<b>9.52</b>	<b>8.65</b>	<b>7.40</b>	<b>6.07</b>	<b>1.62</b>
	Sicily	7.58	9.82	9.37	8.48	7.19	6.43	4.67
	Sardinia	3.53	10.42	9.96	9.14	7.92	5.22	0.95

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 2016

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
<b>a. ITALY</b>	<b>3.63</b>	<b>2.18</b>	<b>1.61</b>	<b>3.18</b>	<b>6.15</b>
up to 250,000	8.03	2.11	3.81	4.16	10.01
from 250,000 to 1,000,000	6.68	2.82	3.23	4.20	8.24
from 1,000,000 to 5,000,000	5.07	2.61	2.25	3.93	6.50
from 5,000,000 to 25,000,000	3.42	2.32	1.60	3.24	5.17
more than 25,000,000	1.85	1.72	1.21	2.07	3.30
<b>b. NORTH-EAST ITALY</b>	<b>3.48</b>	<b>2.14</b>	<b>1.64</b>	<b>3.07</b>	<b>5.58</b>
up to 250,000	8.31	2.74	3.10	3.88	9.76
from 250,000 to 1,000,000	6.89	2.72	2.87	3.93	8.05
from 1,000,000 to 5,000,000	5.06	2.52	2.05	3.70	6.00
from 5,000,000 to 25,000,000	3.46	2.24	1.55	3.17	4.85
more than 25,000,000	1.57	1.77	1.33	2.40	2.93
<b>c. NORTH-WEST ITALY</b>	<b>3.46</b>	<b>2.16</b>	<b>1.55</b>	<b>2.90</b>	<b>5.58</b>
up to 250,000	7.24	2.75	3.04	3.65	9.00
from 250,000 to 1,000,000	6.00	2.69	2.67	3.59	7.36
from 1,000,000 to 5,000,000	4.46	2.54	1.85	3.40	6.01
from 5,000,000 to 25,000,000	3.02	2.28	1.37	2.91	4.66
more than 25,000,000	2.19	1.63	1.35	2.23	3.27
<b>d. CENTRAL ITALY</b>	<b>3.67</b>	<b>2.23</b>	<b>1.29</b>	<b>2.82</b>	<b>6.41</b>
up to 250,000	8.14	2.61	4.08	4.23	10.36
from 250,000 to 1,000,000	6.70	2.91	3.48	4.30	8.54
from 1,000,000 to 5,000,000	5.54	2.76	2.73	4.10	7.02
from 5,000,000 to 25,000,000	3.56	2.53	1.83	3.35	5.92
more than 25,000,000	1.71	1.65	0.97	1.41	3.29
<b>e. SOUTHERN ITALY</b>	<b>4.49</b>	<b>2.28</b>	<b>2.78</b>	<b>4.18</b>	<b>8.11</b>
up to 250,000	8.78	1.33	4.95	4.48	10.98
from 250,000 to 1,000,000	7.53	3.16	3.92	4.66	9.31
from 1,000,000 to 5,000,000	5.73	2.69	2.82	4.51	7.88
from 5,000,000 to 25,000,000	3.97	2.33	1.87	3.65	6.40
more than 25,000,000	2.39	1.95	1.98	2.36	5.70
<b>f. ISLANDS</b>	<b>4.60</b>	<b>2.17</b>	<b>3.03</b>	<b>4.48</b>	<b>8.07</b>
up to 250,000	7.85	1.01	4.84	4.72	10.50
from 250,000 to 1,000,000	7.41	3.17	4.18	4.91	9.08
from 1,000,000 to 5,000,000	5.91	2.93	2.81	4.77	7.74
from 5,000,000 to 25,000,000	4.21	2.42	2.08	4.44	6.08
more than 25,000,000	2.39	1.95	2.34	2.79	5.10

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 2016		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a.</b>	<b>MATCHED LOANS</b>	<b>3.63</b>	<b>3.48</b>	<b>3.46</b>	<b>3.67</b>	<b>4.49</b>	<b>4.60</b>
	<i>of which:</i> discount lending	2.62	2.08	1.67	2.12	6.19	5.94
	advance on loan selling for factoring	1.61	1.61	1.30	1.57	2.18	1.16
<b>b.</b>	<b>TERM LOANS</b>	<b>2.22</b>	<b>2.18</b>	<b>2.17</b>	<b>2.21</b>	<b>2.46</b>	<b>2.36</b>
	Initial period of rate fixation:						
	up to 1 year	2.18	2.14	2.16	2.23	2.28	2.17
	more than 1 year	2.53	2.47	2.33	2.09	3.78	4.20
	<i>of which:</i> leasing	3.64	3.54	3.65	3.53	4.23	4.06
	Initial period of rate fixation:						
	up to 1 year	3.53	3.42	3.59	3.44	4.05	3.88
	more than 1 year	4.70	4.34	4.59	5.27	5.90	5.52
<b>c.</b>	<b>REVOCABLE LOANS</b>	<b>6.15</b>	<b>5.58</b>	<b>5.58</b>	<b>6.41</b>	<b>8.11</b>	<b>8.07</b>

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates  
Percentages

December 2016	Outstanding amounts			Revocable loans	New business in the quarter	
	Matched loans	term loans			term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
<b>TOTAL</b>	<b>3.63</b>	<b>2.15</b>	<b>3.18</b>	<b>6.15</b>	<b>1.82</b>	<b>2.67</b>
Agricultural, forestry and fishing	3.96	2.40	3.89	6.55	2.48	2.80
Mining and quarrying	4.74	2.44	3.52	7.84	2.14	2.40
Manufacturing	3.46	1.89	2.78	6.87	1.88	2.17
Electricity, gas, steam and air conditioning supply	2.69	2.39	3.31	4.06	1.50	2.81
Water supply, sewerage, waste management and remediation activities	3.87	1.42	3.52	5.80	2.15	2.53
Construction	4.73	2.89	3.14	6.01	3.13	3.56
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.45	2.25	3.64	7.25	2.21	2.59
Transportation and storage	4.73	1.48	1.79	6.51	1.68	2.22
Accommodation and food service activities	4.01	2.40	3.72	6.79	2.56	2.80
Information and communication	4.14	2.26	3.63	3.83	2.67	3.36
Financial and insurance activities	2.54	2.30	3.05	7.11	2.81	2.20
Real estate activities	3.18	2.28	3.20	4.57	2.03	2.65
Professional, scientific and technical activities	3.19	1.68	2.81	4.97	0.76	2.64
Administrative and support service activities	3.86	1.54	3.11	6.23	1.64	2.63
All remaining activities (sections O, P,Q,R,S,T)	4.11	1.98	3.96	7.30	2.92	2.85

**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 2016	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
<b>ITALY</b>	<b>1.79</b>	<b>1.78</b>	<b>2.63</b>	<b>3.07</b>	<b>3.66</b>	<b>2.88</b>
North-west Italy	1.69	1.60	2.75	3.03	3.45	2.77
North-east Italy	1.87	1.46	2.27	2.73	2.88	2.73
Central Italy	1.58	2.16	2.46	3.26	3.91	2.89
Southern Italy	2.55	2.49	3.31	3.80	4.46	3.06
Islands	2.36	2.56	2.38	3.74	5.32	3.40

**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 2016	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	
<b>a.</b>	<b>ITALY</b>	<b>2.36</b>	<b>1.85</b>	<b>2.63</b>	<b>2.96</b>	<b>3.75</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>2.27</b>	<b>1.82</b>	<b>2.71</b>	<b>2.83</b>	<b>3.52</b>
	Piedmont	2.38	1.93	3.09	2.84	3.66
	Valle d'Aosta	2.47	2.22	3.49	2.63	2.78
	Liguria	2.30	1.68	3.67	2.81	3.80
	Lombardy	2.22	1.80	2.54	2.82	3.45
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2.29</b>	<b>1.90</b>	<b>2.01</b>	<b>2.85</b>	<b>3.77</b>
	Trentino-Alto Adige	2.36	2.16	3.26	2.50	4.17
	Veneto	2.33	1.86	2.47	2.87	3.51
	Friuli-Venezia Giulia	2.44	1.81	3.81	3.04	4.83
	Emilia-Romagna	2.21	1.85	1.78	2.84	3.86
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.46</b>	<b>1.89</b>	<b>2.79</b>	<b>3.00</b>	<b>3.60</b>
	Marche	2.38	1.98	2.69	2.97	3.84
	Tuscany	2.33	1.81	3.77	2.92	3.57
	Umbria	2.61	1.99	3.34	3.11	5.84
	Lazio	2.51	1.91	2.64	3.02	3.45
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.37</b>	<b>1.63</b>	<b>3.33</b>	<b>3.06</b>	<b>4.64</b>
	Abruzzo	2.74	2.12	3.41	3.26	5.21
	Molise	2.83	2.16	3.37	3.06	6.57
	Campania	2.00	1.19	3.31	2.99	3.78
	Apulia	2.71	2.16	3.27	3.08	5.07
	Basilicata	2.68	2.14	2.59	2.94	6.04
	Calabria	2.55	1.76	4.07	3.14	7.26
<b>f.</b>	<b>ISLANDS</b>	<b>2.71</b>	<b>2.07</b>	<b>4.11</b>	<b>3.37</b>	<b>5.74</b>
	Sicily	2.69	2.08	4.06	3.41	5.78
	Sardinia	2.76	2.03	4.19	3.31	5.52

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

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
	<b>December 2016</b>			
<b>a. ITALY</b>	<b>1.83</b>	<b>1.74</b>	<b>2.89</b>	<b>2.70</b>
<b>b. NORTH-WEST ITALY</b>	<b>1.74</b>	<b>1.65</b>	<b>2.80</b>	<b>2.59</b>
Piedmont and Valle d'Aosta	1.83	1.77	2.82	2.56
Liguria	1.64	1.53	2.78	2.57
Lombardy	1.71	1.63	2.80	2.61
<b>c. NORTH-EAST ITALY</b>	<b>1.78</b>	<b>1.74</b>	<b>2.73</b>	<b>2.58</b>
Trentino-Alto Adige	2.08	1.98	2.45	2.40
Veneto	1.70	1.68	2.75	2.62
Friuli-Venezia Giulia	1.72	1.64	2.86	2.58
Emilia Romagna	1.78	1.70	2.71	2.58
<b>d. CENTRAL ITALY</b>	<b>1.85</b>	<b>1.76</b>	<b>2.91</b>	<b>2.76</b>
Marche	1.80	1.79	2.78	2.79
Tuscany	1.70	1.65	2.74	2.67
Umbria	1.98	1.93	2.97	2.76
Lazio	1.95	1.80	3.00	2.80
<b>e. SOUTHERN ITALY</b>	<b>2.06</b>	<b>1.89</b>	<b>2.98</b>	<b>2.80</b>
Abruzzo and Molise	1.98	1.92	3.08	2.96
Campania	1.97	1.85	2.94	2.76
Apulia	2.17	1.96	3.00	2.79
Basilicata	2.16	1.87	2.73	2.57
Calabria	2.00	1.81	3.02	2.94
<b>f. ISLANDS</b>	<b>2.03</b>	<b>1.88</b>	<b>3.33</b>	<b>3.00</b>
Sicily	2.04	1.87	3.33	2.99
Sardinia	1.99	1.92	3.34	3.02

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 2016**

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
	<b>ITALY</b>	<b>2.25</b>	<b>1.93</b>	<b>2.52</b>
NORTH-WEST ITALY	2.19	1.85	2.53	2.33
NORTH-EAST ITALY	2.12	1.90	2.51	2.35
CENTRAL ITALY	2.26	2.04	2.45	2.37
SOUTHERN ITALY	2.51	2.03	2.53	2.36
ISLANDS	2.47	2.17	2.66	2.51

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 2016		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
<b>a.</b>	<b>ITALY</b>	<b>4.22</b>	<b>4.52</b>	<b>3.98</b>	<b>5.46</b>	<b>4.67</b>	<b>7.33</b>	<b>3.83</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3.69</b>	<b>4.16</b>	<b>3.85</b>	<b>5.39</b>	<b>4.08</b>	<b>7.30</b>	<b>3.65</b>
	Piedmont and Valle d'Aosta	4.09	4.34	4.02	5.82	4.23	7.14	3.72
	Liguria	4.58	4.83	4.22	6.55	4.75	7.96	3.89
	Lombardy	3.54	4.06	3.78	5.20	3.99	7.31	3.60
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4.12</b>	<b>4.16</b>	<b>3.77</b>	<b>5.37</b>	<b>4.20</b>	<b>6.39</b>	<b>3.80</b>
	Trentino-Alto Adige	3.79	3.80	3.31	4.15	3.94	5.23	3.91
	Veneto	4.15	4.16	3.60	5.76	4.49	6.31	3.58
	Friuli-Venezia Giulia	4.19	4.02	3.20	5.53	4.90	6.81	4.73
	Emilia-Romagna	4.16	4.28	4.12	5.61	3.98	7.01	3.93
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>4.46</b>	<b>4.76</b>	<b>3.97</b>	<b>5.04</b>	<b>5.21</b>	<b>7.31</b>	<b>3.71</b>
	Marche	5.09	5.04	4.50	6.58	5.08	7.35	3.85
	Tuscany	4.66	4.71	3.96	6.87	4.87	7.49	3.68
	Umbria	5.11	4.95	3.59	7.88	5.95	8.48	5.74
	Lazio	4.14	4.68	3.82	4.13	5.34	6.79	3.60
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>5.88</b>	<b>5.86</b>	<b>5.06</b>	<b>6.44</b>	<b>6.24</b>	<b>8.83</b>	<b>4.44</b>
	Campania	5.71	5.76	5.00	5.99	6.14	8.29	3.86
	Abruzzo and Molise	5.73	5.65	4.46	6.88	6.71	8.75	4.92
	Apulia and Basilicata	5.91	5.85	5.41	6.54	5.89	9.07	4.64
	Calabria	7.24	7.27	6.33	7.34	7.65	9.40	6.01
<b>f.</b>	<b>ISLANDS</b>	<b>5.24</b>	<b>6.24</b>	<b>5.11</b>	<b>6.90</b>	<b>6.65</b>	<b>8.58</b>	<b>5.11</b>
	Sicily	6.35	6.35	5.59	6.74	6.64	8.42	5.26
	Sardinia	3.62	5.98	4.18	7.37	6.68	9.21	4.73

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 2016

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a. ITALY</b>	<b>0.09</b>	<b>0.47</b>	<b>0.09</b>	<b>0.10</b>	<b>0.06</b>	<b>0.06</b>
<b>b. NORTH-EAST ITALY</b>	<b>0.07</b>	<b>0.20</b>	<b>0.06</b>	<b>0.08</b>	<b>0.05</b>	<b>0.06</b>
Piedmont	0.06	0.09	0.12	0.10	0.04	0.04
Valle d'Aosta	0.09	0.40	0.08	0.13	0.04	0.04
Liguria	0.09	0.73	0.15	0.13	0.04	0.07
Lombardy	0.06	0.11	0.05	0.07	0.05	0.06
<b>c. NORTH-WEST ITALY</b>	<b>0.08</b>	<b>0.22</b>	<b>0.08</b>	<b>0.11</b>	<b>0.05</b>	<b>0.06</b>
Trentino-Alto Adige	0.17	0.32	0.17	0.26	0.07	0.10
Veneto	0.08	0.17	0.10	0.12	0.05	0.07
Friuli-Venezia Giulia	0.06	0.23	0.04	0.09	0.04	0.04
Emilia-Romagna	0.07	0.18	0.06	0.09	0.05	0.06
<b>d. CENTRAL ITALY</b>	<b>0.14</b>	<b>0.60</b>	<b>0.16</b>	<b>0.11</b>	<b>0.08</b>	<b>0.08</b>
Marche	0.15	0.68	0.33	0.19	0.12	0.11
Tuscany	0.09	0.27	0.17	0.13	0.06	0.08
Umbria	0.09	0.15	0.25	0.11	0.07	0.07
Lazio	0.17	0.61	0.15	0.10	0.08	0.08
<b>e. SOUTHERN ITALY</b>	<b>0.08</b>	<b>0.13</b>	<b>0.20</b>	<b>0.13</b>	<b>0.06</b>	<b>0.06</b>
Abruzzo	0.16	0.48	0.65	0.24	0.11	0.12
Molise	0.10	0.10	0.19	0.16	0.06	0.08
Campania	0.05	0.13	0.08	0.07	0.04	0.04
Apulia	0.09	0.08	0.10	0.21	0.08	0.07
Basilicata	0.12	0.16	0.47	0.19	0.08	0.11
Calabria	0.06	0.12	0.11	0.07	0.04	0.05
<b>f. ISLANDS</b>	<b>0.08</b>	<b>0.21</b>	<b>0.58</b>	<b>0.09</b>	<b>0.07</b>	<b>0.05</b>
Sicily	0.08	0.15	0.21	0.11	0.10	0.06
Sardinia	0.08	0.29	0.78	0.06	0.03	0.03

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 2016		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>a.</b>	<b>TOTAL</b>	<b>0.05</b>	<b>0.05</b>	<b>0.06</b>	<b>0.11</b>	<b>0.03</b>	<b>0.04</b>	<b>0.06</b>	<b>0.14</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>0.05</b>	<b>0.05</b>	<b>0.05</b>	<b>0.08</b>	<b>0.02</b>	<b>0.04</b>	<b>0.06</b>	<b>0.12</b>
	Piedmont	0.06	0.05	0.05	0.10	0.02	0.03	0.04	0.10
	Valle d'Aosta	0.07	0.07	0.05	0.14	0.01	0.02	0.04	0.12
	Liguria	0.04	0.04	0.05	0.17	0.03	0.05	0.08	0.14
	Lombardy	0.05	0.05	0.05	0.08	0.03	0.04	0.06	0.12
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>0.05</b>	<b>0.04</b>	<b>0.06</b>	<b>0.13</b>	<b>0.03</b>	<b>0.04</b>	<b>0.06</b>	<b>0.13</b>
	Trentino-Alto Adige	0.07	0.06	0.07	0.30	0.10	0.09	0.08	0.15
	Veneto	0.05	0.05	0.07	0.13	0.03	0.04	0.07	0.15
	Friuli-Venezia Giulia	0.07	0.05	0.07	0.09	0.02	0.02	0.04	0.08
	Emilia-Romagna	0.04	0.03	0.05	0.10	0.03	0.04	0.07	0.12
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.06</b>	<b>0.06</b>	<b>0.08</b>	<b>0.12</b>	<b>0.03</b>	<b>0.05</b>	<b>0.08</b>	<b>0.17</b>
	Marche	0.06	0.07	0.12	0.24	0.03	0.06	0.12	0.30
	Tuscany	0.05	0.05	0.07	0.15	0.03	0.05	0.09	0.17
	Umbria	0.06	0.06	0.08	0.12	0.03	0.05	0.08	0.18
	Lazio	0.07	0.06	0.07	0.11	0.03	0.05	0.07	0.16
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.06</b>	<b>0.05</b>	<b>0.06</b>	<b>0.17</b>	<b>0.02</b>	<b>0.03</b>	<b>0.06</b>	<b>0.18</b>
	Abruzzo	0.07	0.08	0.13	0.29	0.03	0.05	0.10	0.39
	Molise	0.07	0.05	0.06	0.23	0.03	0.05	0.08	0.21
	Campania	0.05	0.04	0.05	0.07	0.01	0.02	0.04	0.10
	Apulia	0.06	0.05	0.07	0.27	0.02	0.03	0.06	0.21
	Basilicata	0.04	0.04	0.06	0.28	0.02	0.05	0.10	0.34
	Calabria	0.06	0.05	0.05	0.07	0.02	0.03	0.05	0.16
<b>f.</b>	<b>ISLANDS</b>	<b>0.06</b>	<b>0.05</b>	<b>0.06</b>	<b>0.11</b>	<b>0.03</b>	<b>0.04</b>	<b>0.05</b>	<b>0.12</b>
	Sicily	0.07	0.06	0.08	0.15	0.03	0.04	0.07	0.14
	Sardinia	0.04	0.03	0.03	0.07	0.02	0.02	0.03	0.06

Notes: Only deposit in euros is considered.



# **Information on the Bank of Italy**

[TDB40606](#)

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2016 Oct.	2016 Nov.
<b>a. TOTAL</b>	<b>744,424</b>	<b>756,375</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>93,484</b>	<b>93,484</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>42,066</b>	<b>41,869</b>
receivables from the IMF	10,257	10,099
securities	26,565	27,145
current accounts and other deposits	5,238	4,619
reverse operations	-	-
other claims	5	5
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,170</b>	<b>1,252</b>
financial counterparties	1,170	1,252
<i>of which:</i> securities	368	309
reverse operations	4	4
other claims	798	939
general government	-	-
other counterparties	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,555</b>	<b>1,562</b>
claims on non-euro-area EU central banks	-	-
securities	1,554	1,561
other claims	1	1
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>185,152</b>	<b>185,130</b>
main refinancing operations	12,215	12,193
longer-term refinancing operations	172,937	172,937
fine-tuning reverse operations	-	-
structural reverse operations	-	-
marginal lending facility	-	-
credits related to margin calls	-	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>308,092</b>	<b>319,414</b>
securities held for monetary policy purposes	225,012	236,721
other securities	83,080	82,692

TDB40606

Bank of Italy

	2016 Oct.	2016 Nov.
<i>(cont)</i>		
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>14,102</b>	<b>14,102</b>
<b>i. INTRA-EUROSYSTEM CLAIMS</b>	<b>45,386</b>	<b>45,527</b>
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	36,919	37,060
other intra-eurosystem claims (net)	-	-
<b>l. OTHER ASSETS</b>	<b>51,723</b>	<b>52,104</b>
<i>of which: investments of reserves and provisions</i>	41,676	42,660
<b>m EXPENSE FOR THE YEAR</b>	<b>1,694</b>	<b>1,932</b>

**Notes:** the figure for December 2016 will be published in the next issue.



[TDB40616](#)

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2016 Oct.	2016 Nov.
<b>a. TOTAL</b>	<b>744,424</b>	<b>756,375</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>177,273</b>	<b>177,478</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>40,796</b>	<b>47,546</b>
current accounts (covering the minimum reserve system)	37,866	44,173
deposit facility	2,930	3,373
fixed-term deposits	-	-
fine-tuning reverse operations	-	-
deposits related to margin calls	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>15,409</b>	<b>16,261</b>
general government	11,278	12,651
<i>of which:</i> treasury payment account	11,237	12,612
sinking fund for the redemption of government securities	-	-
other liabilities	41	39
other counterparties	4,132	3,610
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>1,715</b>	<b>2,570</b>
liabilities to non-euro-area EU central banks	-	-
other liabilities	1,715	2,570
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>334</b>	<b>332</b>
financial sector counterparties	-	-
general government	334	332
other counterparties	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2</b>	<b>2</b>
deposits and balances	2	2
other liabilities	-	-
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>8,222</b>	<b>8,222</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>355,459</b>	<b>358,612</b>
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)	355,459	358,612

[TDB40616](#)

	2016 Oct.	2016 Nov.
<i>(cont.)</i>		
<b>I. OTHER LIABILITIES</b>	<b>1,420</b>	<b>1,361</b>
<b>m PROVISIONS</b>	<b>7,684</b>	<b>7,144</b>
provisions for specific risks	864	324
sundry staff-related provisions	6,820	6,820
<b>n. REVALUATION ACCOUNTS</b>	<b>84,264</b>	<b>84,264</b>
<b>o. PROVISION FOR GENERAL RISKS</b>	<b>19,374</b>	<b>19,374</b>
<b>p. CAPITAL AND RESERVES</b>	<b>25,346</b>	<b>25,346</b>
capital	7,500	7,500
ordinary and extraordinary reserves	10,107	10,107
other reserves	7,740	7,740
<b>q. NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>
<b>r. INCOME FOR THE YEAR</b>	<b>7,124</b>	<b>7,862</b>
<b>s. MEMORANDUM ACCOUNTS</b>	<b>158,938</b>	<b>160,015</b>

**Notes:** the figure for December 2016 will be published in the next issue



# **Methodological Appendix**



## **Glossary**



## 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 Decree of the Minister of Economy and Finance - Chairman of the Interdepartmental Committee for Credit and Savings (Comitato Interministeriale per il Credito ed il Risparmio, CICR) of 11 July 2021 n. 663 - and instructions issued in accordance with it.

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 referred to Article 106 of the Banking Law;
- securitization companies and covered bond company under Law 30 April 1999, n. 130;
- collective investment undertakings which invest in credits.

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

The CIUs only report the debts they become holders successively to the introduction of the obligation of participation to the CCR.

Financial intermediaries referred to the second point have the right to request a waiver from the obligation to participate if the portion of loans reportable in Cash Credit and Commitments section is equal to or less than 20 percent of total loans granted. The ratio is calculated by applying to the reportable amount granted of that loans (or to the amount withdrawn in case of revocation of the line) the limits set in this legislation.

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 withdrawn for all loans and commitments 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 and its nominal value, net of losses, is at least 250 euros;

a bad debt is completely written-off;

the intrinsic value of financial derivative transactions is at least 30,000 euros;

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.

The present report form, in use since 1 January 2005 and subject to the 15th 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 (originally) acquired from customers other than intermediaries - debtors assigned, matched loans - overdue amounts, write offs of bad debts, 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.

### 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.

Following changes to Title V of the Consolidated Law on Banking introduced by Legislative Decree 141/2010 the financial intermediaries pursuant to articles 106 and 107 of the previous version of the Consolidated Law on Banking have converged in the Single Register with the subsequent phasing out of the specialized registers.

### 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  $\approx$  75,000 to  $\approx$  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 □75,000 threshold for inclusion unchanged.

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

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

### 3.3 Surveys of interest rates

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

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

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

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

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

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

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

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

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

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

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

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system's total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);

- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the marginal unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

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

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

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

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

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

### 3.5 Specific events

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

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

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

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

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

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

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European

System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector "Non-financial corporations" and the subsector "Producer households".

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

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

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

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

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

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

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

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

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

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

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

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving

claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table "Foreign exposure", reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

As of March 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 13 billion euros. We inform that to take account of the change in the pattern of the Italian banking system's external operations, the list of counterparties in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those 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 2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of June 2015, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 960 million euros (including 939 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2015, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 579

million euros (including 335 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2015, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 4.025 billion euros (including 3.985 billion of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2016, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 580 million euros (including 567 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2016, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 1.5 billion euros (including 1.21 billion of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2016, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 3.5 billion euros (including 3.4 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 December 2016, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 2.53 billion euros (including 2.5 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 of terms in the tables

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

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

<b>Economic activity of the customer (nace 2007)</b>	Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 2007 classification published by Istat ( <a href="http://www.istat.it/strumenti/definizioni/ateco">www.istat.it/strumenti/definizioni/ateco</a> ). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: <a href="http://ec.europa.eu/eurostat">http://ec.europa.eu/eurostat</a> following the path Statistics/standard code lists/item 36
<b>Economic purpose of the investment</b>	Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations". For more details, please refer to our website, Circulare no. 272/2008, Section C.16 - Purpose of the loan (only in italian). It is possible to ask to <a href="mailto:statistiche@bancaditalia.it">statistiche@bancaditalia.it</a> the detailed breakdown of the "economic purpose of investment".
<b>End-quarter portfolio stocks (portfolio management services)</b>	Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).
<b>Factoring - advances on receivables facilities granted</b>	FACTORING - ADVANCES ON RECEIVABLES In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information deriv from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Factoring - advances on receivables facilities used margin</b>	see item FACTORING - ADVANCES ON RECEIVABLES: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Financial derivatives: intrinsic value</b>	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
<b>Flow: adjusted bad debts borrowers returned performing (credit used)</b>	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
<b>Flow: adjusted bad debts borrowers returned performing (number of borrowers)</b>	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
<b>Gross customer bad debts (net of securities and repos)</b>	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>Guarantees granted</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.



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

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

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

<b>Reporting institution</b>	REPORTING INSTITUTIONS - entities that send in the returns from which the information published is drawn. The data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. It includes banks, financial intermediaries referred to in Single Register 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; per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), branches of foreign banks and central credit institutions. As of January 2005, the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as limited companies" category. GEOGRAPHICAL COVERAGE OF BANKS - the classification, used until 2006, refers to "banks raising mainly short-term funds" and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks). As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy's Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.
<b>Residence</b>	bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).
<b>Residual maturity</b>	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
<b>Revocable loans: facilities granted</b>	REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Revocable loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Short term</b>	Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.
<b>Size of overall borrowers position, by credit granted</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>Size of overall borrowers position, by credit used</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>Southern Italy</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

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