

BANCA D'ITALIA

# Statistical Bulletin



I - 2006

## Statistical publications and distribution options

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The Bank of Italy publishes a quarterly statistical bulletin, together with the related summary report and a series of supplements (most of which are monthly).

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*Direttore Responsabile:* CARLO CHIESA

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## Statistical Bulletin

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## Notice to readers

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- I. The appendices of the Statistical Bulletin and the Summary Report contain 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 publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
  - the phenomenon does not exist, or exists and is observed but no cases were recorded;
  - .... the phenomenon exists but its value is not known;
  - .. the value is known but is less than the minimum considered significant;
  - = = the data are confidential;
  - : : the data are not statistically significant.

The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

## **Additional information concerning this issue**

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In this edition of the Bulletin the information on interest rates based on the survey referred to in Circular no. 251 of 17 July 2003 (“Analytical survey of interest rates. Instructions for reporting banks”) is supplemented by a new table (TDB30920) with lending rates on matched and revocable loans, classified by customer branch of economic activity and location (region).

For more details, see the Methodological Appendix and the Glossary.


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There may be discrepancies between the sums of columns and rows and the totals given owing to the impossibility of allocating certain items.

## 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>BIP on-line</b>	○	Table distributed on the “BIP on-line statistical database” with the same characteristics
		●	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		⊙	Table distributed on the “BIP on-line statistical database” only
2	<b>Frequency</b>	<b>Q</b>	Quarterly
		<b>H</b>	Half-yearly
		<b>A</b>	Annual
3	<b>Source</b>	<b>1</b>	Supervisory returns
		<b>2</b>	Central Credit Register
		<b>3</b>	Survey of lending rates
		<b>4</b>	Survey of deposit rates
		<b>5</b>	Archives of intermediary identification data
		<b>6</b>	Bank of Italy
4	<b>Universe</b>	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	<b>Table identification code</b>		
7	<b>Description of the table</b>		
8	<b>Identification code for table on the “BIP on-line statistical database”</b>		
9	<b>Page on which table appears in this issue</b>		

## A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

	<b>A1</b>	<b>INFORMATION ON BANKING BUSINESS</b>	
○ Q 1 [ba]	<b>A1 5.1</b>	<b>Summary data on credit</b>	[TDC40010]
○ Q 1 [ba]	<b>A1 5.2</b>	<b>Loans</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40020]
○ Q 1 [ba]	<b>A1 5.3</b>	<b>Deposits</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40030]
○ Q 1 [ba]	<b>A1 5.4</b>	<b>Guarantees</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40040]
○ Q 1 [ba]	<b>A1 5.5</b>	<b>Bad debts</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40050]
○ Q 1 [ba]	<b>A1 5.6</b>	<b>Medium and long-term loans</b> distribution by: - location of the investment (geographical area) - economic purpose of the investment	[TDC40060]
○ Q 1 [ba]	<b>A1 5.7</b>	<b>Asset management services</b> distribution by: - customer location (geographical area) - customer segment of economic activity - type of security	[TDC40070]
	<b>A2</b>	<b>INFORMATION ON SECURITIES BUSINESS</b>	
○ Q 1 [ba - sf]	<b>A2 5.1</b>	<b>Securities placement and trading</b> distribution by type of security and derivative instrument	[TDC40080]
○ Q 1 [ba - sf - am]	<b>A2 5.2</b>	<b>Portfolio management services</b> distribution by type of security	[TDC40090]
○ Q 1 [ci]	<b>A2 5.3</b>	<b>Collective asset management</b> distribution by type of security	[TDC40100]
	<b>A3</b>	<b>INFORMATION ON CUSTOMERS</b>	
○ Q 2 [ba]	<b>A3 5.1</b>	<b>Summary of central credit register data</b>	[TDC30010]
○ Q 2 [ba]	<b>A3 5.2</b>	<b>Loan facilities</b> distribution by total credit granted	[TDB30113]
○ Q 2 [ba]	<b>A3 5.3</b>	<b>Loan facilities</b> distribution by customer location (geographical area) and total credit granted	[TDC30018]
○ Q 2 [ba]	<b>A3 5.4</b>	<b>Loan facilities</b> distribution by customer location (region)	[TDC30025]
○ Q 2 [ba]	<b>A3 5.5</b>	<b>Bad debts</b> distribution by amount	[TDB30205]
○ Q 2 [ba]	<b>A3 5.6</b>	<b>Bad debts</b> distribution by customer location (region)	[TDC30035]

○ Q 2 [ba]	<b>A3 5.7</b>	<b>Risk concentration – Largest borrowers’ shares of loan facilities</b> distribution by customer location (region)	[TDB30350]		
○ Q 2 [ba]	<b>A3 5.8</b>	<b>Multiple-bank borrowing – Average number of banks per borrower</b> distribution by customer location (geographical area) and total credit granted	[TDB30455]		
	<b>A4</b>	<b>LENDING RATES</b>			
● Q 3 [sb]	<b>A4 5.1</b>	<b>Summary data on lending rates</b>	[TDC30080]		

## B INFORMATION ON BANKS

### B1 STRUCTURAL DATA

○ Q 5 [ba]	<b>B1 5.1</b>	<b>Banks and branches</b> distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
○ A 1 [ba-fi]	<b>B1 7.1</b>	<b>ATMs and POS terminals</b> distribution by location (province)	[TDB10214]	p.	8
○ A 1 [ba]	<b>B1 7.2</b>	<b>Telematic customer services</b> distribution by customer location (province)	[TDB10218]	p.	11
● Q 5 [bs]		<b>Banks and branches</b> distribution by location (province) and geographical coverage of bank	[TDB10209]		
● Q 5 [ba]		<b>Banks and branches</b> distribution by location (province) and size of bank	[TDB10210]		
● A 5 [ba]		<b>Branches</b> distribution by location (municipality)	[TDB10194]		

### B2 ACCOUNTING DATA

○ Q 1 [ba]	<b>B2 5.1</b>	<b>Assets</b> distribution by major category of bank	[TDB10017]	p.	14
○ Q 1 [ba]	<b>B2 5.2</b>	<b>Liabilities</b> distribution by major category of bank	[TDB10027]	p.	16
○ Q 1 [ba]	<b>B2 5.3</b>	<b>Assets and liabilities</b> distribution by residual maturity	[TDB10030]	p.	18
○ Q 1 [ba]	<b>B2 5.4</b>	<b>Participating interests</b> distribution by type of investee company and major category of bank	[TDB10034]	p.	19
○ Q 1 [ba]	<b>B2 5.5</b>	<b>Foreign branches of Italian banks – Accounting data</b>	[TDB10033]	p.	21
● Q 1 [ba]		<b>Assets</b> distribution by size of bank	[TDB10019]		
● Q 1 [ba]		<b>Assets</b> distribution by geographical coverage of bank	[TDB10018]		
● Q 1 [ba]		<b>Liabilities</b> distribution by size of bank	[TDB10029]		
● Q 1 [ba]		<b>Liabilities</b> distribution by geographical coverage of bank	[TDB10028]		

### B3 RISK DATA

○ Q 2 [ba]	<b>B3 5.1</b>	<b>Adjusted bad debts</b> distribution by customer location (region)	[TDB30260]	p.	22
○ Q 2 [ba]	<b>B3 5.2</b>	<b>Adjusted bad debts</b> distribution by customer segment of economic activity	[TDB30270]	p.	23
○ Q 1 [ba]	<b>B3 5.3</b>	<b>Foreign exposure</b> distribution by country, type of customer and residual maturity	[TDB30274]	p.	24
○ H 1 [ba]	<b>B3 6.1</b>	<b>Non-performing loans</b> distribution by major category of bank	[TDB30255]	p.	26
○ H 1 [ba]	<b>B3 6.2</b>	<b>Non-performing loans</b> distribution by customer location (region)	[TDB30256]	p.	27
○ H 1 [ba]	<b>B3 6.3</b>	<b>Non-performing loans</b> distribution by customer segment of economic activity	[TDB30258]	p.	28

## C INFORMATION ON NON-BANK INTERMEDIARIES

### C1 STRUCTURAL DATA

○ Q 5 [sf]	<b>C1 5.1</b>	<b>Securities firms</b> distribution by authorized activities	[TDB40210]	p.	31
○ Q 5 [ci]	<b>C1 5.2</b>	<b>Open-end securities investment funds and SICAVs</b> distribution by operational specialization	[TDB40225]	p.	32
○ Q 5 [fi]	<b>C1 5.3</b>	<b>Financial intermediaries referred to in Article 107 of the 1993 Banking Law</b> distribution by prevalent activity	[TDB40230]	p.	33

### C2 ACCOUNTING DATA

○ Q 1 [sf]	<b>C2 5.1</b>	<b>Securities firms – Accounting data</b>	[TDB40240]	p.	34
○ Q 1 [fi]	<b>C2 5.2</b>	<b>Financial intermediaries – Accounting data</b>	[TDB40250]	p.	35

## D INFORMATION ON BANKING BUSINESS

### D1 LOANS

○ Q 1 [ba]	<b>D1 5.1</b>	<b>Loans</b> distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	38
○ Q 1 [ba]	<b>D1 5.2</b>	<b>Loans</b> distribution by customer location (region) and major category of bank	[TDB10234]	p.	40
○ Q 1 [ba]	<b>D1 5.3</b>	<b>Loans</b> distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	42
○ Q 1 [ba]	<b>D1 5.4</b>	<b>Loans</b> distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	43
○ Q 1 [fi]	<b>D1 5.5</b>	<b>Non-bank finance</b> distribution by technical form and customer location (geographical area)	[TDB10277]	p.	44
○ Q 1 [fi]	<b>D1 5.6</b>	<b>Non-bank finance</b> distribution by technical form and customer segment of economic activity	[TDB10278]	p.	45
○ Q 1 [ba - fi]	<b>D1 5.7</b>	<b>Consumer credit</b> distribution by customer location (region)	[TDB10254]	p.	47
● A 1 [ba]	<b>D1 7.1</b>	<b>Loans</b> distribution by branch location (municipality)	[TDB10194]	p.	48
● Q 1 [ba]		<b>Loans</b> distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
● Q 1 [ba]		<b>Loans</b> distribution by customer location (province) and size of bank	[TDB10245]		
● Q 1 [bs]		<b>Loans</b> distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
● Q 1 [ba]		<b>Loans</b> distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

## D2 DEPOSITS

○ Q 1 [ba]	D2 5.1	<b>Deposits</b> distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	64
○ Q 1 [ba]	D2 5.2	<b>Deposits</b> distribution by customer location (region) and major category of bank	[TDB10265]	p.	66
○ Q 1 [ba]	D2 5.3	<b>Deposits</b> distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	68
○ Q 1 [ba]	D2 5.4	<b>Deposits</b> distribution by technical form and customer location (region)	[TDB10268]	p.	69
○ Q 1 [ba]	D2 5.5	<b>Deposits</b> distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	70
● A 1 [ba]	D1 7.1	<b>Deposits</b> distribution by branch location (municipality)	[TDB10194]	p.	48
⊙ Q 1 [ba]		<b>Deposits</b> distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
⊙ Q 1 [ba]		<b>Deposits</b> distribution by customer location (province) and size of bank	[TDB10284]		
⊙ Q 1 [bs]		<b>Deposits</b> distribution by branch location (province) and geographical coverage of bank	[TDB10114]		
⊙ Q 1 [ba]		<b>Deposits</b> distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]		

## D3 LEASING AND FACTORING

○ Q 1 [ba - fi]	D3 5.1	<b>Leasing and factoring receivables</b>	[TDB40150]	p.	71
-----------------	--------	--	------------	----	----

## D4 SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT

○ Q 1 [ba]	D4 5.1	<b>Customer assets under management</b> distribution by type of security and type of account	[TDB40080]	p.	72
○ Q 1 [ba]	D4 5.2	<b>Customer assets under management</b> distribution by customer location (region) and type of account	[TDB40085]	p.	74
○ Q 1 [ba]	D4 5.3	<b>Securities on deposit</b> distribution by type of security and customer segment of economic activity	[TDB40055]	p.	76
● Q 1 [ba]	D4 5.4	<b>Securities on deposit</b> distribution by type of security and customer location (geographical area)	[TDB40060]	p.	77
○ H 1 [ba]	D4 6.1	<b>Securities on deposit</b> distribution by size of deposits of types of securities	[TDB40065]	p.	78
○ H 1 [ba]	D4 6.2	<b>Securities on deposit</b> distribution by size of deposits	[TDB40070]	p.	79

## D5 GUARANTEES

● Q 1 [ba]	D5 5.1	<b>Guarantees</b> distribution by customer location (region) and segment of economic activity	[TDB40100]	p.	80
○ Q 1 [ba]	D5 5.2	<b>Guarantees</b> distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	81

## D6 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Q 1 [ba]	D6 5.1	<b>Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10420]	p.	82
Q 1 [ba]	D6 5.2	<b>Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10430]	p.	84
Q 1 [ba]	D6 5.3	<b>Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10460]	p.	86
Q 1 [ba]	D6 5.4	<b>Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10470]	p.	88
Q 1 [ba]	D6 5.5	<b>Subsidized loans</b> distribution by original maturity, location (region) of the investment and type of incentive law – amounts outstanding	[TDB10440]	p.	90
Q 1 [ba]	D6 5.6	<b>Subsidized loans</b> distribution by original maturity, location (region) of the investment and type of incentive law – disbursements	[TDB10450]	p.	92

## E INFORMATION ON SECURITIES BUSINESS

### E1 ACTIVITY OF BANKS AND OTHER INTERMEDIARIES

Q 1 [ba - sf]	E1 5.1	<b>Securities and derivatives trading</b> distribution by type of security and derivative instrument	[TDB40500]	p.	96
Q 1 [ba - sf - am]	E1 5.2	<b>Portfolio management services</b> assets under management and net fund-raising	[TDB40525]	p.	99
Q 1 [ba - sf - am]	E1 5.3	<b>Portfolio management services</b> distribution of portfolio by type of security	[TDB40520]	p.	100
Q 1 [sf]	E1 5.4	<b>Portfolio management services</b> distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	102
Q 1 [ci]	E1 5.5	<b>Collective asset management</b> assets under management and net fund-raising	[TDB40548]	p.	103
Q 1 [ci]	E1 5.6	<b>Collective asset management</b> distribution of portfolio by type of security and operational specialization	[TDB40543]	p.	104
Q 1 [ba - sf]	E1 5.7	<b>Derivatives business</b> distribution by type of instrument	[TDB40580]	p.	106
Q 1 [ba - sf]	E1 5.8	<b>Securities placement</b> distribution by type of security and manner of placement	[TDB40560]	p.	108

## F INFORMATION ON CUSTOMERS

### F1 SUMMARY OUTLINE

Q 2 [ba - fi]	F1 5.1	<b>Summary data based on Central Credit Register observations</b> distribution by type of security and derivative instrument	[TDB30100]	p.	111
---------------	--------	---	------------	----	-----

## F2 LOAN FACILITIES

○ Q 2 [ba]	<b>F2 5.1</b>	<b>Loan facilities</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	112
○ Q 2 [ba - fi]	<b>F2 5.2</b>	<b>Loan facilities</b> distribution by total credit granted	[TDB30118]	p.	114
○ Q 2 [ba]	<b>F2 5.3</b>	<b>Loan facilities</b> distribution by total credit used	[TDB30125]	p.	115
○ Q 2 [ba]	<b>F2 5.4</b>	<b>Loan facilities</b> distribution by type of transaction and total credit granted	[TDB30135]	p.	116
○ Q 2 [ba]	<b>F2 5.5</b>	<b>Loan facilities</b> distribution by customer location (region) and total credit granted	[TDB30145]	p.	118
○ Q 2 [ba - fi]	<b>F2 5.6</b>	<b>Loan facilities</b> distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	120
○ Q 2 [ba - fi]	<b>F2 5.7</b>	<b>Loan facilities</b> distribution by customer branch of economic activity	[TDB30180]	p.	122
○ Q 2 [ba]	<b>F2 5.8</b>	<b>Loan facilities</b> distribution by customer segment of economic activity and total credit granted	[TDB30155]	p.	124
⊙ Q 2 [ba]		<b>Loan facilities</b> distribution by customer location (province)	[TDB30190]		
⊙ Q 2 [ba]		<b>Loan facilities</b> distribution by customer branch of economic activity and total credit granted	[TDB30165]		
⊙ Q 2 [fi]		<b>Loan facilities</b> distribution by customer location (province)	[TDB30195]		

## F3 BAD DEBTS

○ Q 2 [ba]	<b>F3 5.1</b>	<b>Bad debts</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p.	125
○ Q 2 [ba]	<b>F3 5.2</b>	<b>Bad debts</b> distribution by customer branch of economic activity	[TDB30220]	p.	126
○ Q 2 [ba - fi]	<b>F3 5.3</b>	<b>Bad debts</b> distribution by customer sector and sub-sector of economic activity	[TDB30230]	p.	127
○ Q 2 [ba]	<b>F3 5.4</b>	<b>Bad debts – Flows</b> distribution by customer location (region)	[TDB30240]	p.	128
○ Q 2 [ba]	<b>F3 5.5</b>	<b>Bad debts – Flows</b> distribution by customer segment of economic activity	[TDB30250]	p.	129
⊙ Q 2 [ba]		<b>Bad debts</b> distribution by customer location (province)	[TDB30210]		
○ Q 2 [ba]	<b>F3 5.6</b>	<b>Bad debts (gross of writeoffs)</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30032]	p.	130
○ Q 2 [ba]	<b>F3 5.7</b>	<b>Bad debts (gross of writeoffs)</b> distribution by customer branch of economic activity	[TDB30225]	p.	131

## F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	<b>F4 5.1</b>	<b>Guarantees granted to customers</b> distribution by customer segment of economic activity	[TDB30280]	p.	132
○ Q 2 [ba]	<b>F4 5.2</b>	<b>Guarantees granted to customer</b> distribution by customer location (region)	[TDB30300]	p.	133
○ Q 2 [ba]	<b>F4 5.3</b>	<b>Guarantees granted to customers</b> distribution by customer branch of economic activity	[TDB30290]	p.	134
⊙ Q 2 [ba]		<b>Guarantees granted to customers</b> distribution by customer location (province)	[TDB30310]		

## F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	<b>F5 5.1</b>	<b>Leasing</b> distribution by customer branch of economic activity	[TDB30304]	p.	135
○ Q 2 [ba - fi]	<b>F5 5.2</b>	<b>Leasing</b> distribution by customer location (region)	[TDB30308]	p.	136
○ Q 2 [ba - fi]	<b>F5 5.3</b>	<b>Factoring</b> distribution by customer branch of economic activity	[TDB30312]	p.	137
○ Q 2 [ba - fi]	<b>F5 5.4</b>	<b>Factoring</b> distribution by customer location (region)	[TDB30316]	p.	138

## F6 RISK CONCENTRATION

○ Q 2 [ba]	<b>F6 5.1</b>	<b>Largest borrowers' loan facilities</b> distribution by customer location (region)	[TDB30320]	p.	139
○ Q 2 [ba]	<b>F6 5.2</b>	<b>Largest borrowers' loan facilities</b> distribution by size of bank	[TDB30345]	p.	140
○ Q 2 [ba]	<b>F6 5.3</b>	<b>Largest borrowers' share of loan facilities</b> distribution by customer segment of economic activity	[TDB30370]	p.	141
○ Q 2 [ba]	<b>F6 5.4</b>	<b>Largest borrowers' share of bad debts</b> distribution by customer location (region)	[TDB30390]	p.	142
○ Q 2 [ba]	<b>F6 5.5</b>	<b>Largest borrowers' share of bad debts</b> distribution by customer segment of economic activity	[TDB30410]	p.	143
⊙ Q 2 [ba]		<b>Largest borrowers' loan facilities</b> distribution by customer location (province)	[TDB30330]		
⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer location (province)	[TDB30360]		
⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer branch of economic activity	[TDB30380]		
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30400]		
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer branch of economic activity	[TDB30420]		

## F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	<b>F7 5.1</b>	<b>Number of borrowers</b> distribution by customer location (region) and number of facilities	[TDB30430]	p.	144
○ Q 2 [ba]	<b>F7 5.2</b>	<b>Number of borrowers</b> distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30445]	p.	146
○ Q 2 [ba]	<b>F7 5.3</b>	<b>Average number of banks per borrower</b> distribution by customer segment of economic activity and total credit granted	[TDB30465]	p.	147
⊙ Q 2 [ba]		<b>Average number of banks per borrower</b> distribution by customer branch of economic activity and total credit granted	[TDB30475]		

## F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

⊙ Q 2 [ba-fi]	<b>F8 5.1</b>	<b>Quarterly default rates for loan facilities</b> distribution by customer sector of economic activity and total credit used	[TDB30485]	p.	148
⊙ A 2 [ba-fi]	<b>F8 7.1</b>	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation	[TDB30530]	p.	150
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and sector of economic activity	[TDB30495]		
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (province)	[TDB30505]		

⊙ Q 2 [ba-fi]	<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and total credit used	[TDB30515]	
⊙ Q 2 [ba-fi]	<b>Quarterly default rates for loan facilities</b> distribution by customer location (geographical area) and branch of economic activity	[TDB30518]	
⊙ Q 2 [ba-fi]	<b>Quarterly default rates for loan facilities</b> distribution by customer location (geographical area) and macrobranch of economic activity	[TDB30523]	
⊙ Q 2 [ba-fi]	<b>Quarterly default rates for loan facilities</b> distribution by customer location (geographical area), total credit used and macrobranch of economic activity	[TDB30528]	
⊙ A 2 [ba-fi]	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
⊙ A 2 [ba-fi]	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
⊙ A 2 [ba-fi]	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation and customer location (province)	[TDB30560]	
⊙ A 2 [ba-fi]	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
⊙ A 2 [ba-fi]	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

## F9 FINANCIAL DERIVATIVES

○ Q 2 [ba]	<b>F9 5.1 Financial derivatives in productive sector</b> distribution by customer location (geographical area) and total credit granted	[TDB30585]	p. 152
○ Q 2 [ba]	<b>F9 5.2 Financial derivatives</b> distribution by customer segment of economic activity and total credit granted	[TDB30590]	p. 153

## G LENDING AND DEPOSIT RATES

### G1 LENDING RATES

⊙ Q 3 [sb]	<b>G1 5.1 Lending rates on loan facilities</b> distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - Outstanding transactions	[TDB30820]	p. 156
⊙ Q 3 [sb]	<b>G1 5.2 Lending rates on revocable loans</b> distribution by customer location (region) and total credit granted - Outstanding transactions	[TDB30830]	p. 157
⊙ Q 3 [sb]	<b>G1 5.3 Interest rates on loan facilities to the productive sector</b> distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30840]	p. 158
⊙ Q 3 [sb]	<b>G1 5.4 Lending rates on loan facilities to the productive sector</b> distribution by initial period of rate fixation, type transaction and customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30850]	p. 159
⊙ Q 3 [sb]	<b>G1 5.5 Lending rates on loan facilities</b> distribution by type of transaction, initial period of rate fixation and customer branch of economic activity	[TDB30860]	p. 160

● Q 3 [sb]	<b>G1 5.6</b>	<b>APRC on term loans to the productive sector</b> distribution by initial period of rate fixation and customer location (geographical area) - New business in the quarter	[TDB30870]	p.	161
● Q 3 [sb]	<b>G1 5.7</b>	<b>Lending rates on loan facilities to producer households</b> distribution by type of transaction, initial period of rate fixation and customer location (region) - Outstanding loans	[TDB30880]	p.	162
● Q 3 [sb]	<b>G1 5.8</b>	<b>Lending rates applied to loans for house purchase</b> distribution by initial period of rate fixation, customer location (region) and total credit granted - Outstanding loans	[TDB30890]	p.	163
● Q 3 [sb]	<b>G1 5.9</b>	<b>APRC applied to loans for house purchase</b> distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - New loans in the quarter	[TDB30900]	p.	164
● Q 3 [sb]	<b>G1 5.10</b>	<b>Lending rates on matched and revocable loans</b> distribution by customer location (region) and segment of economic activity – Outstanding transactions	[TDB30920]	p.	165

## **G2 DEPOSIT RATES**

● T 4 [cb]	<b>G2 5.1</b>	<b>interest rates on sight current account deposits</b> distribution by customer location (region) and segment of economic activity	[TDB30950]	p.	166
● T 4 [cb]	<b>G2 5.2</b>	<b>interest rate on sight current account deposits</b> distribution by customer location (region) and segment of economic activity and size of deposit	[TDB30960]	p.	167
● T 4 [cb]	<b>G2 5.3</b>	<b>Interest rates on sight current account deposits</b> distribution by customer location (geographical area) and branch of economic activity	[TDB30970]	p.	168

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

### **H1 BALANCE SHEET**

○ Q 6 [bi]	<b>H1 5.1</b>	<b>Assets</b>	[TDB40605]	p.	170
○ Q 6 [bi]	<b>H1 5.2</b>	<b>Liabilities</b>	[TDB40615]	p.	172

<b>METHODOLOGICAL APPENDIX</b>	p.	175
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<b>GLOSSARY</b>	p.	187
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## **Information on banks**

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

TDB10207

Source: Archives of intermediary  
identification data

December 2005		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>a. TOTAL</b>		<b>783</b>	<b>31,498</b>	<b>242</b>	<b>24,042</b>
<b>b. PIEDMONT</b>		<b>30</b>	<b>2,558</b>	<b>20</b>	<b>2,336</b>
Alessandria		2	290	2	285
Asti		1	150	1	140
Biella		2	128	2	128
Cuneo		13	491	5	380
Novara		1	198	1	171
Turin		10	1,087	9	1,046
Verbano-Cusio-Ossola		1	81	–	54
Vercelli		–	133	–	132
<b>c. VALLE D'AOSTA</b>		<b>2</b>	<b>97</b>	<b>–</b>	<b>78</b>
Aosta		2	97	–	78
<b>d. LIGURIA</b>		<b>7</b>	<b>933</b>	<b>5</b>	<b>829</b>
Genoa		5	507	3	437
Imperia		–	117	–	106
La Spezia		1	132	1	127
Savona		1	177	1	159
<b>e. LOMBARDY</b>		<b>183</b>	<b>6,068</b>	<b>74</b>	<b>4,447</b>
Bergamo		16	669	5	528
Brescia		19	850	7	613
Como		3	345	–	246
Cremona		8	263	2	180
Lecco		3	213	–	126
Lodi		5	137	1	66
Mantua		5	317	2	253
Milan		120	2,378	55	1,784
Pavia		–	319	–	268
Sondrio		4	124	2	29
Varese		–	453	–	354
<b>f. TRENTINO-ALTO ADIGE</b>		<b>111</b>	<b>932</b>	<b>7</b>	<b>295</b>
Bolzano		57	408	2	144
Trento		54	524	5	151
<b>g. VENETO</b>		<b>57</b>	<b>3,332</b>	<b>10</b>	<b>2,076</b>
Belluno		1	192	–	129
Padua		11	592	2	423
Rovigo		5	176	–	120
Treviso		9	618	2	351
Venice		6	488	2	346
Verona		13	649	4	375
Vicenza		12	617	–	332

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>36</b>	<b>3,745</b>	<b>439</b>	<b>3,603</b>	<b>66</b>	<b>108</b>	<b>5,924</b>
<b>1</b>	<b>75</b>	<b>9</b>	<b>144</b>	<b>–</b>	<b>3</b>	<b>661</b>
–	4	–	1	–	–	92
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	110	–	–	151
–	27	–	–	–	–	61
–	14	1	24	–	3	182
1	26	–	1	–	–	29
–	1	–	–	–	–	45
–	–	<b>2</b>	<b>19</b>	–	–	<b>36</b>
–	–	2	19	–	–	36
–	<b>85</b>	<b>1</b>	<b>17</b>	<b>1</b>	<b>2</b>	<b>133</b>
–	66	1	2	1	2	51
–	4	–	7	–	–	23
–	3	–	2	–	–	25
–	12	–	6	–	–	34
<b>7</b>	<b>941</b>	<b>49</b>	<b>617</b>	<b>53</b>	<b>63</b>	<b>1,160</b>
1	33	10	108	–	–	191
1	69	11	167	–	1	180
–	59	3	40	–	–	100
–	19	6	64	–	–	88
1	67	2	20	–	–	66
1	35	3	36	–	–	45
–	34	3	30	–	–	69
1	410	11	122	53	62	183
–	31	–	20	–	–	101
2	93	–	2	–	–	43
–	91	–	8	–	–	94
<b>1</b>	<b>106</b>	<b>101</b>	<b>524</b>	<b>2</b>	<b>7</b>	<b>302</b>
1	67	52	191	2	6	111
–	39	49	333	–	1	191
<b>5</b>	<b>700</b>	<b>41</b>	<b>553</b>	<b>1</b>	<b>3</b>	<b>552</b>
–	42	1	21	–	–	58
1	59	8	109	–	1	101
–	4	5	52	–	–	47
1	155	6	112	–	–	95
–	78	4	64	–	–	44
1	184	7	88	1	2	95
2	178	10	107	–	–	112

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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>25</b>	<b>914</b>	<b>7</b>	<b>626</b>
Gorizia	5	108	–	70
Pordenone	3	216	1	151
Trieste	3	136	1	113
Udine	14	454	5	292
<b>i. EMILIA ROMAGNA</b>	<b>56</b>	<b>3,300</b>	<b>27</b>	<b>2,378</b>
Bologna	15	772	8	553
Ferrara	3	215	2	187
Forlì	11	322	4	210
Modena	6	480	4	316
Parma	2	335	2	274
Piacenza	3	208	1	143
Ravenna	5	317	3	260
Reggio Emilia	5	379	2	265
Rimini	6	272	1	170
<b>l. MARCHE</b>	<b>28</b>	<b>1,119</b>	<b>8</b>	<b>928</b>
Ancona	11	349	4	297
Ascoli Piceno	6	246	2	209
Macerata	3	223	–	192
Pesaro e Urbino	8	301	2	230
<b>m. TUSCANY</b>	<b>62</b>	<b>2,297</b>	<b>23</b>	<b>1,858</b>
Arezzo	4	212	–	138
Florence	16	638	8	520
Grosseto	4	138	–	106
Livorno	3	189	1	167
Lucca	6	249	4	222
Massa Carrara	2	102	1	100
Pisa	7	255	3	213
Pistoia	8	179	1	133
Prato	2	133	1	117
Siena	10	202	4	142
<b>n. UMBRIA</b>	<b>12</b>	<b>540</b>	<b>7</b>	<b>485</b>
Perugia	9	419	5	370
Terni	3	121	2	115
<b>o. LAZIO</b>	<b>64</b>	<b>2,511</b>	<b>26</b>	<b>2,039</b>
Frosinone	6	179	1	128
Latina	6	170	1	126
Rieti	2	83	1	64
Rome	43	1,884	22	1,573
Viterbo	7	195	1	148
<b>p. ABRUZZO</b>	<b>13</b>	<b>646</b>	<b>5</b>	<b>578</b>
Chieti	4	172	2	162
L'Aquila	2	150	1	128
Pescara	2	155	1	137
Teramo	5	169	1	151

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>87</b>	<b>16</b>	<b>199</b>	<b>1</b>	<b>2</b>	<b>175</b>
–	4	5	33	–	1	21
–	27	2	38	–	–	38
–	11	1	11	1	1	5
1	45	8	117	–	–	111
<b>4</b>	<b>577</b>	<b>25</b>	<b>343</b>	<b>–</b>	<b>2</b>	<b>329</b>
–	113	7	104	–	2	59
–	11	1	17	–	–	26
–	39	7	73	–	–	30
2	155	–	9	–	–	47
–	54	–	7	–	–	46
1	57	1	8	–	–	40
–	16	2	41	–	–	18
–	89	3	25	–	–	45
1	43	4	59	–	–	18
–	<b>32</b>	<b>20</b>	<b>159</b>	<b>–</b>	<b>–</b>	<b>215</b>
–	7	7	45	–	–	48
–	3	4	34	–	–	58
–	3	3	28	–	–	49
–	19	6	52	–	–	60
<b>3</b>	<b>179</b>	<b>36</b>	<b>256</b>	<b>–</b>	<b>4</b>	<b>276</b>
2	56	2	17	–	1	38
–	48	8	67	–	3	44
–	6	4	26	–	–	28
–	10	2	12	–	–	20
–	9	2	18	–	–	29
–	1	1	1	–	–	15
1	19	3	23	–	–	38
–	10	7	36	–	–	22
–	6	1	10	–	–	6
–	14	6	46	–	–	36
–	<b>18</b>	<b>5</b>	<b>37</b>	<b>–</b>	<b>–</b>	<b>84</b>
–	17	4	32	–	–	53
–	1	1	5	–	–	31
<b>6</b>	<b>257</b>	<b>24</b>	<b>196</b>	<b>8</b>	<b>19</b>	<b>266</b>
2	33	3	18	–	–	62
1	32	4	12	–	–	30
–	11	1	8	–	–	32
2	170	11	122	8	19	85
1	11	5	36	–	–	57
–	<b>7</b>	<b>8</b>	<b>61</b>	<b>–</b>	<b>–</b>	<b>171</b>
–	1	2	9	–	–	54
–	2	1	20	–	–	44
–	3	1	15	–	–	30
–	1	4	17	–	–	43

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

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	<b>MOLISE</b>	<b>3</b>	<b>142</b>	<b>–</b>	<b>115</b>
	Campobasso	3	109	–	88
	Isernia	–	33	–	27
r.	<b>CAMPANIA</b>	<b>31</b>	<b>1,559</b>	<b>7</b>	<b>1,326</b>
	Avellino	4	128	1	91
	Benevento	3	82	1	64
	Caserta	4	197	2	180
	Naples	6	803	3	739
	Salerno	14	349	–	252
s.	<b>PUGLIA</b>	<b>31</b>	<b>1,372</b>	<b>5</b>	<b>1,019</b>
	Bari	16	590	1	431
	Brindisi	2	118	–	88
	Foggia	3	242	2	181
	Lecce	5	260	2	193
	Taranto	5	162	–	126
t.	<b>BASILICATA</b>	<b>7</b>	<b>244</b>	<b>1</b>	<b>168</b>
	Matera	3	84	1	68
	Potenza	4	160	–	100
u.	<b>CALABRIA</b>	<b>20</b>	<b>522</b>	<b>2</b>	<b>424</b>
	Catanzaro	4	104	–	86
	Cosenza	10	198	1	144
	Crotone	3	39	1	31
	Reggio Calabria	1	139	–	129
	Vibo Valentia	2	42	–	34
v.	<b>SICILY</b>	<b>36</b>	<b>1,729</b>	<b>5</b>	<b>1,361</b>
	Agrigento	4	170	–	116
	Caltanissetta	8	98	–	60
	Catania	3	357	1	288
	Enna	1	67	–	51
	Messina	2	233	–	195
	Palermo	11	394	4	339
	Ragusa	1	114	–	74
	Siracusa	2	117	–	87
	Trapani	4	179	–	151
z.	<b>SARDINIA</b>	<b>5</b>	<b>683</b>	<b>3</b>	<b>676</b>
	Cagliari	2	274	1	272
	Nuoro	–	119	–	119
	Oristano	1	82	–	78
	Sassari	2	208	2	207

Notes:

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
–	13	3	14	–	–	48
–	9	3	12	–	–	36
–	4	–	2	–	–	12
3	116	21	115	–	2	342
–	20	3	17	–	–	54
–	7	2	11	–	–	40
–	11	2	6	–	–	66
3	60	–	2	–	2	85
–	18	14	79	–	–	97
3	264	23	88	–	1	231
2	107	13	51	–	1	47
–	22	2	8	–	–	20
–	54	1	7	–	–	55
1	59	2	8	–	–	83
–	22	5	14	–	–	26
–	46	6	30	–	–	86
–	6	2	10	–	–	24
–	40	4	20	–	–	62
–	11	18	87	–	–	193
–	1	4	17	–	–	39
–	8	9	46	–	–	71
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
2	230	29	138	–	–	338
1	29	3	25	–	–	40
–	13	8	25	–	–	21
–	58	2	11	–	–	57
–	3	1	13	–	–	19
–	30	2	8	–	–	70
–	27	7	28	–	–	76
1	38	–	2	–	–	12
–	24	2	6	–	–	19
–	8	4	20	–	–	24
–	1	2	6	–	–	326
–	–	1	2	–	–	98
–	–	–	–	–	–	88
–	–	1	4	–	–	57
–	1	–	–	–	–	83

## B.1.7.1

## ATMs AND POS TERMINALS

1/3

## Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
Source: Supervisory returns			
December 2005		Number of devices in operation	
		POS terminals	ATMs
a.	<b>TOTAL</b>	<b>1,010,541</b>	<b>37,108</b>
b.	<b>PIEDMONT</b>	<b>76,591</b>	<b>3,294</b>
	Alessandria	7,897	315
	Asti	3,574	135
	Biella	3,960	153
	Cuneo	11,360	508
	Novara	6,081	290
	Turin	37,477	1,673
	Verbano-Cusio-Ossola	2,798	91
	Vercelli	3,444	129
c.	<b>VALLE D'AOSTA</b>	<b>3,781</b>	<b>114</b>
	Aosta	3,781	114
d.	<b>LIGURIA</b>	<b>32,082</b>	<b>1,077</b>
	Genoa	15,433	571
	Imperia	5,327	135
	La Spezia	4,461	164
	Savona	6,861	207
e.	<b>LOMBARDY</b>	<b>169,433</b>	<b>7,084</b>
	Bergamo	14,826	755
	Brescia	20,435	950
	Como	9,264	390
	Cremona	4,212	271
	Lecco	4,239	235
	Lodi	2,530	157
	Mantua	6,036	345
	Milan	81,405	2,999
	Pavia	8,141	335
	Sondrio	5,189	160
	Varese	13,156	487
f.	<b>TRENTINO-ALTO ADIGE</b>	<b>31,413</b>	<b>1,321</b>
	Bolzano	16,471	593
	Trento	14,942	728
g.	<b>VENETO</b>	<b>87,839</b>	<b>3,746</b>
	Belluno	4,096	214
	Padua	15,410	652
	Rovigo	3,246	179
	Treviso	12,727	658
	Venice	20,742	569
	Verona	18,069	806
	Vicenza	13,549	668

## B.1.7.1

## ATMs AND POS TERMINALS

2/3

## Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>22,483</b>	<b>1,062</b>
	Gorizia	3,010	144
	Pordenone	5,456	246
	Trieste	4,595	171
	Udine	9,422	501
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>89,355</b>	<b>3,613</b>
	Bologna	19,460	870
	Ferrara	6,139	269
	Forlì	7,611	379
	Modena	13,851	525
	Parma	9,244	358
	Piacenza	5,474	225
	Ravenna	7,828	354
	Reggio Emilia	9,582	332
	Rimini	10,166	301
<b>l.</b>	<b>MARCHE</b>	<b>33,105</b>	<b>1,249</b>
	Ancona	10,938	373
	Ascoli Piceno	7,863	293
	Macerata	7,178	226
	Pesaro e Urbino	7,126	357
<b>m.</b>	<b>TUSCANY</b>	<b>85,430</b>	<b>2,820</b>
	Arezzo	7,209	386
	Florence	28,828	740
	Grosseto	5,370	177
	Livorno	8,374	237
	Lucca	8,399	300
	Massa Carrara	3,413	109
	Pisa	6,371	290
	Pistoia	5,914	206
	Prato	3,251	140
	Siena	8,301	235
<b>n.</b>	<b>UMBRIA</b>	<b>19,305</b>	<b>649</b>
	Perugia	15,112	504
	Terni	4,193	145
<b>o.</b>	<b>LAZIO</b>	<b>111,042</b>	<b>2,965</b>
	Frosinone	5,896	205
	Latina	8,246	218
	Rieti	2,319	84
	Rome	89,409	2,249
	Viterbo	5,172	209
<b>p.</b>	<b>ABRUZZO</b>	<b>21,838</b>	<b>782</b>
	Chieti	6,219	244
	L'Aquila	5,705	181
	Pescara	5,449	173
	Teramo	4,465	184

**B.1.7.1****ATMs AND POS TERMINALS****3/3****Distribution by location (province)**

TDB10214		<b>Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law</b>	
		Number of devices in operation	
		POS terminals	ATMs
<b>q.</b>	<b>MOLISE</b>	<b>3,591</b>	<b>167</b>
	Campobasso	2,716	128
	Isernia	875	39
<b>r.</b>	<b>CAMPANIA</b>	<b>59,495</b>	<b>1,942</b>
	Avellino	3,510	166
	Benevento	2,386	91
	Caserta	6,982	236
	Naples	33,684	1,048
	Salerno	12,933	401
<b>s.</b>	<b>PUGLIA</b>	<b>46,426</b>	<b>1,723</b>
	Bari	20,229	657
	Brindisi	4,294	149
	Foggia	6,056	357
	Lecce	8,838	373
	Taranto	7,009	187
<b>t.</b>	<b>BASILICATA</b>	<b>5,444</b>	<b>297</b>
	Matera	2,046	99
	Potenza	3,398	198
<b>u.</b>	<b>CALABRIA</b>	<b>20,272</b>	<b>659</b>
	Catanzaro	4,417	133
	Cosenza	7,959	249
	Crotone	1,153	51
	Reggio Calabria	5,187	171
	Vibo Valentia	1,556	55
<b>v.</b>	<b>SICILY</b>	<b>65,853</b>	<b>1,931</b>
	Agrigento	4,467	177
	Caltanissetta	2,618	97
	Catania	14,761	383
	Enna	1,464	75
	Messina	9,183	272
	Palermo	16,989	461
	Ragusa	4,407	144
	Siracusa	5,429	141
	Trapani	6,535	181
<b>z.</b>	<b>SARDINIA</b>	<b>25,763</b>	<b>613</b>
	Cagliari	10,826	276
	Nuoro	3,272	82
	Oristano	1,538	47
	Sassari	10,127	208

Notes:

## Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2005		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
a.	TOTAL	7,559,357	1,147,732	8,276,483
b.	PIEDMONT	796,234	93,060	992,210
	Alessandria	52,326	9,450	60,366
	Asti	23,609	3,306	21,161
	Biella	42,409	5,332	67,580
	Cuneo	59,409	12,152	106,299
	Novara	55,056	5,897	67,052
	Turin	515,290	51,344	609,245
	Verbano-Cusio-Ossola	19,328	2,313	21,552
	Vercelli	28,807	3,266	38,955
c.	VALLE D'AOSTA	23,395	3,364	28,563
	Aosta	23,395	3,364	28,563
d.	LIGURIA	195,167	38,397	223,171
	Genoa	117,850	23,192	139,254
	Imperia	23,468	4,589	25,596
	La Spezia	23,723	3,670	24,651
	Savona	30,126	6,946	33,670
e.	LOMBARDY	1,715,100	257,090	1,770,036
	Bergamo	127,451	22,017	156,005
	Brescia	157,958	28,429	175,269
	Como	104,489	12,195	95,495
	Cremona	37,968	6,878	45,148
	Lecco	64,059	6,765	55,321
	Lodi	24,811	3,602	25,308
	Mantua	62,662	10,587	68,057
	Milan	894,497	141,660	899,333
	Pavia	68,900	8,672	92,656
	Sondrio	44,878	2,327	11,722
	Varese	127,427	13,958	145,722
f.	TRENTINO-ALTO ADIGE	136,280	24,933	147,717
	Bolzano	69,763	11,237	103,873
	Trento	66,517	13,696	43,844
g.	VENETO	657,348	110,801	692,789
	Belluno	30,050	3,814	30,005
	Padua	133,621	21,018	143,156
	Rovigo	25,303	3,908	32,626
	Treviso	112,366	20,896	115,245
	Venice	118,626	17,502	128,382
	Verona	131,944	23,488	136,511
	Vicenza	105,438	20,175	106,864

## B.1.7.2

## TELEMATIC CUSTOMER SERVICES

2/3

## Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>182,401</b>	<b>23,892</b>	<b>172,117</b>
	Gorizia	18,496	2,566	15,731
	Pordenone	44,411	6,813	41,369
	Trieste	47,132	4,618	50,653
	Udine	72,362	9,895	64,364
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>645,992</b>	<b>129,033</b>	<b>565,998</b>
	Bologna	196,262	34,387	155,937
	Ferrara	35,304	5,212	27,946
	Forlì	41,720	8,969	28,146
	Modena	118,091	24,260	87,057
	Parma	54,780	14,121	82,294
	Piacenza	28,181	7,119	38,589
	Ravenna	50,990	9,395	34,546
	Reggio Emilia	81,471	17,286	85,832
	Rimini	39,193	8,284	25,651
<b>l.</b>	<b>MARCHE</b>	<b>120,523</b>	<b>25,955</b>	<b>120,453</b>
	Ancona	45,000	8,679	46,385
	Ascoli Piceno	27,491	5,541	26,602
	Macerata	21,016	4,560	21,681
	Pesaro e Urbino	27,016	7,175	25,785
<b>m.</b>	<b>TUSCANY</b>	<b>469,181</b>	<b>130,688</b>	<b>749,389</b>
	Arezzo	43,317	15,783	68,324
	Florence	154,117	41,231	275,296
	Grosseto	22,933	6,544	36,400
	Livorno	41,429	8,846	60,137
	Lucca	40,351	11,270	50,765
	Massa Carrara	16,560	4,562	20,528
	Pisa	46,274	11,671	86,828
	Pistoia	31,670	9,582	61,753
	Prato	32,783	9,826	48,350
	Siena	39,747	11,373	41,008
<b>n.</b>	<b>UMBRIA</b>	<b>83,421</b>	<b>18,303</b>	<b>108,534</b>
	Perugia	61,500	14,069	80,489
	Terni	21,921	4,234	28,045
<b>o.</b>	<b>LAZIO</b>	<b>892,006</b>	<b>111,241</b>	<b>951,902</b>
	Frosinone	48,428	6,845	50,737
	Latina	67,723	9,747	72,162
	Rieti	11,441	1,436	10,824
	Rome	741,163	89,353	793,928
	Viterbo	23,251	3,860	24,251
<b>p.</b>	<b>ABRUZZO</b>	<b>116,645</b>	<b>20,398</b>	<b>100,535</b>
	Chieti	35,195	5,828	24,524
	L'Aquila	24,411	3,451	22,930
	Pescara	33,345	4,850	34,331
	Teramo	23,694	6,269	18,750

## Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
q.	<b>MOLISE</b>	<b>24,164</b>	<b>3,070</b>	<b>25,007</b>
	Campobasso	18,017	2,255	18,651
	Isernia	6,147	815	6,356
r.	<b>CAMPANIA</b>	<b>491,806</b>	<b>56,999</b>	<b>563,456</b>
	Avellino	25,921	3,333	25,916
	Benevento	15,107	1,790	17,485
	Caserta	61,150	6,330	68,822
	Naples	306,770	33,995	363,638
	Salerno	82,858	11,551	87,595
s.	<b>PUGLIA</b>	<b>285,825</b>	<b>29,843</b>	<b>340,113</b>
	Bari	115,546	13,941	138,383
	Brindisi	26,269	2,522	30,614
	Foggia	39,555	3,711	49,725
	Lecce	59,355	6,161	68,044
	Taranto	45,100	3,508	53,347
t.	<b>BASILICATA</b>	<b>32,929</b>	<b>3,927</b>	<b>32,841</b>
	Matera	12,974	1,667	11,093
	Potenza	19,955	2,260	21,748
u.	<b>CALABRIA</b>	<b>104,932</b>	<b>11,034</b>	<b>123,722</b>
	Catanzaro	20,444	2,430	26,204
	Cosenza	34,156	3,302	40,829
	Crotone	7,618	1,042	7,148
	Reggio Calabria	35,456	3,539	41,457
	Vibo Valentia	7,258	721	8,084
v.	<b>SICILY</b>	<b>461,173</b>	<b>35,367</b>	<b>434,220</b>
	Agrigento	24,970	2,287	28,236
	Caltanissetta	20,647	1,531	16,814
	Catania	120,980	8,028	101,339
	Enna	13,061	614	11,887
	Messina	55,131	4,078	51,068
	Palermo	120,084	9,185	135,596
	Ragusa	31,978	3,357	21,372
	Siracusa	43,977	2,971	38,431
	Trapani	30,345	3,316	29,477
z.	<b>SARDINIA</b>	<b>124,835</b>	<b>20,337</b>	<b>133,710</b>
	Cagliari	71,419	9,955	77,311
	Nuoro	12,440	2,270	13,229
	Oristano	7,880	1,305	6,820
	Sassari	33,096	6,807	36,350

Note:

## Distribution by major category of bank

TDB10017

Source: Supervisory returns  
Stocks in millions of euros

## December 2005

Entire  
banking  
system

Teller cash and the like	26,752
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,121
Receivables from BI-ECB	11,656
Receivables from banks	466,660
<i>of which:</i> time deposits and interbank CDs	226,560
repos	116,764
Receivables from non-bank customers:	
current account receivables	220,687
repos	13,798
personal loans	24,818
export credits	16,708
import credits	11,994
mortgage loans	572,379
other loans	342,589
bad debts	45,978
unpaid and protested own bills	470
Securities	253,325
<i>of which:</i> not held as fixed assets	206,387
Subordinated loans	19,708
Participating interests	123,847
Fixed assets	46,444
<i>of which:</i> buildings	19,357
Bills, other credit instruments and documents	178,035
Sundry debtors net of items in suspense accounts	225,910
Negative capital items	1,111
Items in transit or in suspense accounts	21,124
Remaining asset items	459,161
<b>TOTAL</b>	<b>3,091,921</b>

**COMMITMENTS, CONTINGENT LIABILITIES AND  
OFF-BALANCE-SHEET ITEMS**

Guarantees granted	199,213
Guarantees applied for	5,331
Commitments and contingent liabilities	1,059,153
Credit implicit in leasing contracts with customers	15,762
Customer bill portfolio	11,121
Undrawn customer credit lines	723,967
Securities and the like on deposit	2,529,544

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
12,910	6,328	7,514	23,886	2,866
1,227	1,165	728	2,527	593
5,192	2,325	4,139	11,344	312
293,746	68,058	104,856	438,544	28,116
158,230	32,361	35,970	210,362	16,198
76,184	17,758	22,822	113,543	3,221
96,303	46,443	77,942	207,284	13,403
8,192	2,776	2,830	12,454	1,344
8,133	6,757	9,928	22,632	2,186
10,679	3,513	2,517	16,353	356
7,178	2,574	2,242	11,489	505
243,565	145,682	183,132	534,989	37,390
174,025	65,413	103,151	331,545	11,044
26,934	7,978	11,066	39,716	6,261
255	108	107	373	97
124,222	53,101	76,002	238,851	14,474
91,651	42,199	72,538	193,801	12,586
13,009	3,596	3,102	17,396	2,312
95,966	14,806	13,076	122,700	1,148
22,775	8,894	14,774	41,847	4,597
9,535	3,881	5,941	17,546	1,810
88,878	40,027	49,130	169,589	8,445
147,499	41,733	36,677	220,948	4,961
526	60	525	1,104	6
9,828	4,613	6,683	18,993	2,132
298,243	72,322	88,596	451,226	7,935
1,691,966	599,264	800,692	2,940,280	151,641
122,585	40,332	36,296	195,140	4,073
4,271	432	629	5,316	16
744,460	152,985	161,708	1,046,791	12,362
..	7,136	8,626	15,675	86
3,357	3,679	4,084	9,974	1,147
359,802	172,325	191,840	688,810	35,158
1,455,466	336,360	737,718	2,462,158	67,386

## Distribution by major category of bank

TDB10027

Source: Supervisory returns  
Stocks in millions of euros

## December 2005

	Entire banking system
Payables to non-bank customers	812,244
<i>of which:</i> savings deposits	77,908
time savings deposits	6,703
savings certificates and CDs	26,820
current account deposits	598,135
time current account deposits	9,875
repos	88,626
Payables to BI-ECB	21,556
Payables to banks	588,900
<i>of which:</i> time deposits and interbank CDs	332,002
repos	85,556
Funds raised in the market	492,657
<i>of which:</i> bonds in issue	432,366
Provision for employee severance benefits	8,308
Supplementary pension fund	3,698
Provision for writedown of securities	111
Provision for writedown of investments	713
Accumulated depreciation	19,233
<i>of which:</i> accumulated depreciation of buildings	5,832
Provision for writedown of loans	36,735
Provision for writedown of commitments and guarantees granted	941
Sundry provisions for losses and charges	12,540
Provision for loan losses	1,688
Capital, reserves and provisions included in capital	191,781
Sundry creditors net of items in suspense accounts	174,201
Discounted bills, other credit instruments and documents	224,587
Items in transit or in suspense accounts	18,285
Remaining liabilities items	478,498
TOTAL	3,091,921

## Notes:

The data include transactions with non-resident customers and interbank transactions.

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
398,166	158,218	255,860	728,332	83,912
24,320	11,957	41,631	60,484	17,424
1,571	2,272	2,861	5,222	1,481
9,149	6,755	10,916	20,621	6,199
312,630	111,596	173,910	544,517	53,618
6,582	1,188	2,105	9,663	212
43,021	19,420	26,185	82,958	5,667
11,711	7,174	2,671	21,556	–
289,932	133,027	165,941	579,652	9,248
147,980	85,108	98,914	326,230	5,772
58,967	11,633	14,956	84,352	1,204
260,207	104,922	127,528	477,233	15,424
215,559	96,002	120,805	418,255	14,110
4,706	1,467	2,135	7,279	1,029
1,451	1,358	889	3,092	606
68	35	8	101	10
645	22	46	702	12
9,463	3,634	6,135	18,037	1,196
2,472	1,403	1,957	5,462	369
22,858	6,175	7,702	30,977	5,758
767	86	88	860	81
8,125	2,223	2,192	11,818	722
294	147	1,246	1,655	33
106,389	31,538	53,854	181,059	10,722
110,954	33,521	29,727	170,484	3,718
115,781	50,661	58,146	215,969	8,619
10,796	3,020	4,469	17,037	1,248
335,747	61,600	81,151	469,194	9,304
1,691,966	599,264	800,692	2,940,280	151,641

## Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns  
Percentages

December 2005

	Total	of which: variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
<b>a. ASSETS</b>							
Receivables from non-bank customers	100.00	69.66	20.66	15.81	11.42	25.87	26.24
Receivables from BI-ECB and other banks	100.00	13.11	23.64	52.84	11.23	6.41	5.88
Securities portfolio	100.00	64.49	0.12	6.37	13.81	45.83	33.87
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	0.92	85.71	12.27	1.44	0.19	0.40
Payables to BI-ECB and other banks	100.00	17.75	19.26	50.52	11.79	9.87	8.57
Bonds, savings certificates and CDs	100.00	66.13	0.76	6.78	12.89	59.33	20.23

## Notes:

The data include transactions with non-resident customers and interbank transactions. "Receivables/Payables: BI-ECB and other banks" do not include amounts in connection with compulsory reserve requirements.

## Distribution by type of investee company and major category of bank

TDB10034

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2005

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>a. TOTAL</b>	<b>123,847</b>	<b>95,966</b>	<b>14,806</b>	<b>13,076</b>	<b>122,700</b>	<b>1,148</b>
Banks	79,581	63,591	7,819	8,171	79,035	546
<i>of which: non-resident</i>	23,865	23,267	225	373	23,862	4
Other financial intermediaries	25,313	17,234	5,000	3,079	24,864	449
<i>of which: non-resident</i>	7,968	7,046	437	485	7,967	1
Financial auxiliaries	4,465	3,210	503	752	4,370	95
Insurance companies	6,049	4,913	843	293	6,040	9
Non-financial companies	8,440	7,017	641	782	8,390	49
<i>of which: qualified holdings</i>	2,237	1,553	365	318	2,230	6

## Notes:

**Instrumental entity:** a non-financial company in which a bank or banking group holds, on its own or jointly with others, a controlling interest and which engages exclusively or prevalently in activities that are auxiliary to the business of the bank or the banking group or, where the interest is held jointly, of the investors; an object of this nature must be laid down in the company's bylaws.



TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Sept. 2005	Dec. 2005
<b>a. ASSETS</b>		
Cash	9	9
Receivables from parent bank and other foreign branches	63,205	67,713
Receivables from banks and central banks	20,880	20,851
<i>of which:</i> from non-residents	12,321	11,518
repos with banks	486	497
Receivables from non-bank customers	23,954	24,568
<i>of which:</i> from non-residents	23,446	24,124
repos	2,196	2,312
Subordinated loans	2,196	2,312
Securities and participating interests	16,974	19,281
<i>of which:</i> securities not held as fixed assets	14,938	15,465
Bad debts	202	176
Other liabilities items	11,863	13,987
TOTAL	137,088	146,585
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	28,353	31,864
Payables to banks and central banks	35,258	36,392
<i>of which:</i> to non-residents	31,799	33,968
repos with banks	76	138
Payables to non-bank customers	55,991	58,183
<i>of which:</i> to non-residents	49,979	53,693
repos	447	533
Subordinated loans	2,822	2,757
Endowment funds and capital reserves	1,670	1,740
Other liabilities items	12,993	15,651
TOTAL	137,088	146,585
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	11,553	13,168
Commitments and contingent liabilities	151,212	157,164
Bill portfolio	270	287

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

## Distribution by customer location (region)

TDB30260

Banks

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

## December 2005

		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>580,747</b>	<b>48,317</b>	<b>1.07</b>	<b>53,517</b>	<b>2,980</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>127,262</b>	<b>11,515</b>	<b>1.11</b>	<b>13,040</b>	<b>1,080</b>
	Piedmont	41,526	2,779	1.12	4,190	242
	Valle d'Aosta	1,221	82	1.01	101	4
	Liguria	14,363	1,160	1.05	1,380	51
	Lombardy	70,152	7,495	1.11	7,369	782
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>84,259</b>	<b>8,110</b>	<b>1.08</b>	<b>8,988</b>	<b>629</b>
	Trentino-Alto Adige	5,581	577	1.04	508	41
	Veneto	31,465	3,157	1.11	4,177	290
	Friuli-Venezia Giulia	9,548	606	1.07	963	40
	Emilia-Romagna	37,665	3,769	1.07	3,340	259
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>136,706</b>	<b>14,108</b>	<b>1.06</b>	<b>12,233</b>	<b>640</b>
	Marche	15,320	1,392	1.07	1,207	58
	Tuscany	38,390	2,770	1.08	4,352	230
	Umbria	8,118	780	1.11	578	27
	Lazio	74,878	9,166	1.05	6,096	325
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>145,565</b>	<b>9,050</b>	<b>1.05</b>	<b>12,953</b>	<b>453</b>
	Abruzzo	14,360	1,061	1.03	1,744	40
	Molise	3,406	357	1.02	225	14
	Campania	58,473	3,092	1.05	5,309	187
	Puglia	41,039	2,821	1.06	3,500	108
	Basilicata	8,476	694	1.07	348	43
	Calabria	19,811	1,025	1.06	1,827	60
<b>f.</b>	<b>ISLANDS</b>	<b>86,955</b>	<b>5,534</b>	<b>1.03</b>	<b>6,303</b>	<b>179</b>
	Sicily	70,205	4,235	1.03	5,141	128
	Sardinia	16,750	1,299	1.03	1,162	51

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

## December 2005

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>580,747</b>	<b>48,317</b>	<b>1.07</b>	<b>53,517</b>	<b>2,980</b>
General government	14	16	1.09	–	–
Financial companies	826	664	1.13	49	21
Non-financial companies	108,990	30,488	1.09	7,123	1,933
<i>of which:</i> industry	31,895	10,903	1.11	1,913	765
building	15,441	5,721	1.05	897	206
services	59,130	12,803	1.09	4,200	929
Producer households	95,439	6,497	1.05	6,860	325
Consumer households and nec	366,242	10,147	1.03	38,957	680

Notes:

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005

December 2005		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	250,817	112,002	29,792	38,053	70,971	66,844
b.	EUROPE	202,987	97,969	24,715	28,288	52,015	50,573
	of which: Albania	47	20	..	1	25	–
	Austria	2,854	1,936	230	175	513	53
	Belgium	22,516	19,688	1,801	668	358	421
	Bulgaria	650	52	24	142	431	650
	Czech Republic	443	108	2	134	199	1,270
	Croatia	5,805	1,364	485	1,077	2,879	8,579
	Denmark	660	420	59	86	94	–
	Finland	360	61	113	52	133	–
	France	23,370	11,502	5,072	2,053	4,743	3,226
	Germany	30,908	16,921	3,935	2,413	7,638	994
	Greece	2,067	498	29	145	1,395	==
	Ireland	12,667	3,881	1,361	3,925	3,499	1,148
	Liechtenstein	42	31	–	9	2	–
	Luxemburg	17,462	3,171	1,122	4,126	9,044	4,623
	Malta	227	37	170	7	12	–
	Norway	454	255	102	11	86	–
	Netherlands	12,967	5,281	1,172	2,369	4,146	138
	Poland	2,659	83	22	358	2,195	12,329
	Portugal	4,062	930	621	312	2,199	..
	United Kingdom	37,449	24,848	3,263	5,458	3,880	2,484
	Romania	1,306	198	179	347	582	291
	Russia	1,701	419	208	314	761	30
	Serbia and Montenegro	138	70	49	13	5	–
	Slovenia	554	306	126	19	102	13
	Spain	8,606	2,632	2,260	1,244	2,471	1,854
	Sweden	900	237	150	247	266	–
	Switzerland	3,965	2,171	95	907	792	1,517
	Turkey	2,093	386	178	379	1,150	==
	Hungary	3,463	158	734	841	1,729	4,211
c.	ASIA	6,874	2,471	1,325	1,946	1,132	1,570
	of which: Saudi Arabia	223	90	52	20	61	–
	China	653	262	96	127	168	53
	South Korea	659	352	199	24	83	–
	Philippines	50	5	–	18	27	–
	Japan	2,750	864	26	1,549	310	1,516
	India	297	180	19	56	42	–
	Indonesia	37	2	–	8	26	–
	Iran	1,050	327	570	28	126	–
	Iraq	65	28	..	37	..	–

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

TDB30274		Banks					
		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
ASIA (cont.)							
	Israel	64	10	4	5	44	..
	Malaysia	70	39	13	2	17	—
	Pakistan	7	..	—	7	..	—
	Qatar	97	21	11	..	65	—
	Taiwan	189	172	12	..	5	—
	Thailand	26	3	6	5	12	—
d.	AFRICA	697	104	57	119	417	—
	of which: Algeria	43	9	16	4	14	—
	Egypt	272	7	15	24	227	—
	Morocco	115	35	6	8	66	—
	Nigeria	59	7	3	11	38	—
	South Africa	91	25	4	40	21	—
	Tunisia	61	20	12	9	20	—
e.	AMERICA	22,524	4,822	2,813	6,063	8,827	13,758
	of which: Argentina	447	47	64	156	180	801
	Brazil	1,755	134	593	277	752	1
	Canada	624	147	35	190	252	—
	Chile	390	138	45	49	158	—
	Colombia	55	25	—	6	24	—
	Cuba	78	2	38	4	33	—
	Ecuador	12	3	2	1	6	—
	Mexico	646	29	13	99	506	—
	Paraguay	..	..	—	..	..	—
	Peru	2,954	671	41	1,748	493	844
	United States	14,817	3,619	1,977	3,464	5,757	12,113
	Uruguay	197	5	6	5	182	—
	Venezuela	467	..	—	46	420	—
f.	OCEANIA	489	128	88	84	189	1
	of which: Australia	418	100	88	59	170	1
	New Zealand	70	28	—	24	17	—
g.	OFFSHORE CENTRES	14,513	6,508	794	1,243	5,968	942
	of which: Bahamas	4,242	4,184	4	5	49	—
	Cayman Islands	4,619	204	584	234	3,597	—
	Hong Kong	1,269	952	21	161	136	800
	Singapore	1,142	930	35	115	61	==
h.	INTERNATIONAL ORGANIZATIONS	2,710	—	—	288	2,422	—

## Notes:

The aggregate refers to the claims of Italian banks, including those of their foreign branches and subsidiaries, on non-residents.

**B.3.6.1****NON-PERFORMING LOANS****Distribution by major category of banks**

TDB30255

**Banks**

Source: Supervisory returns  
 Stocks in millions of euros  
 Percentages

**December 2005**

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>65,726</b>	<b>44,942</b>	<b>20,784</b>	<b>5.31</b>
Major and large banks	36,516	26,533	9,983	6.54
Medium-sized banks	11,401	7,855	3,546	4.03
Small and minor banks	17,808	10,554	7,255	4.48
Banks with their head office in the Centre or North	57,788	38,710	19,078	4.96
Banks with their head office in the South	7,938	6,232	1,707	10.97

Notes:

## Distribution by customer location (region)

TDB30256

Banks

Source: Supervisory returns  
Stocks and flows in millions of euros  
Percentages

December 2005		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	65,726	44,942	20,784		5.31
b.	NORTH-WEST ITALY	16,383	10,515	5,868		3.42
	Piedmont	3,784	2,570	1,214		4.21
	Valle d'Aosta	96	77	19		4.15
	Liguria	1,435	1,093	341		6.40
	Lombardy	11,069	6,774	4,294		3.04
c.	NORTH-EAST ITALY	12,565	7,517	5,048		4.35
	Trentino-Alto Adige	1,631	551	1,080		5.37
	Veneto	4,865	2,874	1,991		4.25
	Friuli-Venezia Giulia	899	570	329		3.71
	Emilia-Romagna	5,170	3,521	1,649		4.31
d.	CENTRAL ITALY	18,334	13,002	5,332		6.32
	Marche	1,984	1,309	674		6.07
	Tuscany	4,143	2,576	1,566		4.89
	Umbria	1,156	719	437		7.74
	Lazio	11,051	8,397	2,654		7.01
e.	SOUTHERN ITALY	11,550	8,505	3,045		9.54
	Abruzzo	1,424	1,027	397		8.37
	Molise	410	351	59		13.56
	Campania	3,814	2,899	915		7.75
	Puglia	3,670	2,661	1,009		10.92
	Basilicata	849	632	217		17.02
	Calabria	1,383	936	447		10.44
f.	ISLANDS	6,894	5,404	1,490		11.63
	Sicily	5,125	4,133	993		12.33
	Sardinia	1,769	1,271	498		9.99

Notes:

**B.3.6.3****NON-PERFORMING LOANS****Distribution by customer segment of economic activity**

TDB30258

**Banks**

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

**December 2005**

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>65,726</b>	<b>44,942</b>	<b>20,784</b>	<b>5.31</b>
General government	84	71	13	0.15
Financial companies	1,039	829	210	0.69
Non-financial companies	40,143	27,503	12,640	6.27
of which: industry	14,033	9,789	4,244	6.29
building	7,491	5,598	1,893	8.86
services	16,945	10,939	6,006	5.31
Producer households	9,348	6,512	2,836	11.75
Consumer households and nec	15,112	10,027	5,085	4.83

Notes:

## **Information on non-bank intermediaries**



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2005

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	32	29
Customer trading	45	40
Underwriting	23	17
Placement	97	73
Individual portfolio management	68	59
Reception of orders	69	60

## b. NUMBER OF SIMs

141

109

## Notes:

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

## Distribution by operational specialization

TDB40225		Collective investment undertakings	
Source: Archives of intermediary identification data			
		Sept. 2005	Dec. 2005
<b>a.</b>	<b>NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>881</b>	<b>837</b>
	Equity	388	364
	Balanced	77	72
	Bond	316	302
	Liquidity	39	39
	Flexible	70	69
<b>b.</b>	<b>NUMBER OF SICAV SUB-FUNDS</b>	<b>14</b>	<b>14</b>
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
<b>c.</b>	<b>NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>51</b>	<b>51</b>
<b>d.</b>	<b>NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

## Notes:

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

## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		Sept. 2005	Dec. 2005
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>399</b>	<b>410</b>
	Leasing	52	53
	Factoring	37	37
	Consumer credit	29	29
	Other forms of finance	19	19
	Acquisition of shareholdings	8	7
	Issue and/or management of credit cards	10	11
	Securitization	239	249
	Foreign exchange trading and other activities	5	5

**Notes:**

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

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in millions of euros

	Sept. 2005	Dec. 2005
<b>a. ASSETS</b>		
Cash and liquid assets	1	..
Receivables from banks and financial institutions	900	1,330
Receivables from customers	99	78
Bonds and other debt securities	439	458
Shares, capital parts and other equity securities	368	146
Options bought and the like	40	32
Participating interests	15	16
Fixed assets	64	57
Remaining asset items	501	374
<b>TOTAL</b>	<b>2,427</b>	<b>2,493</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	739	764
Payables to customers	93	110
Debt securities in issue	–	–
Options sold and the like	47	23
Provision for employee severance benefits	30	32
Provisions for risks	123	139
Subordinated liabilities	5	7
Capital, reserves and share premiums	763	741
Remaining liabilities items	626	675
<b>TOTAL</b>	<b>2,427</b>	<b>2,493</b>

**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in millions of euros

	Sept. 2005	Dec. 2005
<b>a. ASSETS</b>		
Cash and liquid assets	74	88
Current account receivables from banks and deposits	2,218	2,257
Receivables from customers	110,143	119,147
Bad debts	1,569	1,383
Securities portfolio	2,378	2,166
Participating interests	1,976	1,826
<i>of which: held for merchant banking purposes</i>	450	399
Tangible and intangible fixed assets	7,129	7,587
Remaining asset items	8,005	9,121
<b>TOTAL</b>	<b>133,491</b>	<b>143,575</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	21,014	22,128
Financial payables	87,746	94,467
Securities in issue	1,814	1,817
Provisions for liabilities and charges and provision for employee severance benefits	1,300	1,390
Loan loss provision	248	242
Provision for general financial risks	176	176
Subordinated loans	698	787
Capital and reserves	9,857	10,454
Remaining liabilities items	10,682	12,186
<b>TOTAL</b>	<b>133,491</b>	<b>143,575</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	5,544	5,745
Derivative contracts	38,319	39,563

**Notes:**

The data include transactions with non-resident customers.



## **Information on banking business**

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

TDB10231

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,237,951</b>	<b>54,969</b>	<b>149,918</b>
b.	<b>NORTH-WEST ITALY</b>	<b>478,716</b>	<b>9,538</b>	<b>94,419</b>
	Piedmont	89,774	4,656	11,787
	Valle d'Aosta	2,308	97	64
	Liguria	22,401	1,021	121
	Lombardy	364,233	3,765	82,447
c.	<b>NORTH-EAST ITALY</b>	<b>288,882</b>	<b>5,570</b>	<b>17,186</b>
	Trentino-Alto Adige	30,351	688	846
	Veneto	114,345	1,917	5,258
	Friuli-Venezia Giulia	24,260	672	1,308
	Emilia-Romagna	119,925	2,293	9,774
d.	<b>CENTRAL ITALY</b>	<b>289,974</b>	<b>31,413</b>	<b>33,083</b>
	Marche	32,700	1,020	2,440
	Tuscany	84,676	1,960	11,025
	Umbria	14,943	559	96
	Lazio	157,655	27,874	19,523
e.	<b>SOUTHERN ITALY</b>	<b>121,100</b>	<b>6,304</b>	<b>4,292</b>
	Abruzzo	17,011	313	240
	Molise	3,025	93	60
	Campania	49,217	3,583	2,520
	Puglia	33,602	1,539	124
	Basilicata	4,991	257	14
	Calabria	13,253	519	1,333
f.	<b>ISLANDS</b>	<b>59,279</b>	<b>2,145</b>	<b>939</b>
	Sicily	41,567	1,668	198
	Sardinia	17,712	477	740

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>640,459</b>	<b>223,284</b>	<b>84,541</b>	<b>319,352</b>	<b>79,580</b>	<b>313,024</b>
<b>249,587</b>	<b>92,019</b>	<b>25,099</b>	<b>130,043</b>	<b>21,999</b>	<b>103,174</b>
43,652	18,685	4,790	19,593	5,802	23,877
1,421	661	198	559	206	520
11,625	2,694	1,607	7,246	1,758	7,877
192,888	69,979	18,504	102,646	14,233	70,900
<b>173,151</b>	<b>67,502</b>	<b>22,453</b>	<b>78,990</b>	<b>21,650</b>	<b>71,325</b>
18,178	4,344	3,134	10,140	3,145	7,494
70,359	29,052	7,864	31,741	8,282	28,528
13,163	5,555	1,321	5,976	1,890	7,228
71,451	28,551	10,134	31,132	8,333	28,074
<b>138,396</b>	<b>38,393</b>	<b>23,329</b>	<b>73,046</b>	<b>16,188</b>	<b>70,895</b>
17,536	7,970	2,915	6,288	3,255	8,449
43,412	14,996	5,095	21,413	6,658	21,621
8,421	3,399	1,316	3,375	1,471	4,396
69,026	12,027	14,004	41,970	4,804	36,429
<b>55,003</b>	<b>19,104</b>	<b>9,309</b>	<b>24,764</b>	<b>12,587</b>	<b>42,915</b>
9,474	4,262	1,687	3,254	1,716	5,269
1,596	712	263	548	412	865
22,605	7,240	3,188	11,808	3,368	17,141
14,207	4,555	2,929	5,989	4,499	13,233
2,506	1,080	387	895	741	1,473
4,615	1,255	854	2,271	1,851	4,934
<b>24,323</b>	<b>6,266</b>	<b>4,351</b>	<b>12,508</b>	<b>7,156</b>	<b>24,716</b>
16,541	3,797	2,775	9,022	5,150	18,010
7,782	2,468	1,576	3,486	2,007	6,706

## Distribution by customer location (region) and major category of bank

TDB10234

Source: Supervisory returns  
Stocks in millions of euros

December 2005

Entire banking  
system

<b>a. TOTAL</b>	<b>1,237,951</b>
<b>b. NORTH-WEST ITALY</b>	<b>478,716</b>
Piedmont	89,774
Valle d'Aosta	2,308
Liguria	22,401
Lombardy	364,233
<b>c. NORTH-EAST ITALY</b>	<b>288,882</b>
Trentino-Alto Adige	30,351
Veneto	114,345
Friuli-Venezia Giulia	24,260
Emilia-Romagna	119,925
<b>d. CENTRAL ITALY</b>	<b>289,974</b>
Marche	32,700
Tuscany	84,676
Umbria	14,943
Lazio	157,655
<b>e. SOUTHERN ITALY</b>	<b>121,100</b>
Abruzzo	17,011
Molise	3,025
Campania	49,217
Puglia	33,602
Basilicata	4,991
Calabria	13,253
<b>f. ISLANDS</b>	<b>59,279</b>
Sicily	41,567
Sardinia	17,712

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>558,187</b>	<b>282,612</b>	<b>397,151</b>	<b>1,165,596</b>	<b>72,355</b>
<b>250,083</b>	<b>103,766</b>	<b>124,868</b>	<b>474,734</b>	<b>3,982</b>
49,295	13,686	26,793	89,198	576
1,277	352	679	2,296	12
9,432	7,460	5,508	21,996	405
190,078	82,268	91,886	361,244	2,989
<b>104,133</b>	<b>69,823</b>	<b>114,925</b>	<b>287,041</b>	<b>1,840</b>
4,171	1,084	25,096	30,301	50
52,562	25,807	35,977	113,752	593
8,002	2,546	13,712	24,161	99
39,399	40,386	40,140	118,826	1,099
<b>115,382</b>	<b>80,703</b>	<b>93,889</b>	<b>284,834</b>	<b>5,140</b>
6,673	10,505	15,522	32,245	455
27,514	24,869	32,293	83,820	856
6,576	2,200	6,167	14,888	55
74,619	43,128	39,908	153,881	3,774
<b>56,531</b>	<b>18,548</b>	<b>46,020</b>	<b>83,412</b>	<b>37,688</b>
4,818	2,600	9,593	10,875	6,136
1,421	477	1,128	2,516	509
24,985	6,844	17,389	36,601	12,616
16,961	5,228	11,414	21,855	11,746
1,981	869	2,141	2,826	2,164
6,366	2,531	4,357	8,738	4,515
<b>32,058</b>	<b>9,772</b>	<b>17,449</b>	<b>35,574</b>	<b>23,705</b>
24,766	3,676	13,125	24,959	16,607
7,292	6,096	4,324	10,615	7,097

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>720,041</b>	<b>271,586</b>	<b>194,801</b>	<b>154,584</b>	<b>67,590</b>	<b>31,479</b>
Agricultural, forestry and fishery products	31,831	7,667	9,777	6,980	4,474	2,932
Fuel and power products	24,525	11,543	3,776	5,818	1,744	1,643
Ores and metals	9,603	6,049	2,143	659	589	164
Non-metallic minerals and products	15,634	4,006	6,317	3,060	1,539	713
Chemical products	10,430	6,067	1,913	1,535	667	248
Metal products, except transport equipment	25,468	11,509	8,369	2,959	2,229	401
Agricultural and industrial machinery	20,757	9,032	8,752	1,868	905	201
Office and data processing machines, etc.	4,309	1,756	1,613	540	268	133
Electrical goods	14,865	6,642	4,734	2,408	795	285
Transport equipment	9,059	3,538	1,859	1,790	1,545	326
Food and tobacco products	27,898	7,726	10,232	3,826	4,446	1,669
Textiles, clothing and footwear	27,259	9,415	7,680	6,917	2,950	296
Paper and paper products	15,080	8,002	2,916	3,190	718	253
Rubber and plastic products	10,260	4,892	2,605	1,667	831	266
Other manufactured products	20,128	5,390	7,665	4,702	1,833	537
Building and construction	93,665	27,739	24,935	25,009	10,761	5,221
Wholesale and retail trade services, recovery and repair services	115,131	41,251	30,058	22,684	14,133	7,005
Lodging and catering services	27,841	6,369	9,764	6,262	3,450	1,996
Inland transport services	13,477	3,473	3,602	4,624	1,263	515
Maritime and air transport services	6,343	1,213	795	1,251	1,806	1,278
Auxiliary transport services	8,742	3,526	1,795	2,207	779	435
Communication services	17,439	9,977	193	7,122	59	88
Other market services	170,298	74,805	43,311	37,505	9,804	4,872

Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>1,237,950</b>	<b>478,716</b>	<b>288,881</b>	<b>289,974</b>	<b>121,100</b>	<b>59,279</b>
	Piedmont	64,415	76,516	70,820	2,403	2,136	851	305
	Valle d'Aosta	1,318	1,424	1,412	3	5	3	1
	Liguria	17,958	22,421	20,103	255	1,290	241	531
	Lombardy	327,172	418,768	343,431	22,347	36,027	12,108	4,855
	Trentino-Alto Adige	27,420	30,153	1,000	28,597	493	27	37
	Veneto	96,228	112,270	6,769	100,103	3,839	1,073	486
	Friuli-Venezia Giulia	18,774	22,779	1,328	21,039	323	69	19
	Emilia-Romagna	98,615	110,404	5,182	99,842	3,239	1,486	655
	Marche	28,192	31,886	491	946	29,564	841	44
	Tuscany	72,306	89,136	5,909	2,577	76,085	3,629	936
	Umbria	12,163	13,672	239	177	13,134	105	17
	Lazio	116,034	163,195	19,785	9,765	119,990	10,984	2,671
	Abruzzo	13,223	15,215	274	204	1,022	13,671	44
	Molise	1,848	2,165	33	4	172	1,956	1
	Campania	34,142	36,393	489	98	842	34,654	310
	Puglia	26,465	28,701	538	205	692	27,175	92
	Basilicata	2,845	3,285	29	35	68	3,151	2
	Calabria	8,709	9,157	119	29	155	8,784	69
	Sicily	33,942	35,434	526	171	566	225	33,947
	Sardinia	14,241	14,970	242	74	332	67	14,255

Notes:

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

TDB10277

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

Source: Supervisory returns  
Stocks in millions of euros

December 2005

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	28,472	10,667	4,171	9,277	3,417	939
<i>of which:</i> without recourse	16,007	5,220	2,348	6,107	1,752	580
with recourse	12,465	5,447	1,823	3,169	1,666	359
Credit implicit in leasing contracts	53,675	21,338	15,178	11,055	4,131	1,974
Receivables for consumer credit and the issue or management of credit cards	30,934	8,513	4,098	7,216	6,917	4,191
Other finance	6,693	2,039	1,067	1,684	1,245	658

## Notes:

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

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

TDB10278

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

Source: Supervisory returns  
Stocks in millions of euros

December 2005

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	28,472	4,165	207	23,043	466	591
<i>of which:</i> without recourse	16,007	4,147	98	11,210	332	221
with recourse	12,465	18	109	11,833	135	370
Credit implicit in leasing contracts	53,675	384	758	45,919	4,367	2,247
Receivables for consumer credit and the issue or management of credit cards	30,934					
Other finance	6,693	325	828	3,692	1,062	787

## Notes:

The distribution by customer segment of economic activity of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse. Receivables for consumer credit and the issue or management of credit cards can be largely attributed to the "Consumer households" sector.



## Distribution by customer location (region)

TDB10254		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law		
Source: Supervisory returns Stocks in millions of euros				
December 2005		Total	Banks	Financial intermediaries
a.	<b>TOTAL</b>	<b>72,659</b>	<b>41,725</b>	<b>30,934</b>
b.	<b>NORTH-WEST ITALY</b>	<b>18,981</b>	<b>10,469</b>	<b>8,513</b>
	Piedmont	5,569	3,073	2,496
	Valle d'Aosta	161	105	56
	Liguria	1,854	1,101	753
	Lombardy	11,398	6,191	5,207
c.	<b>NORTH-EAST ITALY</b>	<b>10,824</b>	<b>6,726</b>	<b>4,098</b>
	Trentino-Alto Adige	682	461	220
	Veneto	4,508	2,879	1,629
	Friuli-Venezia Giulia	1,290	833	457
	Emilia-Romagna	4,343	2,552	1,791
d.	<b>CENTRAL ITALY</b>	<b>16,282</b>	<b>9,066</b>	<b>7,216</b>
	Marche	1,577	986	591
	Tuscany	5,029	2,643	2,386
	Umbria	1,141	677	464
	Lazio	8,535	4,760	3,775
e.	<b>SOUTHERN ITALY</b>	<b>16,418</b>	<b>9,501</b>	<b>6,917</b>
	Abruzzo	1,675	983	692
	Molise	364	168	196
	Campania	6,897	3,935	2,961
	Puglia	4,516	2,632	1,885
	Basilicata	571	327	243
	Calabria	2,396	1,456	940
f.	<b>ISLANDS</b>	<b>10,154</b>	<b>5,963</b>	<b>4,191</b>
	Sicily	7,366	4,389	2,977
	Sardinia	2,787	1,574	1,214

## Notes:

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

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005				
	Loans	Deposits	Loans	Deposits
<b>a. TOTAL</b>	<b>1,237,950</b>	<b>690,746</b>		
<b>b. PIEDMONT</b>	<b>76,516</b>	<b>52,000</b>		
<b>Province of Alessandria</b>	<b>7,078</b>	<b>4,440</b>		
Alessandria	2,250	1,277		
Acqui Terme	346	298		
Arquata Scrivia	62	63		
Casale Monferrato	1,052	639		
Castelnuovo Scrivia	75	51		
Novi Ligure	576	346		
Ovada	171	165		
Tortona	1,098	486		
Valenza	694	271		
<b>Province of Asti</b>	<b>3,031</b>	<b>2,060</b>		
Asti	1,589	942		
Canelli	311	158		
Nizza Monferrato	211	122		
<b>Province of Biella</b>	<b>4,546</b>	<b>2,229</b>		
Biella	3,424	1,357		
Candelo	42	41		
Cossato	285	150		
Trivero	72	87		
Valle Mosso	133	71		
Vigliano Biellese	84	65		
<b>Province of Cuneo</b>	<b>9,368</b>	<b>6,421</b>		
Cuneo	1,710	1,006		
Alba	1,278	665		
Barge	62	70		
Borgo San Dalmazzo	150	112		
Boves	84	110		
Bra	635	353		
Busca	70	85		
Canale	90	77		
Caraglio	88	67		
Carrù	121	87		
Cavallermaggiore	47	46		
Centallo	118	66		
Ceva	154	122		
Cherasco	180	104		
Dogliani	93	67		
Dronero	55	87		
Fossano	527	287		
<b>Province of Cuneo (cont.)</b>				
Mondovì	449	305		
Racconigi	107	80		
Saluzzo	672	296		
Santo Stefano Belbo	89	60		
Savigliano	394	227		
Verzuolo	52	48		
Villanova Mondovì	71	56		
<b>Province of Novara</b>	<b>5,788</b>	<b>3,564</b>		
Novara	3,073	1,476		
Arona	538	270		
Bellinzago Novarese	34	52		
Borgomanero	549	380		
Cameri	53	59		
Castelletto Sopra Ticino	91	54		
Galliate	169	119		
Oleggio	147	129		
Treccate	170	150		
<b>Province of Turin</b>	<b>42,131</b>	<b>30,255</b>		
Turin	30,371	19,912		
Alpignano	268	172		
Beinasco	151	162		
Borgaro Torinese	233	103		
Carmagnola	263	261		
Caselle Torinese	174	130		
Castellamonte	59	72		
Chieri	406	393		
Chivasso	311	251		
Ciriè	418	288		
Collegno	429	343		
Cuorgnè	131	115		
Giaveno	82	128		
Grugliasco	288	214		
Ivrea	549	491		
Leini	120	86		
Moncalieri	883	612		
Nichelino	349	305		
None	53	47		
Orbassano	306	245		
Pinerolo	727	523		
Poirino	75	86		
Rivarolo Canavese	251	232		
Rivoli	1,014	552		
San Mauro Torinese	127	133		
Settimo Torinese	769	412		
Susa	59	81		
Trofarello	132	107		
Venaria	192	192		

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Turin (cont.)</b>			<b>Province of La Spezia</b>	<b>2,476</b>	<b>1,934</b>
Vinovo	91	80	La Spezia	1,565	1,076
Volpiano	109	126	Bolano	70	54
			Lerici	50	69
<b>Province of Verbano-Cusio-Ossola</b>	<b>2,285</b>	<b>1,346</b>	Sarzana	415	274
Verbania	951	452	<b>Province of Savona</b>	<b>3,756</b>	<b>2,585</b>
Domodossola	277	244	Savona	1,329	859
Gravellona Toce	184	73	Alassio	155	127
Omegna	445	165	Albenga	804	320
Stresa	90	58	Albisola Superiore	71	60
			Andora	77	57
<b>Province of Vercelli</b>	<b>2,289</b>	<b>1,686</b>	Cairo Montenotte	202	112
Vercelli	971	652	Finale Ligure	144	122
Borgosesia	452	188	Loano	247	153
Crescentino	134	73	Pietra Ligure	78	112
Gattinara	92	83	Vado Ligure	84	84
Santhià	170	114	Varazze	102	125
Trino	73	76			
Varallo	78	75			
<b>c. VALLE D'AOSTA</b>	<b>1,424</b>	<b>1,549</b>	<b>e. LOMBARDY</b>	<b>418,768</b>	<b>187,821</b>
<b>Province of Aosta</b>	<b>1,424</b>	<b>1,549</b>	<b>Province of Bergamo</b>	<b>29,395</b>	<b>13,042</b>
Aosta	638	683	Bergamo	15,091	4,001
Chatillon	51	67	Albino	282	182
Courmayeur	41	51	Alzano Lombardo	162	133
			Calusco d'Adda	287	115
<b>d. LIGURIA</b>	<b>22,421</b>	<b>17,644</b>	Caravaggio	280	188
<b>Province of Genoa</b>	<b>14,042</b>	<b>11,372</b>	Castelli Calepio	189	97
Genoa	12,023	9,006	Clusone	185	140
Arenzano	113	86	Costa Volpino	85	68
Busalla	106	90	Curno	128	71
Chiavari	480	482	Dalmine	630	244
Lavagna	125	135	Gandino	100	66
Rapallo	257	302	Grumello del Monte	398	157
Recco	59	104	Lefte	375	127
Santa Margherita Ligure	98	121	Lovere	174	135
Sestri Levante	200	205	Martinengo	171	95
			Nembro	163	135
<b>Province of Imperia</b>	<b>2,146</b>	<b>1,753</b>	Osio Sotto	203	120
Imperia	683	449	Ponte San Pietro	341	169
Bordighera	112	115	Romano di Lombardia	448	219
Diano Marina	79	69	Sarnico	267	183
San Remo	538	547	Seriate	528	262
Taggia	226	114	Stezzano	106	82
Ventimiglia	202	203	Trescore Balneario	284	201
			Treviglio	921	508
			Treviolo	106	66
			Villa d'Alme	85	68
			Zogno	93	113

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Brescia</b>	<b>35,335</b>	<b>14,868</b>	<b>Province of Como (cont.)</b>		
Brescia	17,535	5,242	Lurate Caccivio	185	93
Bagnolo Mella	207	95	Mariano Comense	454	279
Bedizzole	151	120	Olgiate Comasco	344	168
Botticino	220	101	Villa Guardia	117	101
Breno	151	114			
Capriolo	185	80	<b>Province of Cremona</b>	<b>6,450</b>	<b>3,636</b>
Carpenedolo	202	107	Cremona	2,462	1,105
Chiari	450	245	Casalmaggiore	328	168
Concesio	243	129	Castelleone	200	98
Darfo Boario Terme	473	230	Crema	1,104	560
Desenzano del Garda	672	324	Pandino	160	83
Erbusco	81	51	Piadena	48	34
Flero	96	62	Pizzighettone	97	64
Gavardo	239	129	Soncino	251	117
Ghedi	276	184	Soresina	158	103
Gussago	361	140			
Iseo	193	142	<b>Province of Lecco</b>	<b>6,497</b>	<b>3,807</b>
Leno	223	123	Lecco	2,951	1,258
Lonato	231	127	Calolziocorte	249	173
Lumezzane	1,075	324	Casatenovo	195	145
Manerbio	657	157	Mandello del Lario	128	128
Montichiari	643	262	Merate	691	331
Orzinuovi	283	135	Oggiono	202	144
Ospitaletto	263	157	Olgiate Molgora	72	62
Palazzolo sull'Oglio	618	262	Olginiate	92	75
Pisogne	179	103	Valmadrera	125	105
Ponte di Legno	105	46			
Quinzano d'Oglio	116	50	<b>Province of Lodi</b>	<b>5,347</b>	<b>3,343</b>
Rezzato	264	121	Lodi	3,805	2,084
Rovato	921	345	Casalpusterlengo	235	157
Salò	229	144	Codogno	369	231
Sarezzo	262	107	Sant'Angelo Lodigiano	260	203
Sirmione	149	69			
Travagliato	233	123	<b>Province of Mantua</b>	<b>10,495</b>	<b>4,341</b>
Verolanuova	188	88	Mantua	4,126	1,300
Vestone	200	111	Asola	297	131
Villa Carcina	175	78	Castel Goffredo	386	160
Vobarno	92	58	Castiglione delle Stiviere	832	300
<b>Province of Como</b>	<b>10,216</b>	<b>6,154</b>	Goito	278	96
Como	3,629	1,751	Gonzaga	158	70
Cabiate	105	65	Marmirolo	130	54
Cantù	1,124	661	Moglia	121	59
Ceremate	239	137	Ostiglia	119	62
Cernobbio	107	77	Pegognaga	120	58
Erba	790	393	Poggio Rusco	140	88
Fino Mornasco	105	81	Porto Mantovano	332	121
Inverigo	144	77			
Lomazzo	116	90			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>		
Quistello	64	53	Legnano	2,145	917
Sermide	129	62	Lentate sul Seveso	141	123
Suzzara	400	185	Limbiato	219	200
Viadana	717	203	Lissone	703	520
Virgilio	152	77	Locate di Triulzi	85	114
			Magenta	564	354
<b>Province of Milan</b>	<b>288,747</b>	<b>120,792</b>	Magnago	75	79
Milan	243,078	86,819	Meda	350	242
Abbiategrosso	1,207	512	Melegnano	477	308
Agrate Brianza	365	255	Melzo	549	300
Arcore	224	196	Monza	5,263	2,497
Arese	136	170	Muggiò	173	157
Assago	1,511	443	Nerviano	138	140
Bareggio	228	151	Nova Milanese	343	206
Besana in Brianza	254	169	Novate Milanese	245	179
Biassono	186	131	Opera	175	135
Binasco	322	209	Paderno Dugnano	518	401
Bollate	759	420	Parabiago	350	241
Bovisio-Masciago	210	145	Paullo	279	150
Bresso	318	293	Peschiera Borromeo	493	267
Brugherio	308	318	Pioltello	490	229
Buccinasco	304	191	Rho	1,391	710
Busto Garolfo	172	134	Rozzano	413	337
Carate Brianza	291	263	San Donato Milanese	635	1,368
Carnate	60	60	San Giuliano Milanese	448	303
Carugate	320	228	Sedriano	60	56
Cassano d'Adda	322	211	Segrate	967	1,131
Cassina de' Pecchi	313	175	Senago	170	140
Castano Primo	210	112	Seregno	1,279	766
Cavenago di Brianza	82	63	Sesto San Giovanni	1,434	1,143
Cernusco sul Naviglio	1,299	491	Settimo Milanese	243	215
Cesano Boscone	249	192	Seveso	152	170
Cesano Maderno	486	338	Trezzano sul Naviglio	339	235
Cinisello Balsamo	1,351	758	Trezzo sull'Adda	393	228
Cologno Monzese	811	499	Vedano al Lambro	85	78
Concorezzo	309	195	Vignate	44	58
Corbetta	194	134	Villasanta	98	123
Cormano	128	159	Vimercate	911	529
Cornaredo	227	164	Vimodrone	195	183
Cornate d'Adda	131	86			
Corsico	1,217	723	<b>Province of Pavia</b>	<b>6,662</b>	<b>5,387</b>
Cusano Milanino	210	204	Pavia	2,057	1,503
Desio	609	472	Broni	224	185
Garbagnate Milanese	222	230	Casteggio	202	176
Giussano	386	258	Gambolò	47	50
Gorgonzola	453	246	Garlasco	108	96
Inveruno	134	146	Mede	105	69
Lacchiarella	==	==	Mortara	265	163
Lainate	448	294	Robbio	84	73

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Pavia (cont.)</b>			<b>Province of Bolzano (cont.)</b>		
Sannazzaro de' Burgondi	67	64	Egna	277	73
Stradella	164	163	Laives	240	135
Vigevano	1,333	773	Lana	330	170
Voghera	606	522	Malles Venosta	124	45
			Merano	1,130	494
<b>Province of Sondrio</b>	<b>4,503</b>	<b>2,678</b>	Ortisei	156	61
Sondrio	1,942	960	Vipiteno	330	136
Bormio	269	131			
Chiavenna	174	160	<b>Province of Trento</b>	<b>14,320</b>	<b>7,235</b>
Delebio	209	172	Trento	5,556	2,219
Morbegno	314	238	Arco	278	151
Tirano	211	129	Borgo Valsugana	152	96
			Cavalese	143	64
<b>Province of Varese</b>	<b>15,121</b>	<b>9,773</b>	Cles	288	139
Varese	3,629	1,988	Lavis	260	115
Busto Arsizio	2,179	1,426	Malè	128	54
Cardano al Campo	124	107	Mezzolombardo	453	111
Caronno Pertusella	147	160	Pergine Valsugana	442	209
Cassano Magnago	233	186	Riva del Garda	574	231
Castellanza	243	225	Rovereto	1,068	599
Fagnano Olona	117	98	Storo	157	57
Ferno	110	78	Tione di Trento	165	116
Gallarate	1,784	1,028			
Gavirate	208	193			
Laveno-Mombello	100	75	<b>g. VENETO</b>	<b>112,270</b>	<b>53,930</b>
Lonate Pozzolo	91	90			
Luino	337	187	<b>Province of Belluno</b>	<b>3,149</b>	<b>1,840</b>
Malnate	147	113	Belluno	1,109	502
Olgiate Olona	71	69	Agordo	92	71
Samarate	51	90	Auronzo di Cadore	49	29
Saronno	2,373	747	Cortina d'Ampezzo	212	132
Sesto Calende	115	114	Domegge di Cadore	72	32
Somma Lombardo	177	172	Feltre	359	262
Tradate	369	282	Pieve di Cadore	252	70
Uboldo	74	78	Santo Stefano di Cadore	59	40
<b>f. TRENTINO-ALTO-ADIGE</b>	<b>30,153</b>	<b>14,855</b>	<b>Province of Padua</b>	<b>26,306</b>	<b>11,711</b>
			Padua	14,462	4,896
<b>Province of Bolzano</b>	<b>15,833</b>	<b>7,620</b>	Abano Terme	526	224
Bolzano	5,324	2,568	Albignasego	237	166
Appiano sulla Strada del Vino	464	183	Borgoricco	178	98
Badia	257	44	Cadoneghe	187	131
Bressanone	617	342	Campodarsego	623	278
Brunico	701	292	Camposampiero	567	187
Campo Tures	206	69	Cittadella	970	369
Chiusa	140	66	Conselve	233	117
			Este	323	218

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Padua (cont.)</b>			<b>Province of Treviso (cont.)</b>		
Limena	312	157	Vedelago	394	150
Monselice	509	236	Villorba	451	209
Montagnana	196	115	Vittorio Veneto	502	317
Montegrotto Terme	190	99	Volpago del Montello	57	43
Piazzola sul Brenta	152	112			
Piombino Dese	141	80			
Piove di Sacco	623	298	<b>Province of Venice</b>	<b>15,099</b>	<b>8,753</b>
Rubano	331	157	Venice	7,229	4,222
San Martino di Lupari	245	146	Caorle	237	94
Selvazzano Dentro	224	178	Cavarzere	122	108
Solesino	78	72	Chioggia	792	387
Tombolo	89	48	Dolo	303	195
Trebaseleghe	186	123	Eraclea	122	75
Vigonza	350	155	Iesolo	717	276
Vigodarzere	123	77	Marcon	202	88
			Martellago	255	152
<b>Province of Rovigo</b>	<b>3,595</b>	<b>2,515</b>	Mira	324	209
Rovigo	1,405	698	Mirano	414	301
Adria	322	207	Noale	234	127
Badia Polesine	202	104	Portogruaro	499	296
Lendinara	131	120	San Donà di Piave	1,038	477
Porto Tolle	131	97	San Michele al Tagliamento	269	102
Porto Viro	228	127	Santo Stino di Livenza	108	71
			Scorzè	236	150
<b>Province of Treviso</b>	<b>20,407</b>	<b>9,525</b>	Spinea	134	137
Treviso	5,717	2,044	Strà	164	117
Casale sul Sile	119	56			
Castelfranco Veneto	1,050	426	<b>Province of Verona</b>	<b>22,480</b>	<b>10,450</b>
Conegliano	1,730	700	Verona	12,819	5,111
Gaiarine	149	76	Affi	112	43
Istrana	134	74	Bovolone	217	155
Mogliano Veneto	559	389	Bussolengo	591	251
Montebelluna	1,718	805	Castel d'Azzano	106	86
Motta di Livenza	303	102	Cerea	416	160
Oderzo	841	311	Cologna Veneta	173	87
Paese	202	118	Isola della Scala	158	93
Pieve di Soligo	505	162	Legnago	698	294
Ponte di Piave	151	68	Negrar	164	133
Preganziol	198	129	Nogara	127	62
Quinto di Treviso	140	100	Pescantina	122	78
Resana	107	77	Peschiera del Garda	369	166
Riese Pio X	163	82	San Bonifacio	572	289
Roncade	181	85	San Giovanni Lupatoto	501	242
San Vendemiano	68	49	San Martino Buon Albergo	268	129
Silea	139	67	Sant'Ambrogio di Valpolicella	185	105
Spresiano	229	81	Valeggio sul Mincio	203	89
Susegana	262	118	Villafranca di Verona	635	319
Valdobbiadene	188	112			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Vicenza</b>	<b>21,234</b>	<b>9,135</b>	<b>Province of Pordenone (cont.)</b>		
Vicenza	6,086	2,105	Fiume Veneto	105	77
Altavilla Vicentina	237	82	Maniago	171	124
Arzignano	1,407	437	Pasiano	83	47
Asiago	176	103	Porcia	162	98
Bassano del Grappa	1,618	611	Prata di Pordenone	141	72
Breganze	121	76	Sacile	504	216
Caldogno	94	58	San Vito al Tagliamento	276	142
Camisano Vicentino	192	90	Spilimbergo	205	163
Cassola	235	146	Zoppola	44	31
Chiampo	237	126			
Cornedo Vicentino	183	91	<b>Province of Trieste</b>	<b>3,106</b>	<b>4,820</b>
Creazzo	632	109	Trieste	2,957	4,662
Dueville	182	118			
Lonigo	332	184	<b>Province of Udine</b>	<b>12,521</b>	<b>6,284</b>
Malo	250	127	Udine	6,891	2,408
Marano Vicentino	136	64	Buia	117	66
Marostica	352	193	Buttrio	91	57
Montebello Vicentino	166	67	Cervignano del Friuli	254	137
Montecchio Maggiore	904	243	Cividale del Friuli	482	161
Mussolente	93	39	Codroipo	233	156
Noventa Vicentina	129	102	Fagagna	57	49
Romano d'Ezzelino	104	77	Gemona del Friuli	201	123
Rosà	265	126	Latisana	233	140
Sandrigio	268	138	Lignano Sabbiadoro	298	86
Schio	1,258	569	Maiano	62	56
Sossano	59	42	Manzano	241	210
Tezze sul Brenta	148	97	Palmanova	201	93
Thiene	1,177	389	Pasian di Prato	76	63
Torri di Quartesolo	598	157	Pavia di Udine	86	56
Valdagno	408	259	Reana del Roiale	99	47
			San Daniele del Friuli	126	89
<b>h. FRIULI VENEZIA GIULIA</b>	<b>22,779</b>	<b>15,424</b>	San Giorgio di Nogaro	119	63
<b>Province of Gorizia</b>	<b>1,913</b>	<b>1,310</b>	San Giovanni al Natisone	209	73
Gorizia	737	507	Tarcento	104	109
Cormons	136	67	Tarvisio	63	42
Gradisca d'Isonzo	89	55	Tavagnacco	176	96
Grado	134	78	Tolmezzo	283	219
Monfalcone	403	265	Tricesimo	67	64
Ronchi dei Legionari	123	85			
			<b>i. EMILIA ROMAGNA</b>	<b>110,404</b>	<b>56,843</b>
<b>Province of Pordenone</b>	<b>5,239</b>	<b>3,011</b>	<b>Province of Bologna</b>	<b>30,198</b>	<b>15,326</b>
Pordenone	2,217	1,116	Bologna	18,942	8,818
Azzano Decimo	275	176	Anzola dell'Emilia	178	116
Casarsa della Delizia	81	55	Argelato	272	155
Cordenons	136	105			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Bologna (cont.)</b>			<b>Province of Modena</b>	<b>18,977</b>	<b>8,673</b>
Budrio	421	226	Modena	7,967	3,344
Calderara di Reno	432	146	Campogalliano	197	75
Casalecchio di Reno	1,354	563	Carpi	1,789	858
Castel Maggiore	302	161	Castelfranco Emilia	448	254
Castel San Pietro Terme	304	241	Castelvetro di Modena	167	85
Castenaso	358	227	Cavezzo	108	76
Crespellano	86	52	Finale Emilia	227	154
Crevalcore	136	137	Fiorano Modenese	487	136
Granarolo dell'Emilia	241	147	Formigine	640	316
Imola	1,896	970	Maranello	454	192
Medicina	168	122	Mirandola	696	283
Minerbio	168	73	Pavullo nel Frignano	246	189
Molinella	159	116	San Felice sul Panaro	207	82
Ozzano dell'Emilia	294	133	Sassuolo	2,351	865
Pianoro	225	200	Soliera	252	126
Pieve di Cento	106	84	Spilamberto	278	151
Porretta Terme	122	95	Vignola	741	351
San Giorgio di Piano	170	92			
San Giovanni in Persiceto	730	335	<b>Province of Parma</b>	<b>10,854</b>	<b>6,205</b>
San Lazzaro di Savena	857	437	Parma	6,773	3,791
Sasso Marconi	178	151	Borgo Val di Taro	87	111
Vergato	155	96	Busseto	112	75
Zola Predosa	410	245	Collecchio	406	212
			Colomo	279	117
<b>Province of Ferrara</b>	<b>5,084</b>	<b>3,575</b>	Felino	127	56
Ferrara	2,696	1,881	Fidenza	568	320
Argenta	292	138	Fontanellato	130	84
Bondeno	122	105	Fornovo di Taro	154	101
Cento	710	411	Langhirano	444	144
Codigoro	107	92	Noceto	171	97
Comacchio	297	179	Salsomaggiore Terme	210	134
Copparo	127	128	San Secondo Parmense	52	48
Portomaggiore	112	82	Sorbolo	133	83
Sant'Agostino	73	74	Traversetolo	150	73
<b>Province of Forlì</b>	<b>9,771</b>	<b>4,939</b>	<b>Province of Piacenza</b>	<b>5,614</b>	<b>3,589</b>
Forlì	3,850	1,785	Piacenza	3,349	1,885
Bagno di Romagna	100	52	Borgonovo Val Tidone	85	77
Bertinoro	105	104	Castel San Giovanni	220	164
Cesena	3,175	1,471	Fiorenzuola d'Arda	372	192
Cesenatico	579	273	Podenzano	72	62
Forlimpopoli	213	122			
Gambettola	216	128	<b>Province of Ravenna</b>	<b>8,598</b>	<b>4,211</b>
Meldola	123	91	Ravenna	3,774	1,805
San Mauro Pascoli	234	141	Alfonsine	167	107
Sarsina	28	37			
Savignano sul Rubicone	346	161			

## Distribution by branch location (municipality)

TDB10194

Banks

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Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Ravenna (cont.)</b>			<b>I. MARCHE</b>	<b>31,886</b>	<b>16,445</b>
Bagnacavallo	239	113	<b>Province of Ancona</b>	<b>11,495</b>	<b>5,127</b>
Brisighella	44	48	Ancona	4,751	1,440
Castel Bolognese	141	98	Camerano	170	78
Cervia	811	335	Castelfidardo	469	154
Conselice	97	72	Chiaravalle	189	126
Cotignola	102	57	Fabiano	1,181	446
Faenza	1,595	744	Falconara Marittima	318	253
Fusignano	78	61	Iesi	1,480	660
Lugo	1,032	428	Osimo	591	274
Massa Lombarda	125	63	Senigallia	661	432
Riolo Terme	49	53			
Russi	235	135			
<b>Province of Reggio Emilia</b>	<b>13,370</b>	<b>6,299</b>	<b>Province of Ascoli Piceno</b>	<b>5,911</b>	<b>3,521</b>
Reggio Emilia	7,751	2,873	Ascoli Piceno	1,173	646
Albinea	65	55	Fermo	627	375
Bagnolo in Piano	169	75	Grottammare	266	120
Brescello	90	75	Montegranaro	216	118
Casalgrande	394	201	Porto San Giorgio	288	223
Castellarano	294	117	Porto Sant'Elpidio	292	197
Castelnovo ne' Monti	143	111	San Benedetto del Tronto	1,363	634
Cavriago	202	103			
Correggio	537	322	<b>Province of Macerata</b>	<b>6,807</b>	<b>3,551</b>
Guastalla	285	241	Macerata	2,776	762
Luzzara	129	99	Camerino	86	103
Montecchio Emilia	205	118	Civitanova Marche	1,173	611
Novellara	195	143	Corridonia	179	109
Poviglio	69	65	Porto Recanati	157	98
Reggiolo	196	75	Recanati	451	261
Rubiera	364	176	San Severino Marche	150	116
Sant'Ilario d'Enza	277	142	Tolentino	356	210
Scandiano	406	235	Treia	111	98
Toano	69	47			
<b>Province of Rimini</b>	<b>7,938</b>	<b>4,027</b>	<b>Province of Pesaro e Urbino</b>	<b>7,673</b>	<b>4,246</b>
Rimini	4,526	2,270	Pesaro	2,704	1,354
Bellaria Igea Marina	451	191	Cagli	114	90
Cattolica	609	245	Fano	1,460	761
Misano Adriatico	157	93	Fossombrone	176	116
Morciano di Romagna	168	202	Gabicce Mare	205	83
Riccione	1,002	465	Mondolfo	169	119
San Giovanni in Marignano	143	74	Pergola	120	95
Santarcangelo di Romagna	357	200	Saltara	167	58
Verucchio	203	79	Sant'Angelo in Lizzola	184	81
			Urbino	261	208

## Distribution by branch location (municipality)

TDB10194

Banks

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Stocks in millions of euros

		Loans	Deposits			Loans	Deposits
m.	<b>TUSCANY</b>	<b>89,136</b>	<b>41,660</b>		<b>Province of Livorno</b>	<b>5,286</b>	<b>2,902</b>
	<b>Province of Arezzo</b>	<b>6,151</b>	<b>3,492</b>		Livorno	3,171	1,568
	Arezzo	3,073	1,407		Campiglia Marittima	169	106
	Bibbiena	214	148		Castagneto Carducci	149	71
	Castiglion Fiorentino	163	100		Cecina	562	298
	Cortona	288	194		Collesalveti	100	99
	Foiano della Chiana	142	88		Piombino	340	221
	Monte San Savino	128	67		Portoferraio	213	103
	Montevarchi	600	267		Rosignano Marittimo	257	189
	San Giovanni Valdarno	323	228		San Vincenzo	108	51
	Sansepolcro	330	179				
	Stia	43	40		<b>Province of Lucca</b>	<b>7,488</b>	<b>4,148</b>
	Terranuova Bracciolini	132	94		Lucca	3,218	1,400
	<b>Province of Florence</b>	<b>36,823</b>	<b>13,503</b>		Altopascio	206	102
	Florence	24,052	7,914		Bagni di Lucca	81	59
	Bagno a Ripoli	562	196		Barga	136	111
	Barberino di Mugello	168	91		Camaione	317	249
	Borgo San Lorenzo	286	193		Capannori	687	386
	Calenzano	2,239	196		Castelnuovo di Garfagnana	115	92
	Campi Bisenzio	857	360		Forte dei Marmi	240	145
	Capraia e Limite	51	29		Massarosa	111	93
	Castelfiorentino	450	177		Pietrasanta	499	306
	Certaldo	275	165		Seravezza	126	108
	Empoli	1,571	604		Viareggio	1,396	766
	Figline Valdarno	336	220		<b>Province of Massa Carrara</b>	<b>2,439</b>	<b>1,647</b>
	Fucecchio	445	204		Massa	801	609
	Greve in Chianti	131	126		Aulla	115	87
	Lastra a Signa	165	149		Carrara	1,260	629
	Montaione	57	36		Fivizzano	34	41
	Montelupo Fiorentino	355	128		Pontremoli	62	89
	Pontassieve	244	206				
	Reggello	88	76		<b>Province of Pisa</b>	<b>6,836</b>	<b>4,154</b>
	San Casciano in Val di Pesa	231	177		Pisa	2,483	1,512
	Scandicci	778	475		Calcinaia	229	185
	Sesto Fiorentino	1,761	544		Cascina	345	288
	Signa	306	169		Ponsacco	254	123
	Tavarnelle Val di Pesa	224	100		Pontedera	652	353
	Vinci	229	141		San Miniato	576	258
	<b>Province of Grosseto</b>	<b>2,963</b>	<b>1,976</b>		Santa Croce sull'Arno	838	254
	Grosseto	1,337	811		Santa Maria a Monte	77	71
	Castiglione della Pescaia	126	86		Vicopisano	67	49
	Follonica	480	181		Volterra	219	121
	Massa Marittima	78	60				
	Monte Argentario	124	97				
	Orbetello	190	143				

## Distribution by branch location (municipality)

TDB10194

Banks

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Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Pistoia</b>	<b>5,089</b>	<b>2,800</b>	<b>Province of Terni (cont.)</b>		
Pistoia	2,303	1,152	Narni	141	119
Aglia	275	158	Orvieto	391	252
Chiesina Uzzanese	72	42			
Montecatini Terme	744	347			
Pescia	297	196			
Quarrata	367	203			
San Marcello Pistoiese	75	66			
<b>Province of Prato</b>	<b>6,480</b>	<b>3,183</b>	<b>o. LAZIO</b>	<b>163,195</b>	<b>90,102</b>
Prato	5,673	2,636	<b>Province of Frosinone</b>	<b>2,668</b>	<b>2,718</b>
Montemurlo	380	180	Frosinone	1,202	765
Poggio a Caiano	187	149	Alatri	73	123
			Anagni	189	175
<b>Province of Siena</b>	<b>9,582</b>	<b>3,854</b>	Atina	18	60
Siena	6,367	1,736	Cassino	308	294
Chianciano Terme	153	97	Pontecorvo	51	68
Chiusi	156	121	Sora	210	203
Colle di Val d'Elsa	364	188			
Montepulciano	267	178	<b>Province of Latina</b>	<b>3,526</b>	<b>3,642</b>
Poggibonsi	762	387	Latina	1,709	1,255
San Gimignano	82	65	Aprilia	427	382
Sinalunga	220	118	Cisterna di Latina	163	207
			Formia	182	262
			Gaeta	78	119
			Terracina	218	292
<b>n. UMBRIA</b>	<b>13,672</b>	<b>8,070</b>	<b>Province of Rieti</b>	<b>926</b>	<b>976</b>
<b>Province of Perugia</b>	<b>10,921</b>	<b>6,177</b>	Rieti	564	508
Perugia	4,962	2,244	Cittaducale	31	40
Assisi	352	227	Poggio Mirteto	66	64
Bastia	409	178			
Castiglione del Lago	165	108	<b>Province of Rome</b>	<b>153,244</b>	<b>80,514</b>
Città della Pieve	99	73	Rome	145,267	72,031
Città di Castello	686	451	Albano Laziale	416	304
Foligno	922	476	Anzio	139	226
Gualdo Tadino	203	114	Ariccia	114	120
Gubbio	334	266	Cerveteri	131	132
Magione	106	99	Ciampino	262	365
Marsciano	226	129	Civitavecchia	736	490
Panicale	103	74	Fiumicino	230	393
Spoletto	664	404	Frascati	393	383
Todi	238	179	Genzano di Roma	218	226
Umbertide	185	113	Guidonia Montecelio	483	494
			Ladispoli	215	169
<b>Province of Terni</b>	<b>2,750</b>	<b>1,893</b>	Marino	198	314
Terni	1,816	1,096	Monterotondo	278	246
Amelia	76	80	Nettuno	195	300
			Pomezia	1,184	628
			Tivoli	337	383
			Velletri	449	429

## Distribution by branch location (municipality)

TDB10194

Banks

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Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Viterbo</b>	<b>2,831</b>	<b>2,252</b>	<b>Province of Naples (cont.)</b>		
Viterbo	1,098	729	Ottaviano	50	92
Acquapendente	70	60	Piano di Sorrento	125	158
Civita Castellana	253	151	Pomigliano d'Arco	227	355
Montalto di Castro	91	63	Pompei	88	145
Montefiascone	119	108	Portici	157	381
Tarquinia	182	131	Pozzuoli	274	468
Tuscania	64	44	San Giorgio a Cremano	81	222
Vetralla	131	78	San Giuseppe Vesuviano	256	292
			Sant'Antimo	68	132
			Somma Vesuviana	79	138
<b>o. CAMPANIA</b>	<b>36,393</b>	<b>37,876</b>	Sorrento	328	268
			Torre Annunziata	160	295
<b>Province of Avellino</b>	<b>2,043</b>	<b>2,524</b>	Torre del Greco	373	790
Avellino	1,129	1,044	Vico Equense	38	65
Ariano Irpino	136	197	Volla	49	97
Mercogliano	44	54			
			<b>Province of Salerno</b>	<b>6,943</b>	<b>6,890</b>
<b>Province of Benevento</b>	<b>1,120</b>	<b>1,397</b>	Salerno	3,117	2,143
Benevento	669	684	Agropoli	102	114
Montesarchio	63	93	Amalfi	55	90
			Angri	125	159
<b>Province of Caserta</b>	<b>3,800</b>	<b>4,205</b>	Battipaglia	502	391
Caserta	1,820	1,126	Capaccio	129	168
Aversa	461	639	Cava dei Tirreni	299	375
Capua	63	95	Eboli	82	147
Maddaloni	136	208	Nocera Inferiore	327	348
Marcianise	149	188	Nocera Superiore	93	119
Santa Maria Capua Vetere	296	363	Pagani	66	97
			Pontecagnano Faiano	99	106
<b>Province of Naples</b>	<b>22,487</b>	<b>22,861</b>	Sala Consilina	75	87
Naples	15,638	12,347	Sarno	84	146
Acerra	31	142	Scafati	243	309
Afragola	162	302	Vallo della Lucania	86	134
Bacoli	68	130	Vietri sul Mare	37	42
Capri	81	93			
Casalnuovo di Napoli	85	146	<b>p. ABRUZZO</b>	<b>15,215</b>	<b>11,303</b>
Casoria	384	502			
Castellammare di Stabia	388	453	<b>Province of Chieti</b>	<b>3,688</b>	<b>3,119</b>
Ercolano	46	139	Chieti	1,198	722
Forio	71	79	Francavilla al Mare	179	164
Frattamaggiore	409	476	Guardagrele	104	69
Giugliano in Campania	132	349	Lanciano	640	471
Ischia	164	148	Ortona	196	167
Marano di Napoli	86	189	San Salvo	135	158
Melito di Napoli	71	103	Vasto	402	367
Nola	1,095	788			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of L'Aquila</b>	<b>2,669</b>	<b>2,386</b>	<b>Province of Bari (cont.)</b>		
L'Aquila	1,087	835	Canosa di Puglia	168	156
Avezzano	474	384	Casamassima	173	106
Carsoli	95	70	Castellana Grotte	172	150
Castel di Sangro	103	81	Conversano	144	162
Celano	59	57	Corato	391	341
Sulmona	296	268	Gioia del Colle	202	210
			Giovinazzo	40	63
<b>Province of Pescara</b>	<b>5,379</b>	<b>3,064</b>	Gravina di Puglia	270	256
Pescara	4,482	2,069	Locorotondo	82	175
Montesilvano	344	232	Modugno	318	206
			Mola di Bari	96	129
<b>Province of Teramo</b>	<b>3,478</b>	<b>2,735</b>	Molfetta	463	429
Teramo	1,292	783	Monopoli	422	340
Alba Adriatica	155	129	Noci	292	178
Atri	68	87	Noicattaro	172	141
Giulianova	447	245	Palo del Colle	107	79
Martinsicuro	120	101	Polignano a Mare	79	94
Roseto degli Abruzzi	407	234	Putignano	306	242
Sant'Egidio alla Vibrata	124	92	Rutigliano	116	126
			Ruvo di Puglia	148	147
<b>q. MOLISE</b>	<b>2,165</b>	<b>1,928</b>	Santeramo in Colle	191	255
			Spinazzola	49	44
<b>Province of Campobasso</b>	<b>1,769</b>	<b>1,481</b>	Terlizzi	110	138
Campobasso	940	709	Trani	368	329
Larino	52	65	Triggiano	108	114
Termoli	448	287	Turi	58	77
<b>Province of Isernia</b>	<b>396</b>	<b>448</b>	<b>Province of Brindisi</b>	<b>1,500</b>	<b>2,112</b>
Isernia	271	264	Brindisi	573	632
Venafro	83	90	Fasano	161	199
			Francavilla Fontana	165	202
			Mesagne	83	137
			Oria	11	63
			Ostuni	173	222
<b>r. PUGLIA</b>	<b>28,701</b>	<b>27,049</b>	<b>Province of Foggia</b>	<b>4,107</b>	<b>4,166</b>
			Foggia	1,681	1,341
<b>Province of Bari</b>	<b>14,990</b>	<b>12,784</b>	Apricena	96	93
Bari	6,874	4,757	Cerignola	308	308
Acquaviva delle Fonti	147	147	Lucera	211	213
Adelfia	27	48	Manfredonia	261	267
Altamura	608	512	Orta Nova	54	69
Andria	496	656	San Giovanni Rotondo	265	231
Barletta	714	715	Sannicandro Garganico	36	56
Bisceglie	326	345	San Severo	469	470
Bitonto	340	292	Torremaggiore	87	123
			Vieste	97	92

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Lecce</b>	<b>5,173</b>	<b>4,706</b>	<b>Province of Cosenza</b>	<b>3,704</b>	<b>3,457</b>
Lecce	2,628	1,861	Cosenza	1,137	950
Casarano	118	121	Amantea	62	71
Copertino	53	110	Castrovillari	147	174
Galatina	150	193	Corigliano Calabro	233	198
Gallipoli	113	106	Rende	723	338
Leverano	50	92	Rossano	163	180
Maglie	173	145	San Marco Argentano	54	69
Nardò	115	163			
Tricase	118	103			
<b>Province of Taranto</b>	<b>2,931</b>	<b>3,281</b>	<b>Province of Crotone</b>	<b>732</b>	<b>820</b>
Taranto	1,683	1,558	Crotone	555	498
Castellaneta	80	84			
Ginosa	99	141	<b>Province of Reggio Calabria</b>	<b>2,008</b>	<b>2,576</b>
Grottaglie	116	183	Reggio Calabria	1,140	1,201
Manduria	125	178	Gioia Tauro	90	116
Martina Franca	374	328	Melito di Porto Salvo	24	55
Massafra	118	184	Palmi	82	173
Sava	29	86	Siderno	122	106
			Taurianova	46	64
			Villa San Giovanni	93	75
<b>s. BASILICATA</b>	<b>3,285</b>	<b>3,365</b>			
<b>Province of Matera</b>	<b>1,290</b>	<b>1,387</b>	<b>Province of Vibo Valentia</b>	<b>514</b>	<b>656</b>
Matera	864	658	Vibo Valentia	299	307
Pisticci	41	104			
Policoro	108	116			
<b>Province of Potenza</b>	<b>1,996</b>	<b>1,977</b>	<b>u. SICILY</b>	<b>35,434</b>	<b>31,383</b>
Potenza	1,073	751	<b>Province of Agrigento</b>	<b>2,208</b>	<b>2,419</b>
Avigliano	21	40	Agrigento	798	459
Lavello	113	103	Caltabellotta	==	==
Melfi	137	109	Campobello di Licata	29	52
Rionero in Vulture	75	70	Canicatti	258	227
			Casteltermini	26	49
<b>t. CALABRIA</b>	<b>9,157</b>	<b>9,463</b>	Favara	71	149
<b>Province of Catanzaro</b>	<b>2,198</b>	<b>1,954</b>	Grotte	28	34
Catanzaro	1,382	952	Licata	186	212
Lamezia Terme	382	371	Menfi	59	57
Soverato	117	123	Naro	27	69
			Palma di Montechiaro	35	100
			Porto Empedocle	63	55

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Agrigento (cont.)</b>			<b>Province of Messina (cont.)</b>		
Raffadali	17	40	Sant'Agata di Militello	100	83
Ribera	76	83	Taormina	140	101
Sciacca	220	210			
<b>Province of Caltanissetta</b>	<b>1,415</b>	<b>1,749</b>	<b>Province of Palermo</b>	<b>9,829</b>	<b>9,888</b>
Caltanissetta	668	510	Palermo	7,955	7,635
Gela	301	392	Bagheria	280	248
Mazzeo	41	69	Carini	92	107
Mussomeli	50	112	Cefalù	137	121
Riesi	37	58	Corleone	63	51
San Cataldo	115	229	Monreale	88	95
			Partinico	153	153
			Termini Imerese	203	133
<b>Province of Catania</b>	<b>8,455</b>	<b>6,528</b>			
Catania	5,770	3,512	<b>Province of Ragusa</b>	<b>2,801</b>	<b>1,997</b>
Acireale	506	407	Ragusa	1,212	663
Adrano	61	106	Comiso	198	189
Biancavilla	51	76	Ispica	85	78
Bronte	64	80	Modica	425	339
Caltagirone	276	253	Pozzallo	126	78
Giarre	185	156	Scicli	163	168
Mascalucia	16	48	Vittoria	420	305
Misterbianco	205	164			
Nicolosi	18	40	<b>Province of Siracusa</b>	<b>2,639</b>	<b>2,191</b>
Palagonia	48	55	Siracusa	1,567	938
Paternò	255	222	Augusta	248	222
Riposto	78	80	Avola	92	143
Scordia	50	52	Carlentini	37	60
			Lentini	145	161
<b>Province of Enna</b>	<b>754</b>	<b>731</b>	Noto	65	78
Enna	313	192	Pachino	141	110
Nicosia	65	62	Priolo Gargallo	51	61
Piazza Armerina	92	87	Rosolini	68	87
Pietraperzia	31	44			
Troina	40	38	<b>Province of Trapani</b>	<b>3,088</b>	<b>2,444</b>
			Trapani	917	631
<b>Province of Messina</b>	<b>4,244</b>	<b>3,437</b>	Alcamo	310	316
Messina	2,712	1,738	Campobello di Mazara	45	39
Barcellona Pozzo di Gotto	184	235	Castellammare del Golfo	48	60
Capo d'Orlando	142	95	Castelvetrano	221	140
Giardini-Naxos	26	34	Erice	67	81
Milazzo	217	227	Marsala	589	446
Patti	82	93			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits	Loans	Deposits
<b>Province of Trapani (cont.)</b>				
Mazara del Vallo	304	217		
Partanna	116	74		
Salemi	50	68		
<b>Province of Nuoro</b>			<b>1,267</b>	<b>1,636</b>
Nuoro			577	416
Macomer			161	97
<b>Province of Oristano</b>			<b>773</b>	<b>955</b>
Oristano			528	400
<b>v. SARDINIA</b>	<b>14,970</b>	<b>12,035</b>		
<b>Province of Cagliari</b>	<b>7,763</b>	<b>5,988</b>	<b>Province of Sassari</b>	<b>5,166</b>
Cagliari	5,701	3,378	Sassari	2,891
Assemini	63	83	Alghero	278
Carbonia	118	136	Arzachena	136
Iglesias	263	207	Olbia	932
Quartu Sant'Elena	558	293	Ozieri	98
Selargius	258	148	Porto Torres	114
			Tempio Pausania	221

## Note:

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

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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>690,746</b>	<b>25,918</b>	<b>52,604</b>
b.	<b>NORTH-WEST ITALY</b>	<b>241,060</b>	<b>4,550</b>	<b>31,248</b>
	Piedmont	52,752	952	5,373
	Valle d'Aosta	1,636	149	70
	Liguria	18,054	396	516
	Lombardy	168,617	3,053	25,290
c.	<b>NORTH-EAST ITALY</b>	<b>148,396</b>	<b>4,366</b>	<b>10,187</b>
	Trentino-Alto Adige	14,885	847	232
	Veneto	55,826	1,146	2,483
	Friuli-Venezia Giulia	16,260	1,064	1,824
	Emilia-Romagna	61,425	1,309	5,648
d.	<b>CENTRAL ITALY</b>	<b>161,864</b>	<b>9,969</b>	<b>10,245</b>
	Marche	16,520	293	134
	Tuscany	42,802	1,184	1,592
	Umbria	8,316	251	120
	Lazio	94,226	8,242	8,399
e.	<b>SOUTHERN ITALY</b>	<b>94,151</b>	<b>3,540</b>	<b>696</b>
	Abruzzo	11,616	398	243
	Molise	2,010	149	42
	Campania	39,777	1,616	188
	Puglia	27,365	755	139
	Basilicata	3,514	190	14
	Calabria	9,868	431	68
f.	<b>ISLANDS</b>	<b>45,275</b>	<b>3,493</b>	<b>228</b>
	Sicily	32,690	2,513	126
	Sardinia	12,584	980	102

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>139,337</b>	<b>46,682</b>	<b>16,034</b>	<b>74,135</b>	<b>37,999</b>	<b>434,864</b>
<b>53,498</b>	<b>19,310</b>	<b>5,049</b>	<b>28,638</b>	<b>10,637</b>	<b>141,126</b>
10,125	4,068	1,077	4,859	2,814	33,488
320	97	60	158	109	989
2,900	677	302	1,903	967	13,275
40,153	14,468	3,609	21,719	6,747	93,376
<b>31,629</b>	<b>12,368</b>	<b>3,570</b>	<b>15,047</b>	<b>9,345</b>	<b>92,848</b>
2,519	773	278	1,407	952	10,335
12,333	4,824	1,271	5,952	3,518	36,326
3,411	1,351	326	1,682	714	9,248
13,366	5,418	1,695	6,006	4,160	36,940
<b>34,114</b>	<b>9,519</b>	<b>4,074</b>	<b>19,985</b>	<b>7,364</b>	<b>100,171</b>
2,768	1,254	342	1,105	1,163	12,163
7,813	2,691	854	4,027	2,603	29,609
1,504	498	175	793	452	5,990
22,030	5,075	2,703	14,061	3,145	52,410
<b>14,105</b>	<b>4,255</b>	<b>2,226</b>	<b>7,083</b>	<b>7,269</b>	<b>68,542</b>
1,839	810	258	722	843	8,293
296	103	52	124	153	1,369
6,596	1,847	904	3,688	2,780	28,597
3,810	1,121	704	1,779	2,260	20,400
436	145	94	180	295	2,579
1,128	229	214	590	937	7,304
<b>5,991</b>	<b>1,230</b>	<b>1,116</b>	<b>3,382</b>	<b>3,385</b>	<b>32,178</b>
3,850	797	772	2,138	2,225	23,977
2,141	433	344	1,244	1,160	8,201

## Distribution by customer location (region) and major category of bank

TDB10265

Source: Supervisory returns  
Stocks in millions of euros

December 2005

Entire  
banking  
system

<b>a. TOTAL</b>	<b>690,746</b>
<b>b. NORTH-WEST ITALY</b>	<b>241,060</b>
Piedmont	52,752
Valle d'Aosta	1,636
Liguria	18,054
Lombardy	168,617
<b>c. NORTH-EAST ITALY</b>	<b>148,396</b>
Trentino-Alto Adige	14,885
Veneto	55,826
Friuli-Venezia Giulia	16,260
Emilia-Romagna	61,425
<b>d. CENTRAL ITALY</b>	<b>161,864</b>
Marche	16,520
Tuscany	42,802
Umbria	8,316
Lazio	94,226
<b>e. SOUTHERN ITALY</b>	<b>94,151</b>
Abruzzo	11,616
Molise	2,010
Campania	39,777
Puglia	27,365
Basilicata	3,514
Calabria	9,868
<b>f. ISLANDS</b>	<b>45,275</b>
Sicily	32,690
Sardinia	12,584

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>340,209</b>	<b>127,156</b>	<b>223,381</b>	<b>613,716</b>	<b>77,030</b>
<b>136,814</b>	<b>43,661</b>	<b>60,585</b>	<b>239,576</b>	<b>1,484</b>
32,637	3,784	16,332	52,494	258
1,135	10	491	1,635	1
7,403	6,544	4,107	17,897	157
95,639	33,323	39,656	167,549	1,068
<b>51,134</b>	<b>35,977</b>	<b>61,286</b>	<b>147,902</b>	<b>495</b>
1,719	190	12,976	14,880	5
25,917	11,487	18,422	55,621	205
6,542	1,041	8,677	16,241	19
16,956	23,259	21,210	61,160	265
<b>77,768</b>	<b>29,071</b>	<b>55,025</b>	<b>158,754</b>	<b>3,110</b>
2,704	5,107	8,709	16,370	150
12,930	12,328	17,544	42,667	135
3,374	654	4,288	8,282	34
58,759	10,982	24,484	91,435	2,791
<b>48,971</b>	<b>10,078</b>	<b>35,103</b>	<b>47,844</b>	<b>46,307</b>
2,339	610	8,668	4,756	6,861
1,012	263	735	1,561	449
25,867	2,739	11,172	22,769	17,009
14,607	3,408	9,350	13,663	13,703
872	458	2,184	757	2,757
4,274	2,600	2,994	4,339	5,529
<b>25,522</b>	<b>8,370</b>	<b>11,383</b>	<b>19,641</b>	<b>25,634</b>
20,629	2,440	9,621	13,798	18,892
4,893	5,929	1,762	5,843	6,742

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>177,338</b>	<b>64,136</b>	<b>40,974</b>	<b>41,478</b>	<b>21,374</b>	<b>9,376</b>
	Agricultural, forestry and fishery products	8,517	2,057	2,733	1,392	1,495	839
	Fuel and power products	5,384	1,284	594	2,593	600	313
	Ores and metals	1,355	790	272	123	126	44
	Non-metallic minerals and products	3,048	735	965	605	472	272
	Chemical products	2,581	1,385	514	461	177	44
	Metal products, except transport equipment	5,335	2,559	1,660	545	474	98
	Agricultural and industrial machinery	6,906	3,183	2,767	642	256	57
	Office and data processing machines, etc.	1,300	557	334	267	111	32
	Electrical goods	4,203	2,227	918	660	329	69
	Transport equipment	2,588	958	647	653	272	59
	Food and tobacco products	4,791	1,494	1,486	680	865	266
	Textiles, clothing and footwear	5,758	2,063	1,292	1,613	707	85
	Paper and paper products	2,815	1,373	544	589	228	82
	Rubber and plastic products	1,758	928	413	235	148	34
	Other manufactured products	3,611	1,203	1,064	809	430	106
	Building and construction	20,014	6,229	4,528	4,789	2,998	1,470
	Wholesale and retail trade services, recovery and repair services	32,007	10,640	7,243	6,412	5,300	2,411
	Lodging and catering services	3,604	1,011	924	847	534	287
	Inland transport services	4,154	1,157	955	1,371	472	198
	Maritime and air transport services	2,120	306	324	1,015	291	184
	Auxiliary transport services	4,311	1,193	771	1,888	241	217
	Communication services	1,563	1,069	53	380	36	25
	Other market services	49,614	19,736	9,977	12,909	4,811	2,182

Notes:

## Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2005

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>	<b>690,746</b>	<b>70,911</b>	<b>581,134</b>	<b>22,210</b>	<b>3,348</b>	<b>13,142</b>
<b>b. NORTH-WEST ITALY</b>	<b>241,060</b>	<b>14,919</b>	<b>214,899</b>	<b>4,610</b>	<b>830</b>	<b>5,802</b>
Piedmont	52,752	4,356	46,080	904	157	1,255
Valle d'Aosta	1,636	134	1,483	11	3	6
Liguria	18,054	1,411	15,929	469	64	181
Lombardy	168,617	9,018	151,407	3,225	607	4,360
<b>c. NORTH-EAST ITALY</b>	<b>148,396</b>	<b>15,916</b>	<b>124,059</b>	<b>5,643</b>	<b>622</b>	<b>2,157</b>
Trentino-Alto Adige	14,885	1,997	11,787	610	125	366
Veneto	55,826	7,020	46,122	1,629	192	864
Friuli-Venezia Giulia	16,260	1,621	14,026	336	29	248
Emilia-Romagna	61,425	5,278	52,124	3,068	276	679
<b>d. CENTRAL ITALY</b>	<b>161,864</b>	<b>14,322</b>	<b>139,461</b>	<b>5,040</b>	<b>327</b>	<b>2,714</b>
Marche	16,520	2,574	11,373	2,206	110	256
Tuscany	42,802	3,712	37,266	1,388	64	371
Umbria	8,316	1,197	6,402	525	14	178
Lazio	94,226	6,838	84,419	921	139	1,909
<b>e. SOUTHERN ITALY</b>	<b>94,151</b>	<b>17,013</b>	<b>69,473</b>	<b>5,388</b>	<b>463</b>	<b>1,815</b>
Abruzzo	11,616	2,564	8,154	771	30	98
Molise	2,010	309	1,561	102	6	31
Campania	39,777	6,004	31,144	1,748	201	680
Puglia	27,365	5,497	19,138	1,860	148	722
Basilicata	3,514	736	2,434	223	9	113
Calabria	9,868	1,902	7,043	684	68	171
<b>f. ISLANDS</b>	<b>45,275</b>	<b>8,742</b>	<b>33,242</b>	<b>1,529</b>	<b>1,107</b>	<b>655</b>
Sicily	32,690	6,832	23,418	839	1,081	520
Sardinia	12,584	1,909	9,824	690	26	136

Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>690,746</b>	<b>241,060</b>	<b>148,396</b>	<b>161,864</b>	<b>94,151</b>	<b>45,275</b>
	Piedmont	47,075	52,000	50,494	418	781	217	90
	Valle d'Aosta	1,461	1,549	1,528	2	14	4	1
	Liguria	16,427	17,644	16,972	98	419	51	104
	Lombardy	158,083	187,821	162,886	10,517	9,950	3,032	1,436
	Trentino-Alto Adige	14,230	14,855	349	14,419	58	15	14
	Veneto	51,080	53,930	1,484	51,861	414	122	50
	Friuli-Venezia Giulia	14,180	15,424	407	14,573	216	187	42
	Emilia-Romagna	53,794	56,843	1,777	54,098	568	308	92
	Marche	15,639	16,445	114	243	15,892	185	11
	Tuscany	39,934	41,660	644	217	40,491	247	62
	Umbria	7,603	8,070	31	82	7,909	44	4
	Lazio	82,605	90,102	3,438	1,490	83,391	1,317	465
	Abruzzo	10,798	11,303	76	32	319	10,874	2
	Molise	1,792	1,928	8	3	53	1,863	..
	Campania	36,834	37,876	237	92	564	36,947	36
	Puglia	25,923	27,049	332	115	350	26,207	45
	Basilicata	3,209	3,365	12	12	19	3,321	1
	Calabria	9,121	9,463	44	25	213	9,151	29
	Sicily	30,927	31,383	159	80	167	47	30,930
	Sardinia	11,857	12,035	69	20	73	12	11,860

Notes:

TDB40150

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Supervisory returns  
Stocks in millions of euros**December 2005**

	<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>	<b>72,264</b>	<b>55,735</b>	<b>16,528</b>
Credit implicit in leasing contracts	69,644	54,044	15,600
Overdue instalments	631	457	174
Bad debts and substandard assets	1,989	1,234	755
<b>b. FACTORING</b>	<b>26,252</b>	<b>23,170</b>	<b>3,082</b>
Advances against acquired claims	21,434	18,462	2,972
Advances against future claims	513	403	110
Claims assumed at less than nominal value or acquired outright	3,483	3,482	..
Bad debts	....	822	....

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

## Distribution by type of security and type of account

TDB40080

Source: Supervisory returns  
Stocks in millions of euros

December 2005

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,311,068</b>	<b>522,310</b>	<b>77,369</b>
	Italian government securities	462,087	167,498	13,769
	<i>of which:</i> BOTs	74,358	40,734	2,219
	CCTs	109,116	27,235	3,881
	BTPs	248,025	92,248	6,727
	Other debt securities	528,327	176,243	20,058
	<i>of which:</i> in non-euro-area currencies	51,747	22,924	2,095
	Equity securities	94,264	26,724	28,726
	<i>of which:</i> in non-euro-area currencies	9,405	2,051	983
	Units of collective investment undertakings	219,735	149,037	13,722
	Other securities and the like	6,819	2,837	1,094

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>96,543</b>	<b>67,493</b>	<b>5,921</b>	<b>1,214,525</b>	<b>454,817</b>	<b>71,448</b>
30,856	17,941	1,841	431,231	149,557	11,928
1,868	1,118	221	72,490	39,616	1,998
11,502	6,606	643	97,614	20,629	3,237
14,890	8,348	768	233,135	83,900	5,959
25,334	16,121	1,231	502,993	160,122	18,827
3,825	2,448	189	47,922	20,476	1,906
1,548	1,311	40	92,716	25,413	28,686
533	503	4	8,872	1,548	978
38,518	31,886	2,764	181,217	117,151	10,959
295	241	46	6,524	2,596	1,048

## Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

December 2005

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,311,068</b>	<b>522,310</b>	<b>77,369</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>756,299</b>	<b>236,081</b>	<b>26,290</b>
	Piedmont	133,502	68,491	7,047
	Valle d'Aosta	2,326	1,366	100
	Liguria	32,111	23,222	1,778
	Lombardy	588,360	143,002	17,366
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>253,070</b>	<b>129,119</b>	<b>17,995</b>
	Trentino-Alto Adige	10,708	6,778	1,097
	Veneto	64,900	43,247	5,594
	Friuli-Venezia Giulia	72,512	11,041	1,171
	Emilia-Romagna	104,951	68,054	10,134
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>228,461</b>	<b>92,383</b>	<b>26,826</b>
	Marche	11,061	9,733	979
	Tuscany	55,203	34,838	4,710
	Umbria	6,824	5,519	495
	Lazio	155,373	42,292	20,642
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>51,029</b>	<b>45,622</b>	<b>4,266</b>
	Abruzzo	5,360	4,770	437
	Molise	761	705	52
	Campania	22,826	20,358	1,693
	Puglia	15,981	14,392	1,425
	Basilicata	1,584	1,442	141
	Calabria	4,517	3,955	518
<b>f.</b>	<b>ISLANDS</b>	<b>22,207</b>	<b>19,106</b>	<b>1,991</b>
	Sicily	16,906	15,041	1,406
	Sardinia	5,301	4,064	585

## Notes:

Securities are stated at face value.

## Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>96,543</b>	<b>67,493</b>	<b>5,921</b>	<b>1,214,525</b>	<b>454,817</b>	<b>71,448</b>
<b>51,230</b>	<b>34,172</b>	<b>2,027</b>	<b>705,069</b>	<b>201,908</b>	<b>24,263</b>
15,156	7,666	356	118,347	60,826	6,691
112	92	5	2,213	1,274	95
2,264	2,081	106	29,846	21,141	1,672
33,697	24,334	1,561	554,663	118,668	15,806
<b>21,805</b>	<b>16,012</b>	<b>1,953</b>	<b>231,266</b>	<b>113,107</b>	<b>16,042</b>
1,056	918	66	9,652	5,860	1,031
8,019	4,619	615	56,881	38,628	4,979
1,197	1,052	134	71,314	9,989	1,037
11,532	9,423	1,139	93,418	58,631	8,995
<b>18,064</b>	<b>12,563</b>	<b>1,245</b>	<b>210,397</b>	<b>79,819</b>	<b>25,581</b>
1,185	1,058	110	9,876	8,675	869
6,675	5,184	644	48,528	29,654	4,066
903	612	76	5,921	4,907	419
9,301	5,709	415	146,072	36,583	20,228
<b>3,736</b>	<b>3,334</b>	<b>400</b>	<b>47,293</b>	<b>42,288</b>	<b>3,866</b>
445	422	22	4,916	4,348	415
28	26	2	734	679	50
1,616	1,434	182	21,210	18,924	1,511
1,283	1,131	151	14,698	13,261	1,274
95	86	8	1,489	1,355	132
270	235	35	4,247	3,720	483
<b>1,709</b>	<b>1,412</b>	<b>295</b>	<b>20,498</b>	<b>17,694</b>	<b>1,696</b>
1,254	1,042	211	15,653	13,999	1,195
456	370	84	4,845	3,694	501

## Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>2,527,958</b>	<b>20,662</b>	<b>1,325,563</b>	<b>71,400</b>	<b>41,555</b>	<b>706,871</b>	<b>361,926</b>
Italian government securities	932,029	3,986	502,867	7,295	8,444	170,607	238,830
<i>of which:</i> BOTs	130,432	346	73,502	670	1,646	41,010	13,258
CCTs	189,568	970	141,080	3,313	1,463	27,772	14,969
BTPs	537,541	2,501	237,995	2,677	4,841	93,510	196,018
Other debt securities	1,076,069	7,286	605,683	20,740	19,862	344,173	78,325
<i>of which:</i> in non-euro-area currencies	73,742	273	40,256	1,085	1,733	25,768	4,627
Equity securities	193,146	7,406	75,213	35,530	2,259	32,873	39,864
<i>of which:</i> in non-euro-area currencies	10,855	44	7,328	932	171	2,110	270
Units of collective investment undertakings	308,164	1,041	137,016	4,435	10,724	152,769	2,179
Other securities and the like	20,054	944	5,122	3,434	340	6,774	3,460

## Notes:

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.

## Distribution by type of security and customer location (geographical area)

TDB40060

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>2,165,985</b>	<b>1,181,521</b>	<b>413,478</b>	<b>414,707</b>	<b>99,285</b>	<b>56,992</b>
	Italian government securities	693,196	390,019	108,930	144,925	31,831	17,492
	<i>of which:</i> BOTs	117,174	66,125	14,913	23,915	9,127	3,094
	CCTs	174,598	103,998	27,180	35,172	5,075	3,173
	BTPs	341,521	180,773	60,768	73,762	16,034	10,184
	Other debt securities	997,707	533,126	203,818	187,508	43,255	29,978
	<i>of which:</i> in non-euro-area currencies	69,101	44,428	10,140	11,193	1,680	1,717
	Equity securities	153,277	73,283	38,874	34,987	3,824	2,309
	<i>of which:</i> in non-euro-area currencies	10,586	7,895	1,623	888	94	85
	Units of collective investment undertakings	305,983	180,412	56,152	42,955	19,537	6,926
	Other securities and the like	16,594	4,953	5,758	4,676	911	316

## Note:

Securities are stated at face value. The data include interbank transactions.

## Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2005

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
<b>a. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	43,825	10,427	14,961	18,436
percentage share	100.00	23.79	34.14	42.07
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	143,006	23,087	34,148	85,771
percentage share	100.00	16.14	23.88	59.98
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	384,695	85,713	106,105	192,877
percentage share	100.00	22.28	27.58	50.14
<b>d. EQUITY SECURITIES</b>				
absolute value	67,999	15,679	4,661	47,660
percentage share	100.00	23.06	6.85	70.09
<b>e. OTHER SECURITIES</b>				
absolute value	180,672	58,240	50,586	71,846
percentage share	100.00	32.24	28.00	39.77

## Note:

Deposits are only those of non-financial companies and households. Securities are stated at face value. The classification by size of deposit is effected, for each customer, on the basis of the different types of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "Up to 50,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 up to 150,000 euros" cell.

## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2005

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
	absolute value	132,182	293,558	114,462	279,994
	percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	6,587	21,726	7,232	8,279
	percentage share	4.98	7.40	6.32	2.96
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	10,655	45,524	26,420	60,407
	percentage share	8.06	15.51	23.08	21.57
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	63,706	147,639	54,935	118,414
	percentage share	48.20	50.29	47.99	42.29
<b>e. EQUITY SECURITIES</b>					
	absolute value	10,912	7,548	2,880	46,660
	percentage share	8.26	2.57	2.52	16.67
<b>f. OTHER SECURITIES</b>					
	absolute value	40,322	71,120	22,995	46,234
	percentage share	30.51	24.23	20.09	16.51

## Notes:

Deposits are only those of non-financial companies and households. Securities are stated at face value. The classification by size of deposit is effected, for each customer, on the basis of the total amount of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "From 50,000 to 250,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 to 250,000 euros" cell.

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>121,200</b>	<b>1,548</b>	<b>14,310</b>	<b>96,812</b>	<b>2,579</b>	<b>5,952</b>
b.	<b>NORTH-WEST ITALY</b>	<b>49,792</b>	<b>248</b>	<b>7,899</b>	<b>39,018</b>	<b>718</b>	<b>1,909</b>
	Piedmont	6,763	53	917	5,329	173	290
	Valle d'Aosta	187	1	2	154	8	22
	Liguria	2,749	19	61	2,558	41	70
	Lombardy	40,093	175	6,919	30,977	497	1,527
c.	<b>NORTH-EAST ITALY</b>	<b>29,884</b>	<b>370</b>	<b>2,437</b>	<b>23,699</b>	<b>1,039</b>	<b>2,338</b>
	Trentino-Alto Adige	3,822	92	136	2,893	252	449
	Veneto	7,279	213	418	5,883	240	526
	Friuli-Venezia Giulia	3,600	18	56	3,220	116	190
	Emilia-Romagna	15,183	48	1,827	11,703	432	1,173
d.	<b>CENTRAL ITALY</b>	<b>32,712</b>	<b>813</b>	<b>3,637</b>	<b>27,014</b>	<b>327</b>	<b>922</b>
	Marche	1,876	25	280	1,354	75	142
	Tuscany	6,129	49	463	5,258	131	228
	Umbria	802	15	9	699	24	55
	Lazio	23,905	724	2,885	19,703	97	496
e.	<b>SOUTHERN ITALY</b>	<b>6,075</b>	<b>107</b>	<b>264</b>	<b>4,804</b>	<b>332</b>	<b>568</b>
	Abruzzo	792	6	6	570	72	138
	Molise	142	5	..	119	8	9
	Campania	3,124	73	28	2,686	101	235
	Puglia	1,301	9	116	1,009	87	80
	Basilicata	203	11	6	119	20	47
	Calabria	515	3	107	301	44	59
f.	<b>ISLANDS</b>	<b>2,739</b>	<b>11</b>	<b>73</b>	<b>2,278</b>	<b>162</b>	<b>215</b>
	Sicily	1,721	7	31	1,541	97	45
	Sardinia	1,018	4	42	737	65	169

Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2005

Same  
region  
as branch

Total

North-West

North-East

Centre

South

Islands

a.	<b>TOTAL</b>	–	<b>121,200</b>	<b>49,792</b>	<b>29,884</b>	<b>32,712</b>	<b>6,075</b>	<b>2,739</b>
	Piedmont	4,454	6,231	5,561	280	295	41	54
	Valle d'Aosta	85	141	140	..	..	–	–
	Liguria	1,976	3,227	2,231	176	315	329	175
	Lombardy	33,630	43,049	35,063	2,830	3,890	816	451
	Trentino-Alto Adige	3,523	3,684	57	3,587	36	1	4
	Veneto	6,227	13,785	3,479	7,915	1,902	346	143
	Friuli-Venezia Giulia	2,403	2,653	136	2,478	27	12	..
	Emilia-Romagna	11,801	13,294	707	12,122	271	167	27
	Marche	1,144	1,256	43	14	1,170	29	..
	Tuscany	4,823	5,820	564	55	5,152	34	15
	Umbria	502	547	8	2	536	2	..
	Lazio	18,465	21,174	1,603	404	18,715	198	255
	Abruzzo	674	882	112	10	56	704	..
	Molise	94	98	..	..	2	96	..
	Campania	1,903	2,131	18	2	178	1,922	11
	Puglia	928	985	29	1	5	950	..
	Basilicata	135	145	1	..	1	142	..
	Calabria	285	313	1	..	9	286	16
	Sicily	989	1,164	33	8	132	2	990
	Sardinia	597	625	7	..	20	..	597

Notes:

**Distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding**

TDB10420

 Source: Supervisory returns  
 Stocks in millions of euros

December 2005		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>747,356</b>	<b>4,142</b>	<b>55,675</b>	<b>2,268</b>	<b>58,425</b>
<b>b. NORTH-WEST ITALY</b>	<b>275,319</b>	<b>529</b>	<b>20,264</b>	<b>476</b>	<b>19,006</b>
Piedmont	55,212	177	4,272	235	4,500
Valle d'Aosta	1,768	33	113	11	274
Liguria	16,664	59	1,028	40	1,284
Lombardy	201,676	259	14,851	189	12,948
<b>c. NORTH-EAST ITALY</b>	<b>176,022</b>	<b>632</b>	<b>12,962</b>	<b>725</b>	<b>14,380</b>
Trentino-Alto Adige	17,086	145	1,885	303	1,594
Veneto	70,519	199	4,983	169	6,658
Friuli-Venezia Giulia	18,093	130	1,279	64	1,029
Emilia-Romagna	70,324	158	4,816	190	5,098
<b>d. CENTRAL ITALY</b>	<b>176,051</b>	<b>449</b>	<b>12,973</b>	<b>346</b>	<b>16,408</b>
Marche	18,982	62	1,783	94	1,435
Tuscany	49,240	141	3,964	103	6,046
Umbria	9,790	43	1,096	34	1,122
Lazio	98,039	203	6,130	116	7,806
<b>e. SOUTHERN ITALY</b>	<b>79,821</b>	<b>224</b>	<b>6,418</b>	<b>276</b>	<b>6,579</b>
Abruzzo	10,645	40	1,305	38	830
Molise	1,777	12	138	9	129
Campania	33,420	71	1,827	67	3,304
Puglia	22,894	36	2,238	75	1,557
Basilicata	3,155	19	244	45	269
Calabria	7,929	46	666	43	490
<b>f. ISLANDS</b>	<b>40,142</b>	<b>2,307</b>	<b>3,058</b>	<b>445</b>	<b>2,053</b>
Sicily	27,113	1,682	1,711	195	1,091
Sardinia	13,030	625	1,348	250	962

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
7,550	75,951	2,219	181,587	1,157	42,548	5,636	310,197
2,852	25,631	219	64,765	197	16,621	1,373	123,387
903	5,869	45	14,900	57	2,845	520	20,890
2	367	1	308	2	77	13	566
123	1,654	28	5,585	30	1,572	161	5,100
1,824	17,741	146	43,972	107	12,127	680	96,831
1,888	18,436	531	43,129	276	8,852	1,367	72,846
70	1,227	179	2,471	108	921	180	8,003
816	7,817	47	17,793	56	3,852	389	27,741
258	2,676	192	4,012	47	514	253	7,639
744	6,716	112	18,854	64	3,565	545	29,464
868	19,994	416	42,039	173	10,695	1,204	70,483
222	1,272	25	4,360	55	1,273	306	8,093
143	3,768	67	13,190	62	3,794	407	17,555
66	951	20	1,842	15	609	94	3,898
437	14,003	303	22,647	41	5,020	397	40,937
1,395	9,152	135	21,052	165	3,615	793	30,016
204	1,034	15	2,629	28	549	113	3,860
29	241	..	397	13	114	35	661
422	4,544	75	8,890	38	1,421	197	12,566
249	2,249	17	6,802	43	1,085	258	8,285
275	399	4	481	9	132	56	1,222
216	685	24	1,853	34	315	134	3,423
547	2,737	918	10,602	347	2,765	898	13,465
338	2,127	256	7,675	113	1,904	589	9,433
209	611	662	2,927	234	861	309	4,032

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

4th quarter 2005		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>101,175</b>	<b>101</b>	<b>6,595</b>	<b>77</b>	<b>6,897</b>
<b>b. NORTH-WEST ITALY</b>		<b>42,518</b>	<b>4</b>	<b>2,243</b>	<b>20</b>	<b>2,168</b>
Piedmont	8,227	4	367	9	837	
Valle d'Aosta	148	..	12	..	7	
Liguria	1,975	..	87	4	108	
Lombardy	32,168	..	1,777	7	1,217	
<b>c. NORTH-EAST ITALY</b>		<b>22,290</b>	<b>16</b>	<b>1,555</b>	<b>34</b>	<b>1,737</b>
Trentino-Alto Adige	2,183	5	152	9	285	
Veneto	8,910	1	605	9	676	
Friuli-Venezia Giulia	1,820	7	124	2	98	
Emilia-Romagna	9,376	2	674	14	677	
<b>d. CENTRAL ITALY</b>		<b>22,987</b>	<b>4</b>	<b>1,654</b>	<b>8</b>	<b>2,002</b>
Marche	2,418	..	252	3	147	
Tuscany	5,714	1	525	4	654	
Umbria	1,019	1	110	..	100	
Lazio	13,836	3	768	1	1,101	
<b>e. SOUTHERN ITALY</b>		<b>9,088</b>	<b>2</b>	<b>793</b>	<b>9</b>	<b>773</b>
Abruzzo	1,442	..	182	3	101	
Molise	231	1	22	1	21	
Campania	3,772	..	209	..	472	
Puglia	2,467	..	273	4	109	
Basilicata	299	..	23	..	31	
Calabria	877	..	83	..	38	
<b>f. ISLANDS</b>		<b>4,293</b>	<b>74</b>	<b>350</b>	<b>6</b>	<b>217</b>
Sicily	2,911	60	196	2	107	
Sardinia	1,382	14	154	4	110	

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
556	8,119	91	17,009	46	3,975	464	57,245
257	3,409	12	6,182	14	1,593	101	26,514
76	785	..	1,328	4	236	37	4,544
..	21	—	35	—	4	1	67
11	146	4	559	3	183	12	859
169	2,457	9	4,260	8	1,169	51	21,044
152	2,121	28	3,998	10	763	102	11,773
7	95	9	212	2	102	12	1,293
78	1,190	3	1,590	2	298	31	4,426
15	126	11	334	2	45	18	1,038
52	711	6	1,862	4	318	41	5,016
51	1,540	29	3,785	4	1,009	78	12,823
14	190	3	402	1	80	37	1,289
5	373	..	1,094	..	306	16	2,736
6	64	..	158	1	48	8	523
26	914	24	2,131	1	575	17	8,276
71	793	2	2,031	14	346	66	4,188
18	223	1	271	11	51	9	571
2	20	..	36	..	18	2	106
18	250	1	881	1	164	17	1,759
18	215	1	619	2	82	25	1,119
2	23	..	50	—	7	4	159
13	63	..	173	..	24	8	473
25	255	20	1,014	3	264	117	1,946
20	198	8	753	3	201	91	1,270
5	57	11	261	1	63	26	676

**Distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding**

TDB10460

Source: Supervisory returns  
Stocks in millions of euros

December 2005		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>12,967</b>	<b>1,640</b>	<b>11,327</b>	<b>5,817</b>	<b>387</b>	<b>5,430</b>
b.	<b>NORTH-WEST ITALY</b>	<b>3,882</b>	<b>356</b>	<b>3,526</b>	<b>2,097</b>	<b>80</b>	<b>2,017</b>
	Piedmont	1,228	114	1,114	672	47	625
	Valle d'Aosta	24	10	14	18	10	8
	Liguria	126	14	112	78	10	68
	Lombardy	2,504	218	2,286	1,328	13	1,315
c.	<b>NORTH-EAST ITALY</b>	<b>3,813</b>	<b>486</b>	<b>3,327</b>	<b>1,595</b>	<b>101</b>	<b>1,494</b>
	Trentino-Alto Adige	415	120	295	142	14	127
	Veneto	1,315	169	1,146	498	33	465
	Friuli-Venezia Giulia	358	64	294	147	13	134
	Emilia-Romagna	1,727	133	1,593	809	42	767
d.	<b>CENTRAL ITALY</b>	<b>2,874</b>	<b>202</b>	<b>2,672</b>	<b>1,347</b>	<b>57</b>	<b>1,290</b>
	Marche	348	46	302	93	4	90
	Tuscany	1,597	55	1,542	864	20	843
	Umbria	323	22	301	163	9	154
	Lazio	607	79	527	227	24	203
e.	<b>SOUTHERN ITALY</b>	<b>1,574</b>	<b>342</b>	<b>1,232</b>	<b>480</b>	<b>72</b>	<b>407</b>
	Abruzzo	183	21	162	66	3	63
	Molise	56	17	39	11	2	10
	Campania	384	81	302	152	16	136
	Puglia	592	98	494	149	19	130
	Basilicata	121	26	95	23	1	22
	Calabria	239	98	140	78	31	48
f.	<b>ISLANDS</b>	<b>823</b>	<b>254</b>	<b>569</b>	<b>298</b>	<b>77</b>	<b>221</b>
	Sicily	500	145	355	90	8	82
	Sardinia	323	109	215	208	69	139

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,626</b>	<b>870</b>	<b>3,757</b>	<b>2,525</b>	<b>383</b>	<b>2,141</b>
<b>1,306</b>	<b>271</b>	<b>1,035</b>	<b>480</b>	<b>6</b>	<b>474</b>
441	64	376	116	3	113
4	..	3	2	..	2
33	3	30	15	1	14
829	203	626	347	2	345
<b>1,486</b>	<b>227</b>	<b>1,259</b>	<b>732</b>	<b>158</b>	<b>574</b>
94	6	88	179	99	80
615	117	498	202	19	183
158	23	135	52	28	24
618	81	538	299	11	288
<b>793</b>	<b>102</b>	<b>692</b>	<b>734</b>	<b>43</b>	<b>690</b>
149	22	126	106	20	86
300	21	279	433	13	420
102	8	94	58	5	53
243	50	193	137	5	132
<b>755</b>	<b>185</b>	<b>570</b>	<b>339</b>	<b>84</b>	<b>255</b>
81	11	70	37	7	30
27	6	21	18	10	8
153	39	114	78	26	53
292	62	231	151	17	133
76	17	59	21	8	13
126	51	75	35	17	18
<b>286</b>	<b>86</b>	<b>201</b>	<b>239</b>	<b>92</b>	<b>147</b>
206	63	143	204	74	130
80	22	58	35	17	18

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

4th quarter 2005		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>1,586</b>	<b>102</b>	<b>1,484</b>	<b>902</b>	<b>2</b>	<b>899</b>
b.	<b>NORTH-WEST ITALY</b>	<b>459</b>	<b>36</b>	<b>422</b>	<b>271</b>	<b>..</b>	<b>270</b>
	Piedmont	131	6	125	81	..	81
	Valle d'Aosta	1	..	1	1	..	1
	Liguria	9	..	9	6	..	6
	Lombardy	317	30	287	183	..	183
c.	<b>NORTH-EAST ITALY</b>	<b>494</b>	<b>26</b>	<b>468</b>	<b>304</b>	<b>1</b>	<b>303</b>
	Trentino-Alto Adige	40	3	37	29	..	28
	Veneto	159	11	148	71	..	71
	Friuli-Venezia Giulia	66	4	62	41	..	41
	Emilia-Romagna	229	8	221	163	—	163
d.	<b>CENTRAL ITALY</b>	<b>390</b>	<b>13</b>	<b>377</b>	<b>231</b>	<b>..</b>	<b>231</b>
	Marche	33	2	32	12	—	12
	Tuscany	201	1	201	151	..	151
	Umbria	42	1	41	32	..	32
	Lazio	114	10	105	35	..	35
e.	<b>SOUTHERN ITALY</b>	<b>155</b>	<b>18</b>	<b>137</b>	<b>71</b>	<b>1</b>	<b>70</b>
	Abruzzo	28	2	26	19	..	18
	Molise	5	..	5	2	—	2
	Campania	51	6	46	28	..	28
	Puglia	40	5	35	11	..	11
	Basilicata	15	1	14	8	—	8
	Calabria	17	4	12	3	..	3
f.	<b>ISLANDS</b>	<b>87</b>	<b>9</b>	<b>78</b>	<b>26</b>	<b>..</b>	<b>26</b>
	Sicily	67	7	60	17	..	17
	Sardinia	20	1	18	9	—	9

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>474</b>	<b>92</b>	<b>382</b>	<b>209</b>	<b>7</b>	<b>202</b>
<b>145</b>	<b>36</b>	<b>109</b>	<b>43</b>	<b>—</b>	<b>43</b>
44	6	39	6	—	6
..	—	..	..	—	..
2	..	2	1	—	1
98	30	68	36	—	36
<b>151</b>	<b>21</b>	<b>129</b>	<b>40</b>	<b>4</b>	<b>36</b>
7	1	6	4	2	2
73	11	62	15	—	15
20	2	18	5	1	3
50	8	43	16	..	16
<b>76</b>	<b>12</b>	<b>64</b>	<b>83</b>	<b>..</b>	<b>83</b>
16	2	14	5	..	5
24	1	23	26	..	26
8	1	7	2	..	1
29	9	19	50	..	50
<b>67</b>	<b>16</b>	<b>51</b>	<b>17</b>	<b>1</b>	<b>16</b>
6	1	5	3	..	3
3	..	3	..	—	..
16	5	11	8	1	7
24	5	19	4	..	4
6	1	6	..	—	..
13	4	8	1	..	1
<b>35</b>	<b>6</b>	<b>29</b>	<b>26</b>	<b>2</b>	<b>24</b>
26	5	21	24	2	22
8	1	7	2	—	2

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

## December 2005

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	23,106	982	3,812	1,411	5
b.	NORTH-WEST ITALY	5,597	232	1,420	699	..
	Piedmont	1,962	194	347	159	..
	Valle d'Aosta	62	..	1	1	—
	Liguria	352	2	26	20	..
	Lombardy	3,221	36	1,045	520	..
c.	NORTH-EAST ITALY	5,461	35	947	286	5
	Trentino-Alto Adige	989	..	15	73	—
	Veneto	1,699	4	472	71	3
	Friuli-Venezia Giulia	949	..	85	31	..
	Emilia-Romagna	1,824	30	374	111	2
d.	CENTRAL ITALY	3,492	52	526	269	..
	Marche	794	—	167	21	—
	Tuscany	948	4	100	69	—
	Umbria	262	..	48	4	—
	Lazio	1,487	48	211	174	..
e.	SOUTHERN ITALY	3,094	560	606	106	..
	Abruzzo	500	45	51	16	..
	Molise	99	6	6	2	—
	Campania	894	182	228	37	..
	Puglia	693	59	129	26	..
	Basilicata	409	256	27	16	—
	Calabria	500	12	164	8	—
f.	ISLANDS	5,462	103	314	51	..
	Sicily	3,178	83	230	20	..
	Sardinia	2,284	19	84	31	—

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>1,430</b>	<b>1,168</b>	<b>6,046</b>	<b>2,269</b>	<b>363</b>	<b>5,306</b>	<b>313</b>	<b>134</b>
<b>260</b>	<b>144</b>	<b>739</b>	<b>589</b>	<b>262</b>	<b>1,196</b>	<b>55</b>	<b>37</b>
104	63	221	271	163	413	27	16
1	36	8	3	..	12	..	–
41	10	83	70	2	98	..	–
114	35	427	245	97	673	28	21
<b>489</b>	<b>264</b>	<b>1,015</b>	<b>611</b>	<b>41</b>	<b>1,730</b>	<b>38</b>	<b>11</b>
19	48	389	27	3	411	3	..
184	76	200	227	7	435	20	3
117	54	154	70	4	428	5	..
169	86	272	288	27	456	9	7
<b>116</b>	<b>196</b>	<b>654</b>	<b>410</b>	<b>8</b>	<b>1,161</b>	<b>99</b>	<b>20</b>
23	35	97	292	1	116	42	..
30	65	187	51	6	410	25	1
6	18	50	39	..	95	1	..
57	78	320	27	1	540	31	19
<b>214</b>	<b>145</b>	<b>322</b>	<b>245</b>	<b>27</b>	<b>761</b>	<b>107</b>	<b>55</b>
52	16	51	81	4	121	63	45
5	6	12	6	2	54	..	..
67	51	129	13	4	158	24	7
42	38	44	130	13	195	16	4
12	8	18	8	2	61	1	..
36	27	67	8	2	172	3	..
<b>350</b>	<b>418</b>	<b>3,316</b>	<b>415</b>	<b>25</b>	<b>457</b>	<b>14</b>	<b>11</b>
157	297	1,983	40	20	340	8	6
193	121	1,333	375	5	118	5	5

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2005

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,584	15	344	31	3
b.	NORTH-WEST ITALY	430	2	158	10	—
	Piedmont	144	1	41	8	—
	Valle d'Aosta	3	—	..	—	—
	Liguria	29	..	1	—	—
	Lombardy	253	1	116	2	—
c.	NORTH-EAST ITALY	360	5	82	13	3
	Trentino-Alto Adige	47	—	..	8	—
	Veneto	137	1	54	4	3
	Friuli-Venezia Giulia	54	—	5	..	—
	Emilia-Romagna	122	4	24	1	..
d.	CENTRAL ITALY	307	4	40	5	—
	Marche	60	—	11	..	—
	Tuscany	136	..	5	..	—
	Umbria	16	..	3	1	—
	Lazio	95	4	21	3	—
e.	SOUTHERN ITALY	194	1	42	3	—
	Abruzzo	51	..	3	—	—
	Molise	7	—	..	—	—
	Campania	55	..	21	—	—
	Puglia	53	..	4	3	—
	Basilicata	7	—	2	—	—
	Calabria	22	—	12	..	—
f.	ISLANDS	293	3	23	..	—
	Sicily	231	2	21	..	—
	Sardinia	62	..	2	..	—

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>72</b>	<b>75</b>	<b>157</b>	<b>233</b>	<b>16</b>	<b>421</b>	<b>218</b>	<b>50</b>
<b>17</b>	<b>2</b>	<b>20</b>	<b>86</b>	<b>7</b>	<b>104</b>	<b>23</b>	<b>15</b>
9	1	4	42	7	22	10	4
..	..	..	1	—	1	..	—
1	..	6	13	—	9	..	—
7	1	11	31	—	72	13	11
<b>27</b>	<b>10</b>	<b>27</b>	<b>67</b>	<b>3</b>	<b>104</b>	<b>19</b>	<b>4</b>
..	1	14	..	—	20	3	..
13	..	1	25	1	25	10	1
5	4	7	5	..	26	2	—
8	4	6	36	1	33	4	3
<b>5</b>	<b>5</b>	<b>13</b>	<b>43</b>	<b>..</b>	<b>52</b>	<b>142</b>	<b>19</b>
1	1	2	36	..	6	3	..
1	3	1	1	..	14	111	—
2	..	..	3	..	6	1	—
1	1	10	2	..	27	27	19
<b>17</b>	<b>7</b>	<b>2</b>	<b>32</b>	<b>2</b>	<b>61</b>	<b>28</b>	<b>8</b>
5	1	..	12	—	24	6	5
..	..	..	1	..	5	..	—
6	3	1	..	..	6	18	2
3	2	..	19	1	17	4	1
1	..	..	1	..	2	..	..
2	..	..	..	1	6	..	—
<b>7</b>	<b>52</b>	<b>94</b>	<b>5</b>	<b>3</b>	<b>100</b>	<b>5</b>	<b>4</b>
5	51	68	2	2	75	4	3
2	1	27	3	1	25	1	1



## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2005

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>1,516,869</b>	<b>1,297,889</b>	<b>218,980</b>
Italian government securities	649,143	592,121	57,022
<i>of which:</i> BOTs	191,702	183,145	8,557
CCTs	153,617	137,622	15,995
BTPs	265,389	235,639	29,750
Other debt securities	320,043	313,746	6,297
Equity securities	530,153	375,029	155,124
Other securities	17,559	17,022	537
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>3,930,643</b>	<b>3,764,236</b>	<b>166,407</b>
Futures	1,558,842	1,483,310	75,532
<i>of which:</i> on Italian government securities	55,716	53,520	2,196
on interest rates	534,905	534,901	4
on stock indices	183,777	133,172	50,606
Swaps and forward rate agreements	1,361,650	1,361,573	76
<i>of which:</i> interest rate swaps	1,044,007	1,043,938	69
currency swaps	9,560	9,552	8
forward rate agreements	302,921	302,921	–
Options on securities	105,456	87,223	18,233
<i>of which:</i> on Italian government securities	3,752	3,508	244
on debt securities	9,299	9,293	6
on equity securities	89,599	71,616	17,983
Options on futures or stock indices	390,372	320,116	70,256
<i>of which:</i> on futures on Italian government securities	3,188	3,188	–
on stock indices or futures on stock indices	306,148	236,382	69,765
Foreign currency options	113,161	113,161	..
Interest rate options	189,498	189,498	–
Other derivative instruments	211,632	209,323	2,309

## 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.

## Banks and securities firms

Banks			SIMs		
Oct. 2005	Nov. 2005	Dec. 2005	Oct. 2005	Nov. 2005	Dec. 2005
<b>481,085</b>	<b>443,861</b>	<b>372,942</b>	<b>85,299</b>	<b>77,091</b>	<b>56,590</b>
216,327	200,749	175,046	21,566	20,309	15,147
63,629	61,581	57,935	2,667	2,795	3,096
46,880	48,770	41,972	6,052	5,644	4,300
89,215	79,910	66,514	11,909	10,742	7,098
124,141	107,078	82,527	2,443	2,254	1,599
135,093	130,524	109,411	61,116	54,370	39,639
5,530	5,515	5,977	174	157	206
<b>1,322,222</b>	<b>1,375,014</b>	<b>1,067,001</b>	<b>59,299</b>	<b>49,898</b>	<b>57,209</b>
494,644	495,595	493,070	26,416	24,049	25,067
23,334	21,150	9,036	999	798	400
186,302	168,800	179,800	4	—	—
42,382	47,141	43,648	17,161	15,300	18,144
497,428	519,296	344,850	18	7	52
384,759	396,366	262,814	10	7	52
3,144	3,295	3,113	8	—	—
107,490	118,412	77,019	—	—	—
33,074	29,184	24,966	7,499	7,640	3,094
1,748	1,333	427	242	1	1
1,770	2,163	5,360	—	6	—
28,308	24,619	18,689	7,257	7,632	3,093
118,971	119,097	82,048	24,542	17,260	28,455
1,367	1,133	687	—	—	—
79,919	89,677	66,786	24,424	17,033	28,309
44,766	45,163	23,233	—	—	..
67,871	76,949	44,677	—	—	—
65,469	89,697	54,158	824	943	541



## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2005

	Total	Banks	SIMs	AMCs
Assets under management	519,119	160,298	23,952	334,869
Fund-raising	58,165	15,182	1,100	41,884
Redemptions	49,975	14,366	1,280	34,328
Net fund-raising	8,191	816	-180	7,555

## Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents and interbank transactions. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by intermediaries that are absorbed in a merger or transformed; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the intermediaries resulting from such operations.

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2005

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>145,263</b>	<b>139,329</b>	<b>505,206</b>
	Italian government securities	45,714	53,092	140,841
	<i>of which:</i> BOTs	7,761	8,346	9,254
	CCTs	8,481	14,999	32,977
	BTPs	24,847	26,665	87,589
	Other debt securities	40,084	28,930	122,666
	<i>of which:</i> in non-euro-area currencies	3,442	3,215	9,830
	Equity securities	13,265	14,439	30,003
	<i>of which:</i> in non-euro-area currencies	1,610	1,895	4,794
	Units of collective investment undertakings	39,962	33,737	210,679
	Other securities and the like	6,238	9,131	1,017

**Note:**

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
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>39,672</b>	<b>38,341</b>	<b>155,882</b>	<b>9,815</b>	<b>11,977</b>	<b>23,267</b>	<b>95,776</b>	<b>89,010</b>	<b>326,057</b>
15,450	14,718	38,420	1,534	1,715	3,375	28,729	36,659	99,046
2,381	1,760	2,294	373	324	389	5,007	6,261	6,571
3,219	6,716	14,627	116	172	909	5,146	8,111	17,441
7,615	5,363	17,981	872	1,105	1,599	16,361	20,198	68,008
7,387	7,321	28,534	3,253	3,132	9,565	29,444	18,477	84,567
1,169	1,056	3,533	87	108	427	2,187	2,051	5,870
4,464	4,738	8,411	879	1,020	2,519	7,922	8,681	19,073
591	679	1,383	144	152	620	875	1,063	2,790
11,863	11,002	80,219	2,061	1,946	7,524	26,038	20,789	122,936
507	562	299	2,088	4,164	284	3,642	4,405	434

## Distribution of portfolio by type of security and customer sectors of economic activity

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2005	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>12.70</b>	<b>7.33</b>	<b>76.14</b>	<b>3.83</b>
Italian government securities	100.00	33.45	2.26	57.99	6.30
<i>of which: BOTs</i>	<i>100.00</i>	<i>38.55</i>	<i>0.12</i>	<i>34.99</i>	<i>26.35</i>
CCTs	100.00	32.89	2.75	62.82	1.55
BTPs	100.00	24.81	1.93	67.96	5.30
Other debt securities	100.00	5.04	5.52	87.63	1.82
Equity securities	100.00	10.03	7.56	78.02	4.39
Units of collective investment undertakings	100.00	11.33	12.18	71.30	5.20
Other financial instruments	100.00	85.32	0.05	14.63	..

## Notes:

Shares are stated at market values, debt securities at nominal value. Transactions carried out by intermediaries with their own dealing and portfolio asset management units are allocated to the "Other sectors of economic activity".

## Asset under management and net fund-raising

TDB40548

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2005

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
<b>TOTAL</b>	351,613	41,013	46,779	-5,767	227
Equity	74,758	7,988	8,772	-784	8
Balanced	33,077	2,881	1,970	911	-
Bond	157,411	16,321	21,319	-4,998	207
Liquidity	72,701	11,577	13,497	-1,920	1
Flexible	13,665	2,245	1,221	1,024	10

## Notes:

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by collective investment undertakings that are absorbed in a merger; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the collective investment undertakings resulting from such operations.

**Distribution of portfolio by type of security and operational specialization**

TDB40543

Source: Supervisory returns  
Stocks and flows in millions of euros

4th quarter 2005	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
<b>a. TOTAL</b>					
Purchases in the quarter	105,404	38,765	12,853	5,855	15,295
Sales in the quarter	103,642	39,229	12,797	7,236	16,930
End-quarter stocks	324,091	116,619	23,149	37,801	42,487
<b>b. EQUITY</b>					
Purchases in the quarter	24,094	583	210	113	118
Sales in the quarter	25,781	566	269	151	105
End-quarter stocks	69,939	1,141	194	428	245
<b>c. BALANCED</b>					
Purchases in the quarter	10,475	1,668	406	549	583
Sales in the quarter	9,826	1,007	384	134	437
End-quarter stocks	30,390	6,616	794	1,449	3,890
<b>d. BOND</b>					
Purchases in the quarter	42,096	17,926	2,663	2,742	9,678
Sales in the quarter	43,587	20,774	3,699	3,768	11,426
End-quarter stocks	150,725	56,697	4,742	15,945	28,210
<b>e. LIQUIDITY</b>					
Purchases in the quarter	22,408	16,711	8,765	2,221	4,214
Sales in the quarter	18,905	15,482	7,817	2,994	4,388
End-quarter stocks	60,236	47,906	16,403	18,734	8,462
<b>f. FLEXIBLE</b>					
Purchases in the quarter	6,330	1,876	809	230	702
Sales in the quarter	5,543	1,400	628	189	575
End-quarter stocks	12,801	4,258	1,016	1,245	1,680

**Notes:**

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents. The portfolio stated at market values (ex coupon for debt securities), is that resulting at the end of the period, including transactions that have still to be settled.

## Collective investment undertakings

Other debt securities	of which:		Equity securities	of which:		Other securities
	in non-euro-area currencies			in non-euro-area currencies		
32,270	4,761		33,913	18,206		456
27,922	4,798		35,988	19,303		503
117,692	16,026		88,997	50,782		784
479	341		22,774	12,542		258
390	272		24,550	13,323		275
682	402		67,703	39,806		412
1,895	620		6,862	4,012		50
1,720	602		6,976	4,211		123
10,028	2,167		13,592	7,743		155
23,234	3,428		908	329		28
21,865	3,629		917	338		30
91,996	12,590		1,921	614		110
5,697	36		–	–		–
3,423	66		–	–		–
12,329	37		–	–		–
965	336		3,368	1,323		120
523	229		3,545	1,431		75
2,656	830		5,780	2,619		107

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

		SIMs		
		Oct. 2005	Nov. 2005	Dec. 2005
<b>a.</b>	<b>TOTAL</b>	<b>7,225</b>	<b>5,629</b>	<b>2,192</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	42	22	54
	Options bought	120	—	—
	Options sold	290	167	116
	Interest rate swaps	852	593	323
	Forward rate agreements	—	—	—
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	127	107	196
	Options bought	2,732	2,198	764
	Options sold	2,795	2,279	739
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	—	—	—
	Options sold	—	—	—
	Currency swaps	18	18	—
	Domestic currency swaps	—	—	—
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>249</b>	<b>246</b>	<b>..</b>

## Notes:

The data include transactions with non-residents and interbank transactions. Transactions "with exchange of capital" are valued at the agreed price, those "without exchange of capital", at their notional value. The transactions involving gold carried out by SIMs are included in the residual item "Other derivative instruments".

## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

Oct. 2005	Nov. 2005	Dec. 2005	Oct. 2005	Nov. 2005	Dec. 2005
<b>7,509,256</b>	<b>7,884,324</b>	<b>7,521,449</b>	<b>81,538</b>	<b>100,741</b>	<b>100,979</b>
323,618	324,104	274,755	31,713	42,904	47,467
729,629	765,254	760,424	615	695	884
809,614	838,324	815,781	1,892	2,322	2,444
4,526,677	4,787,634	4,604,397	38,561	44,045	41,870
445,747	483,639	446,404	1,627	1,815	1,459
13,522	11,687	4,637	–	–	–
173,693	174,923	156,362	2,639	2,821	2,381
226,258	222,114	210,119	1,813	2,037	1,704
87,445	97,355	87,182	509	1,249	185
98,965	106,447	95,086	542	1,197	845
48,807	48,207	44,610	1,603	1,616	1,690
5,200	5,213	4,919	–	–	–
<b>20,082</b>	<b>19,423</b>	<b>16,773</b>	<b>25</b>	<b>40</b>	<b>52</b>

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2005

4th quarter 2005		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	61,096	9,075	49,213	214	2,595	87
	Italian government securities	2,353	1,990	360	–	3	3
	<i>of which:</i> BOTs	5	–	5	–	–	–
	CCTs	533	442	88	–	3	..
	BTPs	1,679	1,432	247	–	–	2
	Other debt securities	20,661	6,029	14,413	101	117	74
	Equity securities	1,269	1,056	84	112	17	1
	Other securities	36,814	–	34,356	–	2,459	9

## Notes:

The data include transactions with non-residents and interbank transactions. Securities placed are valued at the placement price, those to be placed at the issue price. The data for SIMs do not include transactions involving warrants.

## **Information on customers**



TDB30100

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Central Credit Register  
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Sept. 2005	Dec. 2005	Sept. 2005	Dec. 2005	Sept. 2005	Dec. 2005
<b>a. NUMBER OF BORROWERS</b>	<b>3,261,424</b>	<b>3,359,854</b>	<b>2,938,625</b>	<b>2,985,406</b>	<b>519,928</b>	<b>582,266</b>
<i>of which: joint</i>	910,679	950,531	806,904	837,329	111,640	120,257
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,630,819	1,693,882	1,504,254	1,556,167	126,566	137,716
<i>used margin</i>	1,108,509	1,161,020	999,313	1,041,414	109,195	119,606
<i>overshoot</i>	32,128	28,537	29,864	26,155	2,264	2,382
<i>unused margin</i>	554,439	561,399	534,804	540,908	19,635	20,491
<i>of which: matched loans</i>						
<i>facilities granted</i>	292,081	300,977	262,085	268,788	29,996	32,189
<i>used margin</i>	140,328	151,254	123,087	131,176	17,241	20,078
<b>term loans</b>						
<i>facilities granted</i>	1,035,236	1,084,920	939,995	981,068	95,242	103,852
<i>used margin</i>	836,771	877,685	746,188	779,788	90,583	97,897
<b>revocable loans</b>						
<i>facilities granted</i>	303,502	307,985	302,175	306,310	1,328	1,675
<i>used margin</i>	131,410	132,081	130,039	130,450	1,371	1,631
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	162,661	164,806	160,677	162,215	1,984	2,592
<i>used margin</i>	123,339	124,331	121,361	121,876	1,978	2,455
<b>d. BAD DEBTS</b>	<b>86,468</b>	<b>89,726</b>	<b>55,945</b>	<b>46,019</b>	<b>30,523</b>	<b>43,708</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>1,727,215</b>	<b>1,760,648</b>	<b>1,580,216</b>	<b>1,593,514</b>	<b>196,923</b>	<b>221,160</b>
<i>of which: joint</i>	574,295	577,978	537,705	539,701	48,637	50,406
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>440,467</b>	<b>459,670</b>	<b>387,594</b>	<b>396,458</b>	<b>52,874</b>	<b>63,213</b>

**Notes:**

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2005

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
<b>a. ITALY</b>	<b>1,511,081</b>	<b>823,360</b>	<b>1,012,029</b>	<b>416,001</b>	<b>16,563</b>	<b>396,429</b>
General government	86,425	23,775	53,815	6,342	296	903
Financial companies	218,516	164,199	141,801	102,988	1,704	7,481
Non-financial companies	966,714	583,961	599,003	275,579	12,590	212,004
<i>of which:</i> industry	377,960	261,669	206,857	109,567	6,151	46,870
building	109,423	57,337	75,153	31,402	558	39,959
services	464,837	257,016	305,962	129,931	5,803	119,857
Producer households	54,301	21,834	45,450	13,406	401	28,288
Consumer households and nec	182,199	28,446	169,824	17,298	1,554	146,230
<b>b. NORTH-WEST ITALY</b>	<b>632,579</b>	<b>362,638</b>	<b>405,926</b>	<b>174,782</b>	<b>6,380</b>	<b>144,914</b>
General government	17,692	7,968	9,424	1,320	67	283
Financial companies	134,197	102,429	82,020	57,653	1,022	5,333
Non-financial companies	397,549	235,026	238,900	105,648	4,512	77,118
<i>of which:</i> industry	157,040	105,950	86,157	42,799	2,223	19,392
building	33,472	17,376	23,087	9,235	129	12,197
services	204,279	110,179	127,565	52,707	2,142	44,545
Producer households	15,993	6,244	13,409	3,817	100	8,479
Consumer households and nec	65,978	10,348	61,521	6,230	667	53,210
<b>c. NORTH-EAST ITALY</b>	<b>373,508</b>	<b>216,878</b>	<b>249,313</b>	<b>109,951</b>	<b>5,052</b>	<b>102,206</b>
General government	9,178	3,626	5,520	880	–	106
Financial companies	33,007	21,112	20,817	15,190	270	862
Non-financial companies	266,221	175,106	164,807	83,351	4,009	56,565
<i>of which:</i> industry	116,350	84,977	64,508	36,104	2,253	13,532
building	32,541	18,968	21,307	10,176	231	10,356
services	111,804	67,706	75,201	35,295	1,488	31,008
Producer households	17,141	7,448	14,249	4,685	218	8,475
Consumer households and nec	47,247	9,357	43,312	5,715	550	35,793
<b>d. CENTRAL ITALY</b>	<b>347,516</b>	<b>167,211</b>	<b>239,565</b>	<b>89,199</b>	<b>3,394</b>	<b>91,604</b>
General government	47,148	6,173	31,171	1,901	229	455
Financial companies	46,056	37,102	35,125	27,613	411	1,069
Non-financial companies	201,537	114,191	124,553	53,548	2,483	49,394
<i>of which:</i> industry	71,060	49,292	34,138	19,406	1,312	6,905
building	27,189	12,989	19,027	7,415	90	10,632
services	99,867	50,513	68,543	25,836	1,063	30,199
Producer households	10,715	3,802	9,267	2,426	62	6,120
Consumer households and nec	41,717	5,863	39,148	3,668	207	34,338

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
<b>e. SOUTHERN ITALY</b>	<b>110,828</b>	<b>54,714</b>	<b>82,146</b>	<b>30,193</b>	<b>1,340</b>	<b>39,266</b>
General government	8,793	3,411	5,585	1,021	–	32
Financial companies	4,326	2,979	3,026	2,059	..	187
Non-financial companies	71,629	43,362	49,634	24,200	1,205	19,383
<i>of which: industry</i>	<i>25,480</i>	<i>16,612</i>	<i>16,658</i>	<i>8,849</i>	<i>284</i>	<i>4,887</i>
building	11,400	6,022	8,107	3,403	97	4,490
services	33,176	19,857	23,554	11,345	822	9,366
Producer households	6,858	2,903	5,617	1,677	17	3,516
Consumer households and nec	18,713	1,904	17,862	1,162	118	15,850
<b>f. ISLANDS</b>	<b>46,649</b>	<b>21,919</b>	<b>35,080</b>	<b>11,877</b>	<b>396</b>	<b>18,439</b>
General government	3,615	2,597	2,115	1,219	–	26
Financial companies	929	576	813	473	..	31
Non-financial companies	29,779	16,276	21,109	8,833	381	9,543
<i>of which: industry</i>	<i>8,031</i>	<i>4,838</i>	<i>5,395</i>	<i>2,409</i>	<i>79</i>	<i>2,155</i>
building	4,820	1,982	3,626	1,174	11	2,285
services	15,710	8,761	11,098	4,748	290	4,739
Producer households	3,594	1,437	2,908	801	3	1,698
Consumer households and nec	8,544	974	7,982	523	11	7,039

Notes:

## Distribution by total credit granted

TDB30118

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

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

## December 2005

	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
Number of borrowers	1,084,918	643,714	215,521	124,532	91,448	33,314	26,871	5,518
Facilities granted	104,450	106,790	74,025	86,517	140,680	115,161	266,271	747,680
Used margin	97,364	95,595	56,920	62,580	98,664	78,434	172,261	459,550
<i>of which:</i> backed by real security	83,284	75,334	30,328	26,550	38,603	28,812	55,084	78,185
Unused margin	8,169	12,474	18,578	25,623	44,529	38,602	97,898	296,710
Overshoot	1,083	1,279	1,473	1,686	2,514	1,874	3,887	8,580

Note:

## Distribution by total credit used

TDB30125	Banks							
Source: Central Credit Register Stocks in millions of euros Size classes in euros								
December 2005	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
Number of borrowers	927,948	568,644	170,219	88,734	60,333	20,715	15,044	2,767
Facilities granted	99,032	110,889	80,257	89,036	135,095	106,160	226,742	588,540
Used margin	89,693	94,177	58,625	61,830	92,387	71,503	147,270	385,992
<i>of which: backed by real security</i>	75,277	71,415	30,907	28,007	39,893	28,734	53,033	65,598
Unused margin	10,584	18,458	23,442	29,257	45,637	36,809	83,911	210,736
Overshoot	1,244	1,745	1,810	2,050	2,929	2,151	4,439	8,188

Notes:

## Distribution by type of transaction and total credit granted

TDB30135		Banks							
Source: Central Credit Register Stocks in millions of euros Size classes in euros									
December 2005		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. SHORT-TERM LOANS: in euros</b>									
Facilities granted		14,321	22,801	34,923	47,180	77,885	65,153	152,797	392,188
Used margin		7,207	11,768	18,089	24,687	40,402	33,152	71,929	192,282
of which: backed by real security		714	1,385	2,241	3,091	5,382	4,128	6,865	9,077
Overshoot		778	915	1,123	1,299	1,942	1,289	2,530	5,176
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>									
Facilities granted		113	245	415	662	1,289	1,211	3,198	5,980
Used margin		109	245	413	638	1,234	1,161	3,083	5,018
of which: backed by real security		17	39	75	120	206	188	340	270
Overshoot		8	23	36	46	76	72	315	517
<b>c. MEDIUM AND LONG-TERM LOANS: in euros</b>									
Facilities granted		80,651	77,653	34,975	32,142	48,067	37,583	81,053	287,419
Used margin		80,330	76,949	34,151	30,720	44,608	34,037	72,080	214,723
of which: backed by real security		73,656	68,922	27,166	22,966	32,686	23,970	46,741	61,386
Overshoot		281	334	300	291	436	329	600	1,851
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>									
Facilities granted		247	199	132	163	266	255	477	3,518
Used margin		247	201	133	168	267	256	455	2,821
of which: backed by real security		227	151	44	31	65	99	196	1,319
Overshoot		2	3	3	7	6	6	7	82

Note:



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

TDB30145

Banks

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

## December 2005

	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	989,309	607,434	205,533	115,718	83,048	30,155	24,063	4,908
Facilities granted	95,332	100,898	70,445	80,147	127,506	104,201	237,525	689,104
Used margin	87,893	89,163	52,786	56,213	86,510	68,606	147,547	414,843
<b>b. PIEMONTE</b>								
Number of borrowers	82,783	44,684	15,001	8,212	5,822	2,071	1,699	348
Facilities granted	7,930	7,413	5,131	5,699	8,973	7,118	16,799	51,361
Used margin	7,302	6,417	3,697	3,855	5,783	4,495	9,876	29,162
<b>c. VALLE D'AOSTA</b>								
Number of borrowers	2,010	1,309	470	241	119	39	30	9
Facilities granted	194	221	160	166	178	137	265	1,081
Used margin	170	188	115	106	119	89	179	850
<b>d. LIGURIA</b>								
Number of borrowers	25,562	15,422	4,771	2,200	1,463	529	425	84
Facilities granted	2,460	2,559	1,626	1,509	2,234	1,837	4,372	6,905
Used margin	2,288	2,317	1,261	1,082	1,514	1,191	2,613	3,960
<b>e. LOMBARDY</b>								
Number of borrowers	236,872	147,546	47,130	28,028	21,004	8,019	6,950	1,711
Facilities granted	22,958	24,307	16,179	19,423	32,469	27,813	69,715	281,759
Used margin	21,353	21,612	11,858	13,116	21,109	17,452	41,594	166,703
<b>f. TRENTINO-ALTO ADIGE</b>								
Number of borrowers	23,584	20,724	9,301	5,194	3,551	1,223	797	113
Facilities granted	2,282	3,552	3,167	3,590	5,411	4,207	7,310	7,940
Used margin	1,883	2,911	2,434	2,719	4,004	3,107	4,927	4,432
<b>g. VENETO</b>								
Number of borrowers	100,511	66,065	24,300	14,808	11,086	3,989	3,111	534
Facilities granted	9,741	10,944	8,381	10,269	17,002	13,719	30,413	42,770
Used margin	8,946	9,592	6,238	7,171	11,498	8,947	18,510	24,139
<b>h. FRIULI-VENEZIA GIULIA</b>								
Number of borrowers	25,465	13,095	4,707	2,753	2,059	754	591	89
Facilities granted	2,446	2,165	1,620	1,915	3,176	2,589	5,722	7,624
Used margin	2,279	1,886	1,216	1,326	2,069	1,656	3,296	4,377
<b>i. EMILIA-ROMAGNA</b>								
Number of borrowers	97,678	67,135	23,992	14,035	10,646	3,934	3,135	639
Facilities granted	9,460	11,170	8,249	9,731	16,348	13,624	31,163	63,923
Used margin	8,505	9,699	5,879	6,408	10,448	8,560	18,433	39,528
<b>l. MARCHE</b>								
Number of borrowers	31,294	19,516	7,694	4,477	2,962	1,068	726	105
Facilities granted	3,024	3,253	2,660	3,107	4,556	3,714	7,106	9,510
Used margin	2,739	2,830	1,966	2,170	3,127	2,422	4,488	5,855

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

TDB30145		Banks						
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000 more than
m.	<b>TUSCANY</b>							
	Number of borrowers	71,256	50,281	17,238	9,722	6,775	2,398	264
	Facilities granted	6,906	8,415	5,940	6,754	10,306	8,294	30,463
	Used margin	6,358	7,541	4,671	5,014	7,394	5,700	21,204
n.	<b>UMBRIA</b>							
	Number of borrowers	14,382	7,914	3,277	1,807	1,266	440	52
	Facilities granted	1,372	1,335	1,124	1,251	1,933	1,533	3,505
	Used margin	1,272	1,183	904	967	1,431	1,067	2,327
o.	<b>LAZIO</b>							
	Number of borrowers	92,173	61,056	16,368	7,308	4,931	1,827	493
	Facilities granted	8,889	10,175	5,490	5,011	7,538	6,297	139,701
	Used margin	8,501	9,440	4,433	3,720	5,553	4,521	83,799
p.	<b>ABRUZZO</b>							
	Number of borrowers	17,195	8,496	3,284	1,814	1,332	484	68
	Facilities granted	1,642	1,417	1,136	1,268	2,054	1,668	4,379
	Used margin	1,504	1,218	835	899	1,440	1,151	2,562
q.	<b>MOLISE</b>							
	Number of borrowers	2,537	1,324	538	276	208	75	7
	Facilities granted	241	224	187	191	322	248	779
	Used margin	218	188	134	140	216	161	469
r.	<b>CAMPANIA</b>							
	Number of borrowers	47,222	26,284	8,219	4,305	2,942	1,083	134
	Facilities granted	4,525	4,362	2,808	2,961	4,523	3,770	15,972
	Used margin	4,203	3,909	2,170	2,182	3,257	2,709	11,131
s.	<b>PUGLIA</b>							
	Number of borrowers	40,342	18,988	6,210	3,420	2,282	788	83
	Facilities granted	3,840	3,130	2,126	2,376	3,488	2,704	5,584
	Used margin	3,574	2,802	1,608	1,708	2,456	1,877	3,463
t.	<b>BASILICATA</b>							
	Number of borrowers	3,786	1,984	771	500	346	99	13
	Facilities granted	356	333	265	347	537	339	999
	Used margin	323	287	197	243	371	227	857
u.	<b>CALABRIA</b>							
	Number of borrowers	12,893	6,962	2,482	1,380	818	249	24
	Facilities granted	1,222	1,166	850	944	1,230	862	3,017
	Used margin	1,108	1,009	636	694	902	618	2,026
v.	<b>SICILY</b>							
	Number of borrowers	44,608	20,898	7,053	3,713	2,512	784	91
	Facilities granted	4,216	3,472	2,415	2,567	3,827	2,703	7,672
	Used margin	3,837	2,978	1,781	1,833	2,723	1,879	5,256
z.	<b>SARDINIA</b>							
	Number of borrowers	17,156	7,751	2,727	1,525	924	302	47
	Facilities granted	1,628	1,284	931	1,068	1,405	1,027	4,161
	Used margin	1,530	1,157	755	860	1,096	776	2,742

Note:

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

December 2005

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,883,332</b>	<b>1,311,711</b>	<b>33,378</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>89,750</b>	<b>56,975</b>	<b>1,293</b>
	Central government	34,993	22,703	161
	Local government	54,594	34,265	1,131
	Social security funds	163	7	..
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>344,782</b>	<b>237,687</b>	<b>7,653</b>
	Monetary financial institutions	122,164	92,313	4,095
	Other financial intermediaries	190,131	129,731	2,701
	Financial auxiliaries	30,437	14,694	794
	Insurance companies and pension funds	2,050	950	63
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>1,074,345</b>	<b>690,899</b>	<b>18,266</b>
	Public companies	18,714	6,169	193
	Private companies	946,775	603,927	15,917
	Associations of non-financial companies	2,985	1,851	48
	Craft non-financial quasi-companies	38,329	27,558	707
	Other non-financial quasi-companies	67,541	51,395	1,400
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>248,381</b>	<b>228,199</b>	<b>3,778</b>
	Producer households	59,294	49,494	1,535
	Consumer households	189,087	178,705	2,243
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>8,867</b>	<b>6,549</b>	<b>279</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>113,353</b>	<b>88,565</b>	<b>2,042</b>
	General government	1,823	840	34
	Monetary financial institutions	68,008	58,966	739
	Other financial institutions	21,518	14,605	854
	Non-financial companies	20,424	13,274	337
	Households	940	797	30
	Non-profit institutions serving households	13	10	..
	International organizations and other institutions	626	74	48
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>174</b>	<b>96</b>	<b>3</b>

## Notes:

The data include transactions with non-resident customers and interbank transactions.

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,745,183</b>	<b>1,191,573</b>	<b>30,856</b>	<b>138,149</b>	<b>120,138</b>	<b>2,522</b>
<b>86,425</b>	<b>53,815</b>	<b>1,168</b>	<b>3,325</b>	<b>3,161</b>	<b>124</b>
34,761	22,423	96	231	280	65
51,502	31,386	1,071	3,092	2,879	59
162	6	..	1	1	..
<b>340,247</b>	<b>233,677</b>	<b>7,474</b>	<b>4,535</b>	<b>4,010</b>	<b>179</b>
121,732	91,877	4,050	433	436	45
188,212	128,294	2,569	1,919	1,437	132
28,284	12,587	792	2,153	2,107	2
2,020	920	63	30	30	..
<b>966,714</b>	<b>599,003</b>	<b>16,319</b>	<b>107,631</b>	<b>91,897</b>	<b>1,946</b>
18,106	5,725	190	609	445	4
851,846	523,454	14,060	94,930	80,473	1,857
2,506	1,493	48	479	358	1
33,557	23,095	682	4,773	4,463	24
60,700	45,237	1,339	6,841	6,158	61
<b>227,990</b>	<b>209,040</b>	<b>3,644</b>	<b>20,391</b>	<b>19,159</b>	<b>133</b>
54,301	45,450	1,473	4,993	4,045	62
173,689	163,591	2,172	15,398	15,114	71
<b>8,340</b>	<b>6,140</b>	<b>257</b>	<b>527</b>	<b>408</b>	<b>22</b>
<b>111,995</b>	<b>87,333</b>	<b>1,930</b>	<b>1,358</b>	<b>1,232</b>	<b>112</b>
1,809	825	34	14	14	..
68,008	58,870	644	1	96	95
21,410	14,518	854	108	87	..
19,292	12,323	322	1,132	950	15
846	721	28	94	76	2
13	10	..	–	–	–
617	66	48	9	8	..
<b>171</b>	<b>92</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>..</b>

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

December 2005

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,133,640</b>	<b>740,394</b>	<b>19,801</b>
	Agricultural, forestry and fishery products	28,703	23,745	793
	Fuel and power products	50,576	25,919	696
	Ores and metals	18,225	9,944	270
	Non-metallic minerals and products	27,637	15,744	336
	Chemical products	21,988	11,094	236
	Metal products, except transport equipment	45,712	28,044	643
	Agricultural and industrial machinery	44,676	25,303	609
	Office and data processing machines, etc.	7,233	4,220	123
	Electrical goods	28,215	16,003	475
	Transport equipment	19,904	11,252	700
	Food and tobacco products	43,036	26,683	708
	Textiles, clothing and footwear	46,216	26,375	846
	Paper and paper products	25,065	16,457	337
	Rubber and plastic products	18,366	11,245	230
	Other manufactured products	30,436	19,854	631
	Building and construction	126,240	89,269	3,131
	Wholesale and retail trade services, recovery and repair services	185,992	114,423	2,971
	Lodging and catering services	29,564	25,327	616
	Inland transport services	20,220	15,210	322
	Maritime and air transport services	9,651	6,920	214
	Auxiliary transport services	16,105	10,672	188
	Communication services	30,921	19,267	114
	Other market services	258,958	187,424	4,612

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,021,015</b>	<b>644,452</b>	<b>17,792</b>	<b>112,625</b>	<b>95,942</b>	<b>2,008</b>
27,934	23,096	781	768	649	12
49,160	24,679	678	1,416	1,241	18
16,422	8,535	265	1,803	1,409	4
25,618	13,986	317	2,019	1,758	20
20,215	9,771	211	1,773	1,323	25
39,308	22,391	600	6,404	5,652	42
39,087	20,512	596	5,588	4,791	14
6,197	3,470	114	1,037	750	9
23,806	12,631	449	4,409	3,372	26
16,512	8,458	253	3,392	2,793	447
40,574	24,661	676	2,463	2,022	33
43,125	23,687	816	3,091	2,688	31
22,095	13,781	304	2,970	2,676	34
15,972	9,139	207	2,394	2,106	23
28,072	17,794	615	2,363	2,061	16
116,448	80,621	2,581	9,792	8,648	550
165,871	98,679	2,826	20,120	15,744	145
27,517	23,451	588	2,047	1,876	28
16,291	11,587	278	3,930	3,623	44
8,559	6,029	199	1,093	890	15
13,483	8,239	176	2,622	2,433	12
29,768	18,186	105	1,153	1,081	9
228,979	161,068	4,159	29,980	26,356	452

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

TDB30155		Banks						
Source: Central Credit Register								
Stocks in millions of euros								
Size classes in euros								
December 2005	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	989,309	607,434	205,533	115,718	83,048	30,155	24,063	4,908
Facilities granted	95,332	100,898	70,445	80,147	127,506	104,201	237,525	689,104
Used margin	87,893	89,163	52,786	56,213	86,510	68,606	147,547	414,843
<b>b. GENERAL GOVERNMENT</b>								
Number of borrowers	568	1,106	1,186	1,108	960	431	517	293
Facilities granted	56	203	425	785	1,511	1,508	6,126	75,808
Used margin	39	121	237	430	830	972	3,091	48,005
<b>c. FINANCIAL COMPANIES</b>								
Number of borrowers	837	759	593	390	484	254	419	408
Facilities granted	81	133	199	266	772	884	4,612	211,560
Used margin	52	97	141	177	601	621	2,776	136,968
<b>d. NON-FINANCIAL COMPANIES</b>								
Number of borrowers	119,701	125,813	115,641	90,182	72,834	27,967	22,528	4,146
Facilities granted	11,428	22,505	40,774	63,065	112,699	96,824	221,569	396,745
Used margin	7,799	15,606	27,642	42,683	75,223	63,155	137,775	226,302
<i>of which: industry</i>								
Number of borrowers	30,442	33,134	33,086	27,821	23,510	10,057	9,280	1,896
Facilities granted	2,905	5,972	11,794	19,626	36,723	35,142	93,733	171,849
Used margin	1,821	3,818	7,232	11,852	21,620	20,046	51,912	88,031
<i>of which: building</i>								
Number of borrowers	16,139	19,033	19,845	16,294	13,248	4,534	2,959	338
Facilities granted	1,546	3,418	6,979	11,340	20,307	15,559	27,467	22,666
Used margin	989	2,326	4,809	7,981	14,456	11,036	18,641	14,314
<i>of which: services</i>								
Number of borrowers	70,596	70,880	60,199	44,142	34,492	12,693	9,791	1,873
Facilities granted	6,735	12,619	21,116	30,748	53,214	43,747	95,802	200,133
Used margin	4,806	9,067	14,905	21,749	37,190	30,253	63,798	122,597
<b>e. PRODUCER HOUSEHOLDS</b>								
Number of borrowers	104,385	79,531	32,002	12,019	4,626	711	169	3
Facilities granted	10,017	13,621	10,851	8,145	6,634	2,334	1,370	88
Used margin	8,661	11,799	8,785	6,476	5,300	1,883	1,172	74
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Number of borrowers	755,582	395,254	54,849	11,718	4,082	778	424	56
Facilities granted	72,964	63,600	17,781	7,689	5,809	2,602	3,800	4,484
Used margin	70,664	60,800	15,641	6,295	4,500	1,944	2,710	3,470

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
December 2005		General govern- ment	Financial companies	Non- financial companies	of which:			Producer households
					industry	building	services	Consumer households
<b>a. ITALY</b>								
Number of borrowers		16	829	109,935	32,198	15,595	59,583	96,164
Bad debts		15	587	27,878	9,770	5,438	11,672	6,158
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers		–	309	28,194	8,865	3,184	15,866	19,384
Bad debts		–	174	6,826	2,797	837	3,102	1,057
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers		–	149	20,297	6,808	2,428	10,700	13,864
Bad debts		–	53	5,093	2,090	777	2,083	866
<b>d. CENTRAL ITALY</b>								
Number of borrowers		2	222	29,580	8,305	4,491	16,287	20,560
Bad debts		..	247	8,984	2,605	2,172	3,976	1,414
<b>e. SOUTHERN ITALY</b>								
Number of borrowers		14	84	20,348	5,898	3,343	10,192	25,356
Bad debts		15	52	4,649	1,726	1,023	1,574	1,624
<b>f. ISLANDS</b>								
Number of borrowers		–	65	11,516	2,322	2,149	6,538	17,000
Bad debts		–	61	2,325	551	629	937	1,197

Notes:

## Distribution by customer branch of economic activity

TDB30220		Banks
Source: Central Credit Register Stocks in millions of euros		
December 2005	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>206,099</b>	<b>34,035</b>
Agricultural, forestry and fishery products	12,299	2,068
Fuel and power products	352	30
Ores and metals	650	230
Non-metallic minerals and products	3,013	587
Chemical products	1,148	365
Metal products, except transport equipment	5,820	1,254
Agricultural and industrial machinery	3,121	863
Office and data processing machines, etc.	1,404	191
Electrical goods	3,445	695
Transport equipment	1,544	443
Food and tobacco products	6,629	2,001
Textiles, clothing and footwear	11,537	2,096
Paper and paper products	2,760	518
Rubber and plastic products	1,703	419
Other manufactured products	7,580	1,154
Building and construction	30,252	6,531
Wholesale and retail trade services, recovery and repair services	63,080	6,943
Lodging and catering services	13,728	1,146
Inland transport services	6,722	552
Maritime and air transport services	165	288
Auxiliary transport services	2,089	516
Communication services	508	56
Other market services	26,550	5,089

Notes:

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

TDB30230

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

Source: Central Credit Register  
Stocks in millions of euros

December 2005

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>89,823</b>	<b>46,112</b>	<b>43,711</b>
<b>b. GENERAL GOVERNMENT</b>	<b>18</b>	<b>15</b>	<b>3</b>
Central government	1	..	1
Local government	17	15	2
Social security funds	–	–	–
<b>c. FINANCIAL COMPANIES</b>	<b>1,581</b>	<b>588</b>	<b>993</b>
Monetary financial institutions	1	1	–
Other financial intermediaries	1,411	546	865
Financial auxiliaries	163	38	125
Insurance companies and pension funds	6	4	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>56,511</b>	<b>27,878</b>	<b>28,633</b>
Public companies	137	84	53
Private companies	46,433	22,870	23,564
Associations of non-financial companies	230	87	143
Craft non-financial quasi-companies	2,276	1,345	930
Other non-financial quasi-companies	7,434	3,491	3,943
<b>e. HOUSEHOLDS</b>	<b>29,137</b>	<b>15,817</b>	<b>13,319</b>
Producer households	12,159	6,158	6,001
Consumer households	16,978	9,659	7,318
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>229</b>	<b>150</b>	<b>80</b>
<b>g. REST OF THE WORLD</b>	<b>1,252</b>	<b>1,060</b>	<b>192</b>
General government	1	1	–
Monetary financial institutions	166	106	59
Other financial institution	372	362	9
Non-financial companies	664	553	111
Households	50	38	12
Non-profit institutions serving households	–	–	–
International organizations and other institutions	..	..	–
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>4</b>	<b>3</b>	<b>1</b>

## Notes:

The data include transactions with non-resident customers and interbank transactions.

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 4th quarter 2005

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>50,226</b>	<b>1,795</b>	<b>54,342</b>	<b>1,187</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>12,702</b>	<b>677</b>	<b>13,339</b>	<b>341</b>
	Piedmont	4,076	158	3,811	104
	Valle d'Aosta	99	4	77	2
	Liguria	1,303	36	1,291	22
	Lombardy	7,224	479	8,160	214
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>8,876</b>	<b>356</b>	<b>9,874</b>	<b>165</b>
	Trentino-Alto Adige	521	30	530	25
	Veneto	4,133	161	4,658	65
	Friuli-Venezia Giulia	947	29	1,182	13
	Emilia-Romagna	3,275	136	3,504	62
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>10,608</b>	<b>364</b>	<b>11,170</b>	<b>297</b>
	Marche	1,147	39	1,877	37
	Tuscany	3,372	124	2,961	60
	Umbria	505	16	489	28
	Lazio	5,584	184	5,843	172
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>11,921</b>	<b>276</b>	<b>12,867</b>	<b>268</b>
	Abruzzo	1,055	25	1,159	32
	Molise	213	4	226	5
	Campania	5,139	118	5,450	94
	Puglia	3,391	72	3,809	79
	Basilicata	341	10	275	17
	Calabria	1,782	45	1,948	41
<b>f.</b>	<b>ISLANDS</b>	<b>6,119</b>	<b>123</b>	<b>7,092</b>	<b>114</b>
	Sicily	4,993	87	6,313	95
	Sardinia	1,126	35	779	19

## Notes:

The bad debts deleted in the quarter include the positions written off.

## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in millions of euros

## 4th quarter 2005

	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>50,226</b>	<b>1,795</b>	<b>54,342</b>	<b>1,187</b>
General government	–	–	2	..
Financial companies	47	21	43	1
Non-financial companies	6,528	977	5,797	375
<i>of which: industry</i>	<i>1,719</i>	<i>342</i>	<i>1,453</i>	<i>77</i>
building	811	122	726	64
services	3,885	492	3,471	212
Producer households	6,263	221	6,616	209
Consumer households and nec	36,893	566	41,173	585

## Notes:

The bad debts deleted in the quarter include the positions written off.

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

TDC30032				Banks					
Source: Central Credit Register Stocks in millions of euros									
December 2005		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Bad debts (gross of writeoffs)	15	958	36,611	13,512	6,984	14,879	6,689	10,304
	of which: backed by real security	10	82	7,402	2,405	1,768	2,911	1,519	2,819
b.	NORTH-WEST ITALY								
	Bad debts (gross of writeoffs)	—	334	9,333	4,027	1,070	4,128	1,102	2,314
	of which: backed by real security	—	25	1,754	615	274	832	285	775
c.	NORTH-EAST ITALY								
	Bad debts (gross of writeoffs)	—	116	6,994	3,165	968	2,667	929	1,464
	of which: backed by real security	—	10	1,340	457	218	610	230	412
d.	CENTRAL ITALY								
	Bad debts (gross of writeoffs)	..	349	11,413	3,456	2,766	4,923	1,539	2,656
	of which: backed by real security	—	42	2,296	609	721	904	421	819
e.	SOUTHERN ITALY								
	Bad debts (gross of writeoffs)	15	88	5,698	2,135	1,255	1,923	1,736	2,179
	of which: backed by real security	10	4	1,442	578	340	421	397	536
f.	ISLANDS								
	Bad debts (gross of writeoffs)	—	71	3,173	730	925	1,238	1,383	1,691
	of which: backed by real security	—	1	569	146	215	144	187	276

Notes:

## Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
December 2005	Bad debts (gross of writeoffs)	of which: backed by real security
<b>a. TOTAL</b>	<b>43,299</b>	<b>8,921</b>
Agricultural, forestry and fishery products	2,345	679
Fuel and power products	41	4
Ores and metals	298	54
Non-metallic minerals and products	757	193
Chemical products	527	99
Metal products, except transport equipment	1,776	333
Agricultural and industrial machinery	1,228	171
Office and data processing machines, etc.	269	30
Electrical goods	961	119
Transport equipment	640	142
Food and tobacco products	2,650	530
Textiles, clothing and footwear	2,884	486
Paper and paper products	659	105
Rubber and plastic products	547	102
Other manufactured products	1,446	267
Building and construction	8,222	2,027
Wholesale and retail trade services, recovery and repair services	8,878	1,355
Lodging and catering services	1,262	426
Inland transport services	652	128
Maritime and air transport services	423	54
Auxiliary transport services	648	116
Communication services	65	5
Other market services	6,120	1,498

Notes:

## Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register  
Stocks in millions of euros

December 2005

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>121,876</b>	<b>77,042</b>	<b>44,834</b>
<i>of which:</i> in non-euro-area currencies	17,224	9,857	7,368
General government	1,304	536	768
Financial companies	14,104	7,009	7,096
Non-financial companies	89,735	63,986	25,749
<i>of which:</i> industry	36,636	27,278	9,358
building	14,550	12,454	2,096
services	37,907	23,860	14,047
Producer households	1,358	920	438
Consumer households and nec	3,437	2,027	1,411
Rest of the world	11,937	2,565	9,372

## Notes:

The data include transactions with non-resident customers. The data refer to the "used" margin of the guarantees granted.

## Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register  
Stocks in millions of euros

December 2005		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>110,009</b>	<b>74,526</b>	<b>35,483</b>
b.	<b>NORTH-WEST ITALY</b>	<b>46,311</b>	<b>33,496</b>	<b>12,815</b>
	Piedmont	5,744	4,114	1,630
	Valle d'Aosta	176	115	61
	Liguria	2,638	2,433	205
	Lombardy	37,754	26,834	10,920
c.	<b>NORTH-EAST ITALY</b>	<b>26,514</b>	<b>19,504</b>	<b>7,010</b>
	Trentino-Alto Adige	3,387	2,617	770
	Veneto	6,368	4,609	1,759
	Friuli-Venezia Giulia	3,330	2,640	690
	Emilia-Romagna	13,429	9,638	3,791
d.	<b>CENTRAL ITALY</b>	<b>29,320</b>	<b>16,066</b>	<b>13,254</b>
	Marche	1,160	860	300
	Tuscany	5,856	3,151	2,706
	Umbria	774	381	393
	Lazio	21,530	11,674	9,856
e.	<b>SOUTHERN ITALY</b>	<b>5,417</b>	<b>3,928</b>	<b>1,489</b>
	Abruzzo	605	368	237
	Molise	127	78	49
	Campania	2,815	2,315	500
	Puglia	1,287	814	474
	Basilicata	160	119	40
	Calabria	423	234	189
f.	<b>ISLANDS</b>	<b>2,446</b>	<b>1,532</b>	<b>914</b>
	Sicily	1,678	1,108	569
	Sardinia	769	424	345

## Notes:

The data refer to the "used" margin of the guarantees granted.

## Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2005

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>91,094</b>	<b>64,906</b>	<b>26,187</b>
Agricultural, forestry and fishery products	1,032	620	411
Fuel and power products	7,658	3,885	3,773
Ores and metals	923	816	107
Non-metallic minerals and products	1,311	860	451
Chemical products	1,632	1,131	501
Metal products, except transport equipment	2,182	1,800	381
Agricultural and industrial machinery	7,671	6,991	680
Office and data processing machines, etc.	916	796	120
Electrical goods	3,346	2,750	596
Transport equipment	4,957	4,395	563
Food and tobacco products	2,168	1,344	824
Textiles, clothing and footwear	1,686	1,371	314
Paper and paper products	1,093	396	697
Rubber and plastic products	470	315	155
Other manufactured products	768	516	252
Building and construction	14,734	12,597	2,136
Wholesale and retail trade services, recovery and repair services	11,351	8,339	3,012
Lodging and catering services	1,385	906	480
Inland transport services	1,746	1,015	731
Maritime and air transport services	441	366	74
Auxiliary transport services	1,488	1,110	378
Communication services	4,294	945	3,348
Other market services	17,840	11,640	6,200

## Notes:

The data refer to the "used" margin of the guarantees granted.

## Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register  
Stocks in millions of euros

December 2005		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>87,903</b>	<b>79,110</b>	<b>521</b>
	<i>of which: transactions of financial intermediaries</i>	<i>71,147</i>	<i>65,648</i>	<i>377</i>
	Agricultural, forestry and fishery products	526	419	2
	Fuel and power products	731	632	3
	Ores and metals	864	739	3
	Non-metallic minerals and products	2,064	1,830	9
	Chemical products	1,233	1,120	12
	Metal products, except transport equipment	6,221	5,658	33
	Agricultural and industrial machinery	4,294	3,891	15
	Office and data processing machines, etc.	489	446	4
	Electrical goods	1,964	1,708	15
	Transport equipment	1,743	1,336	6
	Food and tobacco products	1,927	1,625	17
	Textiles, clothing and footwear	2,926	2,662	23
	Paper and paper products	3,135	2,856	32
	Rubber and plastic products	2,263	2,010	10
	Other manufactured products	2,565	2,301	10
	Building and construction	8,517	7,684	39
	Wholesale and retail trade services, recovery and repair services	12,937	11,533	51
	Lodging and catering services	2,102	1,836	12
	Inland transport services	3,739	3,503	42
	Maritime and air transport services	1,017	859	16
	Auxiliary transport services	1,244	1,150	8
	Communication services	239	223	3
	Other market services	25,162	23,088	152

Notes:

## Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register  
Stocks in millions of euros

December 2005

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>91,363</b>	<b>82,355</b>	<b>572</b>
<i>of which: transactions of financial intermediaries</i>	73,880	68,214	422
Piedmont	7,236	6,234	33
Valle d'Aosta	198	161	2
Liguria	1,577	1,443	25
Lombardy	28,587	26,144	186
Trentino-Alto Adige	2,369	2,155	4
Veneto	13,195	11,616	50
Friuli-Venezia Giulia	2,335	2,020	9
Emilia-Romagna	10,223	9,243	32
Marche	2,967	2,696	20
Tuscany	5,495	4,775	37
Umbria	863	776	7
Lazio	8,150	7,682	80
Abruzzo	1,143	1,036	16
Molise	126	105	2
Campania	2,427	2,280	25
Puglia	1,416	1,254	11
Basilicata	129	119	3
Calabria	599	494	8
Sicily	1,287	1,156	16
Sardinia	1,042	966	8

Notes:

## Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register  
Stocks in millions of euros

## December 2005

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>27,698</b>	<b>12,692</b>	<b>15,006</b>	<b>31,556</b>	<b>20,889</b>
<i>of which: transactions of financial intermediaries</i>	25,226	10,999	14,227	26,911	18,702
Agricultural, forestry and fishery products	81	70	11	112	65
Fuel and power products	642	120	522	774	635
Ores and metals	782	291	492	1,080	779
Non-metallic minerals and products	273	100	173	287	170
Chemical products	484	180	305	697	305
Metal products, except transport equipment	1,240	794	446	1,373	858
Agricultural and industrial machinery	1,372	512	860	1,856	1,336
Office and data processing machines, etc.	455	150	305	600	390
Electrical goods	1,963	645	1,318	2,733	1,955
Transport equipment	2,072	571	1,501	2,223	1,877
Food and tobacco products	835	471	364	760	517
Textiles, clothing and footwear	561	359	202	670	402
Paper and paper products	356	183	173	472	311
Rubber and plastic products	516	288	229	455	302
Other manufactured products	219	140	80	344	171
Building and construction	1,484	1,169	315	2,599	1,279
Wholesale and retail trade services, recovery and repair services	7,289	3,050	4,239	6,568	4,171
Lodging and catering services	96	76	20	132	81
Inland transport services	329	260	70	394	243
Maritime and air transport services	116	78	38	200	157
Auxiliary transport services	216	154	62	283	170
Communication services	933	146	787	975	874
Other market services	5,382	2,888	2,494	5,969	3,844

## Notes:

The distribution by customer branch of economic activity 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 customer location (region)

TDB30316

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

Source: Central Credit Register  
Stocks in millions of euros

## December 2005

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>28,234</b>	<b>13,057</b>	<b>15,177</b>	<b>32,735</b>	<b>21,319</b>
<i>of which: transactions of financial intermediaries</i>	<i>25,745</i>	<i>11,353</i>	<i>14,391</i>	<i>27,636</i>	<i>19,090</i>
Piedmont	3,667	1,085	2,582	3,998	2,998
Valle d'Aosta	38	33	6	68	26
Liguria	589	316	273	800	520
Lombardy	10,196	4,112	6,084	11,174	7,519
Trentino-Alto Adige	137	73	64	112	80
Veneto	1,292	709	583	1,462	804
Friuli-Venezia Giulia	282	161	121	400	213
Emilia-Romagna	1,763	901	862	2,318	1,418
Marche	231	173	58	311	175
Tuscany	1,640	794	847	2,134	1,302
Umbria	452	168	284	570	408
Lazio	4,739	2,247	2,492	5,187	3,491
Abruzzo	282	182	100	324	237
Molise	44	35	9	72	30
Campania	1,657	1,173	483	2,045	1,195
Puglia	329	302	28	477	221
Basilicata	96	48	49	146	47
Calabria	223	178	45	207	124
Sicily	376	284	92	687	333
Sardinia	200	85	115	241	176

## Notes:

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 customer location (region)

TDB30320

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2005

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>1,511,081</b>	<b>1,012,029</b>	<b>144,469</b>	<b>86,198</b>	<b>219,141</b>	<b>135,778</b>
Piedmont	110,849	71,066	27,826	16,499	36,315	20,480
Valle d'Aosta	2,414	1,827	1,223	945	1,393	1,067
Liguria	23,647	16,496	4,213	2,437	5,878	3,318
Lombardy	495,669	316,537	93,022	57,111	141,574	83,341
Trentino-Alto Adige	37,730	26,648	4,221	2,020	5,993	3,199
Veneto	143,903	95,951	12,663	6,221	19,268	10,204
Friuli-Venezia Giulia	27,480	18,368	4,577	2,739	6,427	3,756
Emilia-Romagna	164,395	108,346	26,303	18,392	32,996	22,513
Marche	37,172	25,850	6,252	4,028	7,791	4,878
Tuscany	94,550	69,898	16,781	12,629	20,973	15,013
Umbria	15,456	11,413	2,402	1,683	3,454	2,303
Lazio	200,338	132,403	84,358	50,133	103,977	60,386
Abruzzo	17,271	12,060	2,661	1,460	3,888	2,265
Molise	2,828	1,961	1,044	656	1,313	831
Campania	46,991	35,478	11,022	7,821	13,114	9,245
Puglia	28,617	21,201	3,179	2,001	4,608	2,790
Basilicata	4,039	3,114	1,148	955	1,517	1,183
Calabria	11,081	8,333	2,909	1,955	3,517	2,316
Sicily	32,474	24,143	4,454	3,181	6,331	4,329
Sardinia	14,175	10,937	3,271	2,065	4,234	2,808

Notes:

## Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2005

December 2005		Total	Banks				
			Major	Large	Medium-sized	Small	Minor
a.	TOTAL						
	Facilities granted	1,511,081	537,715	180,576	360,299	278,602	153,499
	Used margin	1,012,029	345,170	117,624	241,424	196,762	110,660
b.	FIRST 10 BORROWERS						
	Facilities granted	99,556	47,521	14,324	37,509	22,734	8,701
	Used margin	64,814	35,960	12,570	26,291	17,632	7,254
c.	FIRST 20 BORROWERS						
	Facilities granted	133,577	71,531	19,895	47,408	31,020	11,064
	Used margin	93,726	51,903	17,314	34,645	23,816	9,422
d.	FIRST 50 BORROWERS						
	Facilities granted	201,765	99,434	31,793	66,812	42,329	14,500
	Used margin	145,012	69,071	25,746	49,411	31,557	12,527
e.	FIRST 100 BORROWERS						
	Facilities granted	271,264	127,389	41,005	85,326	50,225	17,729
	Used margin	186,765	83,011	32,601	61,125	36,997	15,129

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

December 2005		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a.	<b>TOTAL</b>	<b>2,214,804</b>	<b>48.63</b>	<b>54.63</b>	<b>69.99</b>	<b>76.52</b>	<b>1,012,029</b>
	General government	5,403	70.04	76.56	90.06	94.28	53,815
	Financial companies	3,975	48.78	66.86	93.94	97.48	141,801
	Non-financial companies	560,894	35.42	42.82	63.69	73.94	599,003
	<i>of which:</i> industry	160,765	34.49	42.54	65.09	75.62	206,857
	building	89,669	22.40	29.03	51.02	63.51	75,153
	services	297,994	39.34	46.46	66.03	75.52	305,962
	Producer households	265,384	9.19	13.38	30.35	41.72	45,450
	Consumer households and nec	1,361,778	8.61	10.94	20.96	29.29	169,824

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 2005

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>584,050</b>	<b>36.11</b>	<b>44.05</b>	<b>65.42</b>	<b>75.91</b>	<b>44,949</b>
Piedmont	41,767	32.29	40.42	62.51	73.85	2,469
Valle d'Aosta	1,229	35.23	41.11	62.85	74.83	81
Liguria	14,450	43.88	50.16	67.78	77.17	1,104
Lombardy	70,790	39.92	48.75	69.62	78.99	6,710
Trentino-Alto Adige	5,662	27.13	35.70	64.00	76.58	551
Veneto	31,733	27.66	37.31	62.59	74.40	2,835
Friuli-Venezia Giulia	9,608	29.53	37.80	60.73	72.74	562
Emilia-Romagna	37,948	45.27	52.65	71.06	80.04	3,494
Marche	15,413	27.97	36.20	59.73	71.42	1,300
Tuscany	38,656	28.23	36.46	60.44	72.55	2,560
Umbria	8,163	29.68	36.97	59.49	71.18	698
Lazio	75,277	46.43	54.51	73.48	81.59	8,661
Abruzzo	14,421	32.82	41.12	63.52	74.64	1,026
Molise	3,423	40.39	48.21	68.86	77.86	350
Campania	58,662	30.39	39.02	63.55	75.60	2,928
Puglia	41,196	30.74	39.33	63.10	73.83	2,658
Basilicata	8,508	20.58	28.54	53.23	66.02	646
Calabria	19,901	22.45	30.39	55.78	68.62	966
Sicily	70,433	26.35	32.64	54.13	67.02	4,097
Sardinia	16,810	22.91	31.12	55.51	68.03	1,254

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 2005

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>584,050</b>	<b>36.11</b>	<b>44.05</b>	<b>65.42</b>	<b>75.91</b>	<b>44,949</b>
General government	16	71.62	71.62	71.62	89.81	15
Financial companies	829	39.15	49.88	75.48	85.14	587
Non-financial companies	109,935	31.36	39.71	64.10	75.50	27,878
<i>of which:</i> industry	32,198	25.82	34.68	61.29	74.04	9,770
building	15,595	29.99	38.56	63.20	74.88	5,438
services	59,583	35.79	43.42	65.21	75.61	11,672
Producer households	96,164	12.99	18.47	40.22	54.51	6,158
Consumer households and nec	367,854	19.45	25.26	48.47	63.66	9,812

Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

December 2005		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	<b>TOTAL</b>	<b>1,511,081</b>	<b>1,012,029</b>	<b>2,347,209</b>	<b>373,365</b>	<b>309,632</b>	<b>2,005,738</b>
b.	<b>NORTH-WEST ITALY</b>	<b>632,579</b>	<b>405,926</b>	<b>791,074</b>	<b>140,470</b>	<b>112,163</b>	<b>676,946</b>
	Piedmont	110,849	71,066	178,820	27,082	21,743	154,029
	Valle d'Aosta	2,414	1,827	4,762	672	548	4,156
	Liguria	23,647	16,496	57,129	8,783	7,525	50,579
	Lombardy	495,669	316,537	550,363	103,934	82,347	468,182
c.	<b>NORTH-EAST ITALY</b>	<b>373,508</b>	<b>249,313</b>	<b>644,146</b>	<b>97,836</b>	<b>81,497</b>	<b>538,074</b>
	Trentino-Alto Adige	37,730	26,648	75,285	14,912	11,879	65,123
	Veneto	143,903	95,951	255,783	39,247	33,247	212,899
	Friuli-Venezia Giulia	27,480	18,368	58,502	7,458	6,088	49,684
	Emilia-Romagna	164,395	108,346	254,576	36,218	30,283	210,368
d.	<b>CENTRAL ITALY</b>	<b>347,516</b>	<b>239,565</b>	<b>506,286</b>	<b>81,241</b>	<b>69,850</b>	<b>436,730</b>
	Marche	37,172	25,850	79,740	10,961	9,286	65,436
	Tuscany	94,550	69,898	184,002	25,947	22,468	154,255
	Umbria	15,456	11,413	35,514	4,540	4,119	29,440
	Lazio	200,338	132,403	207,030	39,793	33,978	187,599
e.	<b>SOUTHERN ITALY</b>	<b>110,828</b>	<b>82,146</b>	<b>272,543</b>	<b>36,015</b>	<b>30,929</b>	<b>236,791</b>
	Abruzzo	17,271	12,060	38,935	4,955	4,094	32,868
	Molise	2,828	1,961	5,975	966	651	4,999
	Campania	46,991	35,478	102,852	14,853	12,867	90,364
	Puglia	28,617	21,201	85,557	10,286	9,090	74,806
	Basilicata	4,039	3,114	9,169	1,148	980	7,677
	Calabria	11,081	8,333	30,055	3,807	3,248	26,077
f.	<b>ISLANDS</b>	<b>46,649</b>	<b>35,080</b>	<b>133,160</b>	<b>17,804</b>	<b>15,192</b>	<b>117,197</b>
	Sicily	32,474	24,143	97,957	12,945	10,810	86,277
	Sardinia	14,175	10,937	35,203	4,859	4,382	30,920

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>154,168</b>	<b>106,753</b>	<b>182,782</b>	<b>194,593</b>	<b>121,886</b>	<b>104,126</b>	<b>788,955</b>	<b>473,758</b>	<b>54,563</b>
<b>57,239</b>	<b>36,890</b>	<b>59,683</b>	<b>74,888</b>	<b>44,980</b>	<b>34,939</b>	<b>359,982</b>	<b>211,893</b>	<b>19,506</b>
12,391	7,910	13,392	13,134	8,100	7,621	58,241	33,314	3,778
172	118	351	361	198	194	1,209	963	61
2,423	1,700	3,678	2,989	1,879	1,862	9,453	5,392	1,010
42,253	27,163	42,262	58,404	34,802	25,262	291,079	172,224	14,657
<b>41,693</b>	<b>28,897</b>	<b>56,377</b>	<b>55,074</b>	<b>33,589</b>	<b>32,558</b>	<b>178,906</b>	<b>105,329</b>	<b>17,137</b>
7,136	4,878	6,894	6,071	4,133	2,497	9,611	5,758	771
16,086	11,255	22,395	24,366	14,285	13,739	64,204	37,163	6,750
3,235	2,432	4,551	3,605	2,258	2,704	13,182	7,590	1,563
15,236	10,331	22,537	21,032	12,914	13,618	91,909	54,818	8,053
<b>33,009</b>	<b>24,992</b>	<b>37,261</b>	<b>39,204</b>	<b>25,840</b>	<b>21,040</b>	<b>194,062</b>	<b>118,881</b>	<b>11,255</b>
4,425	2,932	7,541	5,298	3,474	4,355	16,489	10,158	2,408
11,713	9,490	15,209	13,250	9,340	9,178	43,640	28,601	5,360
1,664	1,241	3,132	2,373	1,652	1,878	6,878	4,401	1,064
15,207	11,330	11,379	18,283	11,374	5,629	127,055	75,721	2,423
<b>15,567</b>	<b>11,350</b>	<b>19,713</b>	<b>17,501</b>	<b>11,881</b>	<b>10,931</b>	<b>41,745</b>	<b>27,985</b>	<b>5,108</b>
2,080	1,493	3,108	2,623	1,834	1,867	7,613	4,639	1,092
250	185	508	393	245	317	1,219	881	151
5,790	4,414	6,962	7,305	5,049	3,737	19,043	13,148	1,789
3,542	2,469	5,872	4,907	3,249	3,406	9,881	6,393	1,473
592	414	851	627	421	452	1,673	1,298	189
3,313	2,375	2,412	1,646	1,083	1,152	2,315	1,626	414
<b>6,660</b>	<b>4,624</b>	<b>9,748</b>	<b>7,926</b>	<b>5,595</b>	<b>4,658</b>	<b>14,260</b>	<b>9,669</b>	<b>1,557</b>
4,696	3,174	7,131	5,522	3,846	3,386	9,311	6,314	1,163
1,964	1,450	2,617	2,403	1,749	1,272	4,949	3,355	394

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
December 2005	Total	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>	<b>2,075,022</b>	<b>997,545</b>	<b>612,405</b>	<b>206,795</b>	<b>116,019</b>	<b>83,110</b>	<b>30,169</b>	<b>24,069</b>	<b>4,910</b>
of which: 1 facility	1,745,754	992,293	562,983	120,163	41,559	20,445	4,984	2,793	534
2 facilities	174,080	5,052	47,643	62,970	33,562	17,779	4,437	2,312	325
3-4 facilities	101,563	193	1,760	23,411	35,300	27,663	8,226	4,457	553
more than 4 facilities	53,625	7	19	251	5,598	17,223	12,522	14,507	3,498
<b>b. GENERAL GOVERNMENT</b>	<b>6,169</b>	<b>568</b>	<b>1,106</b>	<b>1,186</b>	<b>1,108</b>	<b>960</b>	<b>431</b>	<b>517</b>	<b>293</b>
of which: 1 facility	3,651	564	1,019	844	594	313	100	154	63
2 facilities	1,595	4	87	317	403	439	148	135	62
3-4 facilities	709	–	–	25	110	196	153	145	80
more than 4 facilities	214	–	–	–	1	12	30	83	88
<b>c. FINANCIAL COMPANIES</b>	<b>4,144</b>	<b>837</b>	<b>759</b>	<b>593</b>	<b>390</b>	<b>484</b>	<b>254</b>	<b>419</b>	<b>408</b>
of which: 1 facility	2,770	827	665	411	230	251	106	162	118
2 facilities	618	8	91	141	96	106	48	74	54
3-4 facilities	371	2	3	41	52	87	54	69	63
more than 4 facilities	385	–	–	–	12	40	46	114	173
<b>d. NON-FINANCIAL COMPANIES</b>	<b>578,812</b>	<b>119,701</b>	<b>125,813</b>	<b>115,641</b>	<b>90,182</b>	<b>72,834</b>	<b>27,967</b>	<b>22,528</b>	<b>4,146</b>
of which: 1 facility	319,927	118,651	97,159	53,235	27,860	16,143	4,256	2,283	340
2 facilities	120,067	1,030	27,858	43,613	26,477	15,041	3,884	1,973	191
3-4 facilities	87,519	19	795	18,611	30,770	25,209	7,626	4,088	401
more than 4 facilities	51,299	1	1	182	5,075	16,441	12,201	14,184	3,214
<b>e. PRODUCER HOUSEHOLDS</b>	<b>233,446</b>	<b>104,385</b>	<b>79,531</b>	<b>32,002</b>	<b>12,019</b>	<b>4,626</b>	<b>711</b>	<b>169</b>	<b>3</b>
of which: 1 facility	194,879	102,999	68,729	17,552	4,275	1,185	118	20	1
2 facilities	27,822	1,339	10,319	10,897	3,911	1,190	142	24	–
3-4 facilities	9,378	45	478	3,512	3,398	1,641	252	52	–
more than 4 facilities	1,367	2	5	41	435	610	199	73	2
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>1,222,743</b>	<b>755,582</b>	<b>395,254</b>	<b>54,849</b>	<b>11,718</b>	<b>4,082</b>	<b>778</b>	<b>424</b>	<b>56</b>
of which: 1 facility	1,196,263	752,894	386,059	46,109	8,192	2,457	382	162	8
2 facilities	22,624	2,557	8,704	7,528	2,517	983	211	106	18
3-4 facilities	3,496	127	478	1,184	934	522	139	103	9
more than 4 facilities	360	4	13	28	75	120	46	53	21

Notes:

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

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
December 2005	Total	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>									
Average number of banks per borrower	<b>1.36</b>	1.00	1.08	1.55	2.21	3.05	4.23	6.05	9.65
First bank's share of total credit granted (%)	<b>58</b>	99	96	82	71	64	56	48	46
<b>b. GENERAL GOVERNMENT</b>									
Average number of banks per borrower	<b>1.72</b>	1.00	1.07	1.31	1.58	1.96	2.47	2.73	4.04
First bank's share of total credit granted (%)	<b>55</b>	99	96	89	85	80	76	79	51
<b>c. FINANCIAL COMPANIES</b>									
Average number of banks per borrower	<b>2.40</b>	1.01	1.12	1.38	1.67	2.07	2.83	3.59	8.71
First bank's share of total credit granted (%)	<b>65</b>	99	94	88	83	79	74	68	64
<b>d. NON-FINANCIAL COMPANIES</b>									
Average number of banks per borrower	<b>2.11</b>	1.00	1.23	1.72	2.33	3.17	4.35	6.25	10.22
First bank's share of total credit granted (%)	<b>49</b>	99	89	76	68	62	55	46	35
<i>of which: industry</i>									
Average number of banks per borrower	<b>2.67</b>	1.00	1.29	1.94	2.77	3.90	5.38	7.53	11.81
First bank's share of total credit granted (%)	<b>38</b>	99	86	69	58	50	43	35	28
<i>of which: building</i>									
Average number of banks per borrower	<b>1.82</b>	1.00	1.20	1.57	1.97	2.55	3.36	4.77	9.11
First bank's share of total credit granted (%)	<b>65</b>	99	90	81	76	72	67	60	44
<i>of which: services</i>									
Average number of banks per borrower	<b>1.89</b>	1.00	1.21	1.66	2.20	2.92	3.93	5.52	8.77
First bank's share of total credit granted (%)	<b>53</b>	99	90	78	71	66	60	52	40
<b>e. PRODUCER HOUSEHOLDS</b>									
Average number of banks per borrower	<b>1.23</b>	1.01	1.14	1.57	2.13	2.72	3.57	4.69	5.66
First bank's share of total credit granted (%)	<b>84</b>	99	94	81	74	70	67	63	52
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>									
Average number of banks per borrower	<b>1.02</b>	1.00	1.02	1.18	1.42	1.67	1.99	2.51	4.26
First bank's share of total credit granted (%)	<b>96</b>	99	99	94	90	87	84	78	55

## Notes:

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

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

TDB30485

Source: Central Credit Register  
Percentages  
Size classes in euros

	2003–Q1	2003–Q2	2003–Q3	2003–Q4	2004–Q1
<b>a. TOTAL</b>	<b>0.28</b>	<b>0.35</b>	<b>0.36</b>	<b>0.61</b>	<b>0.28</b>
up to 125,000	0.24	0.26	0.23	0.27	0.25
from 125,000 to 500,000	0.40	0.45	0.40	0.49	0.43
more than 500,000	0.27	0.35	0.36	0.66	0.26
<b>b. GENERAL GOVERNMENT</b>	<b>–</b>	<b>..</b>	<b>–</b>	<b>–</b>	<b>0.01</b>
up to 125,000	0.15	–	0.18	0.09	–
from 125,000 to 500,000	–	–	–	0.07	0.03
more than 500,000	–	..	–	–	0.01
<b>c. FINANCIAL COMPANIES</b>	<b>0.01</b>	<b>0.07</b>	<b>0.12</b>	<b>0.16</b>	<b>0.01</b>
up to 125,000	0.47	0.40	0.52	0.29	0.24
from 125,000 to 500,000	0.19	0.37	0.45	0.11	0.16
more than 500,000	0.01	0.07	0.12	0.16	0.01
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.36</b>	<b>0.45</b>	<b>0.46</b>	<b>0.83</b>	<b>0.35</b>
up to 125,000	0.38	0.41	0.38	0.51	0.49
from 125,000 to 500,000	0.42	0.45	0.44	0.56	0.52
more than 500,000	0.35	0.45	0.47	0.86	0.33
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.54</b>	<b>0.58</b>	<b>0.58</b>	<b>0.61</b>	<b>0.49</b>
up to 125,000	0.47	0.45	0.41	0.48	0.43
from 125,000 to 500,000	0.58	0.62	0.56	0.66	0.50
more than 500,000	0.54	0.61	0.74	0.66	0.51
<b>f. CONSUMER HOUSEHOLD</b>	<b>0.30</b>	<b>0.29</b>	<b>0.22</b>	<b>0.29</b>	<b>0.25</b>
up to 125,000	0.16	0.18	0.16	0.19	0.17
from 125,000 to 500,000	0.29	0.36	0.28	0.33	0.28
more than 500,000	0.95	0.62	0.33	0.69	0.52
<b>g. OTHER SECTORS</b>	<b>0.06</b>	<b>0.06</b>	<b>0.03</b>	<b>0.41</b>	<b>0.04</b>
up to 125,000	0.12	0.09	0.17	0.07	0.08
from 125,000 to 500,000	0.16	0.19	0.09	0.14	0.10
more than 500,000	0.04	0.04	0.02	0.48	0.02

## Notes:

The default rates are calculated on the basis of the flows of new adjusted bad debts in the reference quarter and the loan facilities used at the end of the previous quarter (the flows do not include amounts for borrowers who were not registered at that date; see the glossary item "Quarterly default rates for loan facilities"). The default rates calculated on the basis of the corresponding number of borrowers, and the numerators and denominators of each ratio, are given only on the "BIP on-line statistical database".

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

2004–Q2	2004–Q3	2004–Q4	2005–Q1	2005–Q2	2005–Q3	2005–Q4
<b>0.33</b>	<b>0.24</b>	<b>0.30</b>	<b>0.21</b>	<b>0.25</b>	<b>0.26</b>	<b>0.30</b>
0.24	0.23	0.26	0.20	0.23	0.19	0.26
0.44	0.38	0.43	0.35	0.39	0.33	0.41
0.32	0.21	0.28	0.19	0.22	0.25	0.29
–	..	..	–	–	<b>0.45</b>	<b>0.03</b>
–	–	–	–	0.10	–	–
–	–	–	–	–	–	–
–	..	..	–	–	0.46	0.03
<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	..	..	<b>0.03</b>
0.37	0.35	0.89	0.35	0.19	0.14	0.54
0.58	0.86	0.56	0.51	–	0.34	0.29
0.01	0.01	0.01	0.01	..	..	0.03
<b>0.43</b>	<b>0.28</b>	<b>0.37</b>	<b>0.26</b>	<b>0.30</b>	<b>0.29</b>	<b>0.36</b>
0.47	0.42	0.49	0.43	0.48	0.42	0.50
0.50	0.43	0.49	0.42	0.49	0.43	0.53
0.42	0.26	0.36	0.24	0.27	0.27	0.34
<b>0.58</b>	<b>0.57</b>	<b>0.63</b>	<b>0.50</b>	<b>0.56</b>	<b>0.55</b>	<b>0.62</b>
0.44	0.43	0.52	0.38	0.46	0.40	0.49
0.60	0.56	0.62	0.52	0.53	0.53	0.64
0.68	0.68	0.73	0.57	0.68	0.70	0.71
<b>0.26</b>	<b>0.27</b>	<b>0.26</b>	<b>0.19</b>	<b>0.24</b>	<b>0.18</b>	<b>0.29</b>
0.16	0.16	0.18	0.14	0.16	0.13	0.19
0.32	0.27	0.30	0.22	0.25	0.20	0.26
0.53	0.86	0.55	0.40	0.64	0.43	1.05
<b>0.12</b>	<b>0.18</b>	<b>0.05</b>	<b>0.23</b>	<b>0.20</b>	<b>0.38</b>	<b>0.16</b>
0.28	0.36	0.24	0.07	0.32	0.25	0.15
0.13	0.10	0.16	0.22	0.15	0.24	0.16
0.11	0.19	0.01	0.25	0.20	0.41	0.16

## Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register  
Percentages

	1992	1993	1994	1995	1996
Cohort formed in 1991	1.62	1.89	1.66	1.30	1.04
Cohort formed in 1992	–	1.94	1.94	1.61	1.26
Cohort formed in 1993	–	–	1.73	1.59	1.41
Cohort formed in 1994	–	–	–	1.38	1.35
Cohort formed in 1995	–	–	–	–	1.32
Cohort formed in 1996	–	–	–	–	–
Cohort formed in 1997	–	–	–	–	–
Cohort formed in 1998	–	–	–	–	–
Cohort formed in 1999	–	–	–	–	–
Cohort formed in 2000	–	–	–	–	–
Cohort formed in 2001	–	–	–	–	–
Cohort formed in 2002	–	–	–	–	–
Cohort formed in 2003	–	–	–	–	–
Cohort formed in 2004	–	–	–	–	–

**Notes:**

The default rates are calculated for each cohort of borrowers according to the number of new defaulters on an adjusted basis and the initial total number of the generation (see the glossary item "Historical default rates for cohorts of borrowers"). The numerators and denominators of each ratio are given only on the "BIP online statistical database".

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

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1997	1998	1999	2000	2001	2002	2003	2004	2005
0.58	0.39	0.35	0.20	0.17	0.15	0.11	0.10	0.11
0.66	0.44	0.39	0.26	0.19	0.15	0.11	0.11	0.10
0.67	0.46	0.40	0.25	0.21	0.16	0.14	0.13	0.10
0.63	0.48	0.38	0.28	0.21	0.17	0.15	0.13	0.10
0.56	0.45	0.40	0.27	0.21	0.17	0.14	0.13	0.11
1.00	1.14	1.05	0.77	0.59	0.50	0.41	0.37	0.32
–	1.51	1.29	0.99	0.75	0.62	0.49	0.42	0.35
–	–	1.13	1.01	0.88	0.74	0.57	0.48	0.41
–	–	–	0.84	0.83	0.73	0.59	0.52	0.44
–	–	–	–	0.85	0.86	0.73	0.67	0.52
–	–	–	–	–	0.85	0.83	0.80	0.63
–	–	–	–	–	–	0.69	0.76	0.66
–	–	–	–	–	–	–	0.60	0.66
–	–	–	–	–	–	–	–	0.51

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

TDB30585		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
December 2005		Total	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a.	TOTAL					
	Number of holders	46,109	4,385	11,842	18,646	11,236
	Intrinsic value	3,962	21	142	684	3,115
b.	NORTH-WEST ITALY					
	Number of holders	18,717	1,937	4,941	7,442	4,397
	Intrinsic value	1,619	9	58	240	1,313
c.	NORTH-EAST ITALY					
	Number of holders	14,537	1,348	3,799	5,857	3,533
	Intrinsic value	1,170	7	50	248	865
d.	CENTRAL ITALY					
	Number of holders	7,221	608	1,723	2,891	1,999
	Intrinsic value	791	4	23	117	647
e.	SOUTHERN ITALY					
	Number of holders	4,129	338	970	1,829	992
	Intrinsic value	292	1	9	63	219
f.	ISLAND					
	Number of holders	1,505	154	409	627	315
	Intrinsic value	91	..	3	17	71

Notes:

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

TDB30590		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
December 2005		Total	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a.	TOTAL					
	Number of holders	49,724	5,745	12,624	19,230	12,125
	Intrinsic value	34,987	114	299	1,536	33,038
b.	GENERAL GOVERNMENT					
	Number of holders	333	14	57	116	146
	Intrinsic value	2,670	3	5	20	2,642
c.	FINANCIAL COMPANIES					
	Number of holders	788	36	64	184	504
	Intrinsic value	13,344	67	37	225	13,015
d.	NON-FINANCIAL COMPANIES					
	Number of holders	43,252	3,356	10,634	18,073	11,189
	Intrinsic value	3,923	18	131	668	3,106
	of which: industry					
	Number of holders	17,812	835	3,631	7,737	5,609
	Intrinsic value	1,761	5	46	277	1,433
	building					
	Number of holders	5,045	411	1,429	2,181	1,024
	Intrinsic value	273	2	13	63	195
	services					
	Number of holders	19,584	2,064	5,362	7,804	4,354
	Intrinsic value	1,832	11	70	314	1,437
e.	PRODUCER HOUSEHOLDS					
	Number of holders	2,857	1,029	1,208	573	47
	Intrinsic value	39	3	11	16	9
f.	CONSUMER HOUSEHOLDS AND NEC					
	Number of holders	2,219	1,297	635	222	65
	Intrinsic value	123	8	24	33	58
g.	REST OF THE WORLD					
	Number of holders	275	13	26	62	174
	Intrinsic value	14,888	15	90	575	14,209

Notes:



## **Lending and deposit rates**

**Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity – Outstanding transactions**

TDB30820

Sample of banks

Source: Survey of lending rates  
Percentages

December 2005		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
<b>a.</b>	<b>ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	3.98	4.19	4.07	4.57	4.18	4.72	3.82
	from 1 to 5 years	3.35	3.60	3.54	4.06	3.57	4.84	4.36
	more than 5 years	4.90	4.47	4.39	5.16	4.35	5.37	4.97
<b>b.</b>	<b>NORTH-WEST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	3.86	4.12	4.03	4.58	4.08	4.68	3.77
	from 1 to 5 years	3.06	3.50	3.61	4.16	3.39	4.71	4.09
	more than 5 years	4.49	4.11	4.25	5.15	3.89	5.20	4.87
<b>c.</b>	<b>NORTH-EAST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	3.92	3.99	3.87	4.28	4.01	4.48	3.81
	from 1 to 5 years	3.52	3.57	3.27	3.56	3.89	4.25	4.68
	more than 5 years	4.65	4.37	4.36	3.92	4.49	5.09	4.74
<b>d.</b>	<b>CENTRAL ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	4.05	4.32	4.20	4.61	4.30	4.69	3.89
	from 1 to 5 years	3.71	3.54	3.45	3.82	3.51	4.69	4.35
	more than 5 years	5.04	4.60	4.47	5.20	4.49	5.29	4.95
<b>e.</b>	<b>SOUTHERN ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	4.47	4.78	4.70	5.01	4.76	5.27	3.90
	from 1 to 5 years	4.64	4.71	4.49	5.52	4.51	5.43	4.87
	more than 5 years	5.25	5.45	5.06	5.98	5.41	5.70	5.26
<b>f.</b>	<b>ISLANDS</b>							
	Initial period of rate fixation:							
	up to 1 year	4.38	4.58	4.43	5.05	4.52	5.25	3.91
	from 1 to 5 years	4.58	4.50	4.27	4.60	4.53	5.53	4.77
	more than 5 years	5.24	5.03	4.73	5.38	4.95	5.57	5.20

**Notes:**

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 euros

December 2005		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	<b>ITALY</b>	<b>6.94</b>	<b>12.04</b>	<b>11.16</b>	<b>10.07</b>	<b>8.48</b>	<b>7.08</b>	<b>3.68</b>
b.	<b>NORTH-WEST ITALY</b>	<b>6.43</b>	<b>12.12</b>	<b>11.14</b>	<b>9.91</b>	<b>8.31</b>	<b>7.19</b>	<b>3.63</b>
	Piedmont	7.20	12.47	11.29	10.22	8.82	7.58	3.40
	Valle d'Aosta	10.06	10.83	10.24	9.79	9.12	9.43	15.96
	Liguria	7.97	11.56	10.42	9.74	8.28	6.86	3.80
	Lombardy	6.17	12.08	11.20	9.83	8.17	7.12	3.66
c.	<b>NORTH-EAST ITALY</b>	<b>6.96</b>	<b>11.11</b>	<b>10.04</b>	<b>8.86</b>	<b>7.30</b>	<b>6.08</b>	<b>4.07</b>
	Trentino-Alto Adige	4.82	7.49	6.68	5.91	4.82	4.08	3.23
	Veneto	7.91	12.73	11.81	10.29	8.57	7.06	4.18
	Friuli-Venezia Giulia	8.28	12.84	11.72	10.49	8.56	6.86	3.69
	Emilia-Romagna	6.78	10.54	9.67	8.55	7.14	6.12	4.18
d.	<b>CENTRAL ITALY</b>	<b>6.59</b>	<b>12.38</b>	<b>11.66</b>	<b>10.72</b>	<b>9.28</b>	<b>7.51</b>	<b>3.46</b>
	Marche	7.31	11.07	10.30	9.70	8.15	7.00	3.57
	Tuscany	6.13	12.37	11.59	10.58	9.34	7.85	3.03
	Umbria	9.05	12.79	11.75	10.40	9.36	7.98	4.58
	Lazio	6.57	12.83	12.30	11.37	9.73	7.42	3.79
e.	<b>SOUTHERN ITALY</b>	<b>9.54</b>	<b>13.33</b>	<b>12.93</b>	<b>12.07</b>	<b>10.66</b>	<b>8.78</b>	<b>4.47</b>
	Abruzzo	9.09	12.63	11.84	10.71	9.44	8.65	6.08
	Molise	9.85	12.76	12.15	10.41	9.62	9.11	8.52
	Campania	9.08	13.04	13.20	12.41	11.31	9.39	3.54
	Puglia	10.40	13.59	12.69	12.14	10.63	8.08	6.21
	Basilicata	9.14	14.12	13.04	12.16	9.88	6.56	6.21
	Calabria	10.31	14.40	13.99	12.81	10.97	9.33	4.24
f.	<b>ISLANDS</b>	<b>8.25</b>	<b>11.91</b>	<b>11.47</b>	<b>10.79</b>	<b>9.65</b>	<b>7.40</b>	<b>3.61</b>
	Sicily	8.46	12.10	11.68	10.84	9.62	7.54	3.58
	Sardinia	7.73	11.41	10.94	10.64	9.76	7.04	3.65

## 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 euros

**December 2005**

December 2005		Term loans				Revocable loans
		Matched loans	Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.77	3.70	3.60	4.58	8.13
	up to 250,000	7.69	3.99	5.13	5.51	12.20
	from 250,000 to 1,000,000	6.68	3.96	4.66	5.58	10.52
	from 1,000,000 to 5,000,000	5.39	3.83	4.00	5.23	8.70
	from 5,000,000 to 25,000,000	4.21	3.65	3.43	4.61	7.17
	more than 25,000,000	3.30	3.51	3.33	3.93	4.81
b.	NORTH-WEST ITALY	4.64	3.67	3.50	4.19	7.85
	up to 250,000	7.96	3.98	5.25	5.40	12.34
	from 250,000 to 1,000,000	6.81	3.95	4.56	5.50	10.47
	from 1,000,000 to 5,000,000	5.34	3.81	4.14	5.08	8.58
	from 5,000,000 to 25,000,000	4.07	3.64	3.74	4.62	7.12
	more than 25,000,000	3.17	3.52	3.25	3.61	4.78
c.	NORTH-EAST ITALY	4.36	3.63	3.52	4.43	7.20
	up to 250,000	6.84	3.93	4.60	5.04	10.99
	from 250,000 to 1,000,000	5.95	3.88	4.29	5.00	9.19
	from 1,000,000 to 5,000,000	4.96	3.76	3.44	4.49	7.44
	from 5,000,000 to 25,000,000	3.91	3.58	2.97	4.45	6.22
	more than 25,000,000	3.16	3.38	3.62	4.21	4.45
d.	CENTRAL ITALY	5.13	3.74	3.51	4.68	8.67
	up to 250,000	7.74	3.96	4.77	5.43	12.72
	from 250,000 to 1,000,000	6.83	3.94	4.61	5.63	11.26
	from 1,000,000 to 5,000,000	5.58	3.85	4.20	5.50	9.58
	from 5,000,000 to 25,000,000	4.61	3.69	3.22	4.62	7.77
	more than 25,000,000	3.68	3.61	3.28	4.03	5.19
e.	SOUTHERN ITALY	5.49	3.93	4.89	5.51	10.40
	up to 250,000	8.56	4.13	5.54	5.78	13.63
	from 250,000 to 1,000,000	7.58	4.14	5.15	5.85	12.40
	from 1,000,000 to 5,000,000	6.10	3.99	4.96	5.63	10.83
	from 5,000,000 to 25,000,000	4.67	3.78	4.01	4.91	9.00
	more than 25,000,000	3.76	3.70	3.62	5.33	5.80
f.	ISLANDS	6.09	3.81	4.67	5.19	8.62
	up to 250,000	8.50	4.22	5.73	5.85	11.83
	from 250,000 to 1,000,000	7.91	4.25	5.66	5.88	10.96
	from 1,000,000 to 5,000,000	6.67	4.11	4.91	5.77	9.72
	from 5,000,000 to 25,000,000	5.30	3.76	4.65	4.24	7.42
	more than 25,000,000	3.64	3.29	3.54	3.35	3.81

**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 2005**

## Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>4.77</b>	<b>4.64</b>	<b>4.36</b>	<b>5.13</b>	<b>5.49</b>	<b>6.09</b>
<i>of which:</i> discount lendings	4.72	4.12	4.14	5.16	5.91	6.26
advance on loan selling for factoring	4.80	4.34	4.39	4.75	5.53	6.76
<b>b. TERM LOANS</b>	<b>3.75</b>	<b>3.69</b>	<b>3.66</b>	<b>3.81</b>	<b>4.11</b>	<b>3.95</b>
Initial period of rate fixation:						
up to 1 year	3.70	3.67	3.63	3.74	3.93	3.81
more than 1 year	4.17	3.87	3.99	4.27	5.38	5.06
<i>of which:</i> leasing	4.48	4.47	4.40	4.51	4.73	4.75
Initial period of rate fixation:						
up to 1 year	4.48	4.47	4.41	4.49	4.71	4.74
more than 1 year	4.55	4.48	4.23	5.37	5.48	4.96
<b>c. REVOCABLE LOANS</b>	<b>8.13</b>	<b>7.85</b>	<b>7.20</b>	<b>8.67</b>	<b>10.40</b>	<b>8.62</b>

**Notes:**

Only lending in euros is considered.

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

TDB30860

Sample of banks

Source: Survey of lending rates  
Percentages

December 2005

December 2005		Outstanding amounts			New business in the quarter		
		Matched loans	Term loans		Revocable loans	Term loans (APRC)	
			Initial period of rate fixation			Initial period of rate fixation	
			up to 5 years	more than 5 years		up to 5 years	more than 5 years
a.	TOTAL	4.77	3.70	4.58	8.13	3.62	4.21
	Agricultural, forestry and fishery products	5.20	3.78	5.28	8.85	4.00	4.59
	Fuel and power products	4.15	3.01	4.38	4.69	2.80	3.73
	Ores and metals	3.21	3.32	4.14	7.69	3.23	6.51
	Non-metallic minerals and products	4.39	3.54	3.88	9.66	3.49	3.96
	Chemical products	4.04	3.80	4.80	8.08	3.41	4.78
	Metal products, except transport equipment	4.90	3.77	5.14	10.91	3.98	4.34
	Agricultural and industrial machinery	4.63	3.74	4.81	10.70	3.78	5.09
	Office and data processing machines, etc.	4.99	3.99	4.74	7.84	4.13	4.45
	Electrical goods	4.74	3.91	3.77	8.67	3.75	4.51
	Transport equipment	4.55	3.86	4.43	8.83	3.76	3.52
	Food and tobacco products	4.21	3.60	4.73	7.08	3.51	4.12
	Textiles, clothing and footwear	4.54	3.64	5.04	10.20	3.75	4.71
	Paper and paper products	4.85	3.69	3.89	9.57	3.67	4.52
	Rubber and plastic products	4.37	3.83	4.66	10.18	3.25	3.78
	Other manufactured products	4.77	3.79	5.12	10.88	3.97	3.97
	Building and construction	6.08	3.88	5.20	8.06	4.15	4.22
	Wholesale and retail trade services, recovery and repair services	4.50	3.79	5.22	9.45	3.85	4.50
	Lodging and catering services	5.83	3.77	5.51	8.59	3.36	4.31
	Inland transport services	5.65	3.54	4.89	10.27	3.91	4.42
	Maritime and air transport services	5.29	3.39	3.51	5.55	3.47	5.06
	Auxiliary transport services	5.70	3.68	5.01	9.12	3.59	3.44
	Communication services	5.07	3.70	2.62	4.67	3.98	4.36
	Other market services	5.30	3.67	4.47	6.43	3.48	3.93

## Notes:

Only lending in euros is considered. For new business 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 2005	Non-financial companies			Producer households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.60	3.50	4.16	4.24	4.46	4.85
North-west Italy	3.44	3.37	4.58	4.16	4.33	4.75
North-east Italy	3.70	3.66	3.99	4.05	4.37	4.57
Central Italy	3.58	3.38	3.84	4.39	4.29	4.98
Southern Italy	4.21	4.47	4.14	4.61	4.77	4.91
Islands	4.08	4.28	4.26	4.67	4.86	4.97

**Notes:**

Only lending in euros is considered.

**Distribution by type of transaction, initial period of rate fixation and customer location (region)**  
**– Outstanding loans**

TDB30880

Sample of banks

Source: Survey of lending rates  
 Percentages

**December 2005**

December 2005		Total	of which:			Revocable loans
			Term loans			
			Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.97	3.67	4.48	4.95	7.34
b.	NORTH-WEST ITALY	3.88	3.63	4.32	4.86	6.75
	Piedmont	4.02	3.69	4.83	5.08	7.53
	Valle d'Aosta	4.17	3.83	5.74	4.63	9.66
	Liguria	3.90	3.65	5.25	5.07	6.22
	Lombardy	3.84	3.62	4.17	4.74	6.60
c.	NORTH-EAST ITALY	3.87	3.64	4.67	4.72	7.32
	Trentino-Alto Adige	3.83	3.65	4.05	4.75	5.65
	Veneto	3.85	3.62	4.66	4.71	8.16
	Friuli-Venezia Giulia	3.93	3.65	5.47	5.15	8.90
	Emilia Romagna	3.89	3.66	4.67	4.61	7.11
d.	CENTRAL ITALY	4.09	3.73	4.33	4.90	7.41
	Marche	3.86	3.65	4.37	4.54	7.45
	Tuscany	3.98	3.74	4.68	4.43	8.01
	Umbria	4.01	3.67	5.11	4.99	8.73
	Lazio	4.21	3.75	4.17	5.09	6.90
e.	SOUTHERN ITALY	4.18	3.74	4.88	5.26	9.25
	Abruzzo	4.08	3.70	5.24	5.15	9.82
	Molise	4.21	3.73	5.64	5.36	8.88
	Campania	4.26	3.80	4.75	5.32	8.56
	Puglia	4.07	3.68	4.60	5.18	9.60
	Basilicata	4.25	3.74	5.48	5.14	10.61
	Calabria	4.24	3.72	5.43	5.28	10.85
f.	ISLANDS	4.17	3.71	4.77	5.19	10.08
	Sicily	4.16	3.69	4.67	5.17	10.03
	Sardinia	4.22	3.78	4.90	5.26	10.29

**Notes:**

Only lending in euros is considered.

**Distributed by initial period of rate fixation, customer location (region) and total credit granted –  
Outstanding loans**

TDB30890

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

**December 2005**

		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>a.</b>	<b>ITALY</b>	<b>3.65</b>	<b>3.60</b>	<b>5.06</b>	<b>4.56</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3.64</b>	<b>3.60</b>	<b>4.95</b>	<b>4.49</b>
	Piedmont and Valle d'Aosta	3.69	3.65	5.23	4.69
	Liguria	3.62	3.60	5.16	4.72
	Lombardy	3.62	3.59	4.78	4.38
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>3.60</b>	<b>3.58</b>	<b>4.80</b>	<b>4.39</b>
	Trentino-Alto Adige	3.61	3.56	5.33	4.47
	Veneto	3.57	3.57	4.81	4.37
	Friuli-Venezia Giulia	3.61	3.58	4.99	4.77
	Emilia Romagna	3.64	3.59	4.71	4.34
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3.69</b>	<b>3.60</b>	<b>5.05</b>	<b>4.50</b>
	Marche	3.64	3.57	4.59	4.29
	Tuscany	3.65	3.56	4.55	3.93
	Umbria	3.64	3.58	4.91	4.54
	Lazio	3.74	3.63	5.26	4.72
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>3.75</b>	<b>3.68</b>	<b>5.31</b>	<b>4.91</b>
	Abruzzo and Molise	3.69	3.63	5.30	4.83
	Campania	3.83	3.73	5.38	4.97
	Puglia	3.71	3.62	5.22	4.80
	Basilicata	3.72	3.65	5.32	4.77
	Calabria	3.66	3.63	5.28	4.92
<b>f.</b>	<b>ISLANDS</b>	<b>3.70</b>	<b>3.63</b>	<b>5.23</b>	<b>4.84</b>
	Sicily	3.68	3.61	5.22	4.82
	Sardinia	3.77	3.69	5.24	4.88

**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 loans in the quarter**

TDB30900

Sample of banks

Source: Survey of lending rates  
 Percentages  
 Size classes in euros

**December 2005**

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
<b>ITALY</b>	<b>3.78</b>	<b>3.75</b>	<b>4.49</b>	<b>4.32</b>
NORTH-WEST ITALY	3.79	3.77	4.43	4.23
NORTH-EAST ITALY	3.67	3.70	4.33	4.26
CENTRAL ITALY	3.78	3.74	4.51	4.34
SOUTHERN ITALY	3.97	3.87	4.56	4.41
ISLANDS	3.86	3.71	4.64	4.40

**Notes:**

Only lending in euros to the consumer households is considered.

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

TDB30920		Sample of banks						
Source: Survey of lending rates Percentages								
December 2005		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	<b>ITALY</b>	<b>5.82</b>	<b>6.05</b>	<b>5.54</b>	<b>7.09</b>	<b>6.20</b>	<b>9.33</b>	<b>7.01</b>
b.	<b>NORTH-WEST ITALY</b>	<b>5.48</b>	<b>5.80</b>	<b>5.40</b>	<b>6.97</b>	<b>5.90</b>	<b>9.37</b>	<b>6.52</b>
	Piedmont and Valle d'Aosta	5.97	6.33	5.76	7.34	6.72	9.75	7.39
	Liguria	6.83	6.79	6.45	7.39	6.80	9.74	6.13
	Lombardy	5.30	5.62	5.26	6.83	5.66	9.19	6.34
c.	<b>NORTH-EAST ITALY</b>	<b>5.51</b>	<b>5.39</b>	<b>4.98</b>	<b>6.12</b>	<b>5.61</b>	<b>8.34</b>	<b>7.10</b>
	Trentino-Alto Adige	4.55	4.41	4.29	4.80	4.33	6.11	5.58
	Veneto	5.91	5.78	5.22	6.94	6.16	9.51	7.86
	Friuli-Venezia Giulia	6.00	5.89	5.24	6.80	6.61	9.77	8.51
	Emilia-Romagna	5.31	5.18	4.78	5.80	5.40	8.08	6.95
d.	<b>CENTRAL ITALY</b>	<b>5.88</b>	<b>6.57</b>	<b>5.92</b>	<b>7.44</b>	<b>6.76</b>	<b>9.51</b>	<b>6.91</b>
	Marche	5.42	5.47	4.91	6.47	5.91	8.17	7.23
	Tuscany	5.59	6.53	6.09	7.63	6.66	9.98	7.78
	Umbria	6.66	6.43	5.72	7.83	6.64	10.06	8.52
	Lazio	6.20	7.09	6.75	7.60	7.03	9.86	6.36
e.	<b>SOUTHERN ITALY</b>	<b>7.48</b>	<b>7.50</b>	<b>6.96</b>	<b>8.65</b>	<b>7.55</b>	<b>10.82</b>	<b>8.66</b>
	Campania	7.37	7.77	7.36	9.27	7.61	11.02	8.20
	Abruzzo and Molise	6.88	6.76	6.02	7.82	7.36	10.04	8.90
	Puglia and Basilicata	7.71	7.41	7.10	8.20	7.39	10.85	8.94
	Calabria	8.82	8.49	8.92	10.09	7.91	11.41	9.55
f.	<b>ISLANDS</b>	<b>7.40</b>	<b>7.33</b>	<b>7.70</b>	<b>8.74</b>	<b>6.81</b>	<b>10.03</b>	<b>8.85</b>
	Sicily	7.53	7.26	7.96	8.95	6.62	10.01	8.94
	Sardinia	7.07	7.51	7.14	8.26	7.45	10.13	8.54

## Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
December 2005		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	0.85	1.82	1.53	1.14	1.25	0.93	1.12	0.54	0.62
b.	NORTH-WEST ITALY	0.80	1.89	1.35	1.11	1.14	0.99	1.12	0.49	0.57
	Piedmont	0.72	1.83	1.74	1.02	1.05	0.88	1.02	0.47	0.51
	Valle d'Aosta	0.79	1.98	1.90	1.15	1.24	0.92	1.14	0.36	0.43
	Liguria	0.61	1.47	1.45	0.95	1.01	0.84	0.95	0.48	0.50
	Lombardy	0.85	1.96	1.29	1.15	1.17	1.04	1.15	0.50	0.60
c.	NORTH-EAST ITALY	0.87	2.26	1.70	1.20	1.27	1.00	1.19	0.59	0.61
	Trentino-Alto Adige	1.07	2.76	1.55	1.50	1.52	0.84	1.57	0.59	0.58
	Veneto	0.80	2.21	1.60	1.13	1.19	1.03	1.11	0.55	0.58
	Friuli-Venezia Giulia	0.96	1.95	1.84	1.34	1.45	1.06	1.31	0.53	0.52
	Emilia Romagna	0.88	2.28	1.70	1.20	1.27	0.99	1.20	0.64	0.66
d.	CENTRAL ITALY	1.03	1.91	1.85	1.26	1.52	0.88	1.20	0.61	0.74
	Marche	0.87	1.87	1.67	1.17	1.35	0.79	1.07	0.65	0.76
	Tuscany	0.84	1.92	1.67	0.99	1.02	0.88	0.99	0.60	0.72
	Umbria	0.82	2.03	1.29	1.06	1.14	0.75	1.09	0.62	0.70
	Lazio	1.13	1.91	1.89	1.37	1.79	0.89	1.28	0.60	0.75
e.	SOUTHERN ITALY	0.67	1.71	1.48	0.90	1.10	0.73	0.84	0.50	0.55
	Abruzzo	0.87	2.02	1.64	1.21	1.37	0.81	1.17	0.69	0.68
	Molise	0.84	1.77	1.73	0.84	0.84	0.69	0.83	0.56	0.64
	Campania	0.61	1.71	1.27	0.76	0.87	0.55	0.77	0.43	0.51
	Puglia	0.71	1.73	1.21	1.06	1.33	0.95	0.91	0.56	0.58
	Basilicata	0.69	2.01	0.44	0.75	0.80	0.89	0.65	0.58	0.56
	Calabria	0.55	1.40	1.34	0.67	0.72	0.66	0.56	0.41	0.45
f.	ISLANDS	0.78	1.23	1.36	0.97	0.96	1.01	0.95	0.56	0.65
	Sicily	0.74	1.00	1.35	0.98	1.08	1.11	0.90	0.56	0.65
	Sardinia	0.85	1.67	1.37	0.97	0.75	0.81	1.01	0.58	0.65

## Notes:

Only deposit in euros is 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 euros									
December 2005		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	<b>TOTAL</b>	<b>0.25</b>	<b>0.38</b>	<b>0.64</b>	<b>1.45</b>	<b>0.31</b>	<b>0.47</b>	<b>0.80</b>	<b>1.37</b>
b.	<b>NORTH-WEST ITALY</b>	<b>0.22</b>	<b>0.36</b>	<b>0.62</b>	<b>1.39</b>	<b>0.28</b>	<b>0.42</b>	<b>0.76</b>	<b>1.36</b>
	Piedmont	0.19	0.32	0.58	1.35	0.25	0.38	0.74	1.38
	Valle d'Aosta	0.19	0.29	0.59	1.42	0.25	0.34	0.61	1.27
	Liguria	0.19	0.33	0.62	1.31	0.24	0.38	0.74	1.30
	Lombardy	0.25	0.38	0.63	1.40	0.29	0.44	0.78	1.37
c.	<b>NORTH-EAST ITALY</b>	<b>0.25</b>	<b>0.41</b>	<b>0.73</b>	<b>1.56</b>	<b>0.29</b>	<b>0.45</b>	<b>0.85</b>	<b>1.46</b>
	Trentino-Alto Adige	0.30	0.48	0.77	1.85	0.30	0.45	0.83	1.39
	Veneto	0.20	0.36	0.69	1.50	0.24	0.41	0.83	1.47
	Friuli-Venezia Giulia	0.18	0.35	0.69	1.70	0.23	0.40	0.76	1.39
	Emilia Romagna	0.29	0.47	0.78	1.54	0.33	0.51	0.90	1.47
d.	<b>CENTRAL ITALY</b>	<b>0.29</b>	<b>0.42</b>	<b>0.65</b>	<b>1.55</b>	<b>0.42</b>	<b>0.58</b>	<b>0.86</b>	<b>1.39</b>
	Marche	0.30	0.50	0.83	1.64	0.41	0.65	1.02	1.53
	Tuscany	0.32	0.46	0.70	1.36	0.46	0.62	0.89	1.37
	Umbria	0.32	0.46	0.75	1.42	0.43	0.60	0.91	1.40
	Lazio	0.24	0.35	0.56	1.60	0.38	0.53	0.83	1.38
e.	<b>SOUTHERN ITALY</b>	<b>0.21</b>	<b>0.32</b>	<b>0.53</b>	<b>1.28</b>	<b>0.28</b>	<b>0.41</b>	<b>0.70</b>	<b>1.24</b>
	Abruzzo	0.34	0.49	0.78	1.61	0.37	0.54	0.87	1.53
	Molise	0.22	0.35	0.62	1.23	0.28	0.44	0.80	1.71
	Campania	0.16	0.24	0.42	1.12	0.26	0.36	0.62	1.18
	Puglia	0.24	0.37	0.63	1.44	0.29	0.45	0.78	1.22
	Basilicata	0.22	0.34	0.58	1.13	0.27	0.42	0.79	1.34
	Calabria	0.16	0.27	0.47	0.98	0.23	0.35	0.63	1.11
f.	<b>ISLANDS</b>	<b>0.30</b>	<b>0.42</b>	<b>0.63</b>	<b>1.29</b>	<b>0.35</b>	<b>0.52</b>	<b>0.83</b>	<b>1.30</b>
	Sicily	0.30	0.41	0.63	1.30	0.34	0.51	0.84	1.34
	Sardinia	0.30	0.42	0.62	1.29	0.38	0.56	0.81	1.18

## Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2005		Total	North-west	North-east	Centre	South	Islands
a.	<b>TOTAL</b>	<b>1.02</b>	<b>1.01</b>	<b>1.07</b>	<b>1.15</b>	<b>0.77</b>	<b>0.83</b>
	Agricultural, forestry and fishery products	0.68	0.63	0.71	0.74	0.57	0.80
	Fuel and power products	1.87	1.48	1.62	2.16	1.64	1.40
	Ores and metals	1.15	1.17	1.28	0.84	0.96	1.14
	Non-metallic minerals and products	1.13	1.08	1.28	1.10	1.04	0.85
	Chemical products	1.17	1.11	1.41	1.17	1.16	0.64
	Metal products, except transport equipment	0.95	0.92	1.08	0.87	0.74	0.72
	Agricultural and industrial machinery	1.12	1.05	1.25	1.09	0.76	0.69
	Office and data processing machines, etc.	0.90	0.83	1.19	0.90	0.49	0.51
	Electrical goods	1.05	1.07	1.21	0.94	0.82	0.54
	Transport equipment	1.26	1.16	1.53	1.26	1.11	0.55
	Food and tobacco products	1.09	1.09	1.24	1.29	0.76	0.63
	Textiles, clothing and footwear	1.03	1.18	0.99	0.98	0.63	0.63
	Paper and paper products	1.24	1.26	1.20	1.22	1.29	1.22
	Rubber and plastic products	1.03	1.03	1.08	1.00	1.04	0.60
	Other manufactured products	0.79	0.79	0.88	0.82	0.61	0.47
	Building and construction	0.84	0.86	0.88	0.83	0.67	0.91
	Wholesale and retail trade services, recovery and repair services	0.81	0.81	0.94	0.82	0.66	0.71
	Lodging and catering services	0.69	0.75	0.70	0.64	0.66	0.66
	Inland transport services	1.13	1.15	1.06	1.30	1.02	0.78
	Maritime and air transport services	1.47	1.19	1.25	1.87	1.18	1.41
	Auxiliary transport services	1.34	1.17	1.54	1.54	0.70	1.21
	Communication services	1.15	1.28	0.93	1.09	0.56	0.82
	Other market services	1.07	1.09	1.12	1.15	0.73	0.83

## Notes:

Only deposit in euros is considered.

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

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Oct. 2005	Nov. 2005	Dec. 2005
<b>a. TOTAL</b>	<b>197,506</b>	<b>196,950</b>	<b>–</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>30,989</b>	<b>30,989</b>	<b>–</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>21,183</b>	<b>22,417</b>	<b>–</b>
Receivables from the IMF	2,869	2,872	–
Securities (other than shares)	14,903	15,440	–
Current accounts and other deposits	3,408	3,805	–
Reverse operations	–	298	–
Other claims	3	3	–
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>6,139</b>	<b>5,175</b>	<b>–</b>
Financial counterparties	6,139	5,175	–
of which: securities (other than shares)	3,120	2,528	–
reverse operations	–	124	–
other claims	3,019	2,523	–
General government	–	–	–
Other counterparties	–	–	–
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>–</b>	<b>–</b>	<b>–</b>
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>22,072</b>	<b>25,062</b>	<b>–</b>
Main refinancing operations	21,534	24,524	–
Longer-term refinancing operations	537	537	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	1	1	–
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>3</b>	<b>8</b>	<b>–</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,928</b>	<b>1,963</b>	<b>–</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>18,432</b>	<b>18,432</b>	<b>–</b>

TDB40605

Bank of Italy

	Oct. 2005	Nov. 2005	Dec. 2005
(cont.)			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>31,291</b>	<b>26,795</b>	<b>–</b>
Participating interest in the ECB	726	726	–
Claims deriving from the transfer of foreign reserves to the ECB	7,263	7,263	–
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	23,302	18,806	–
<b>m. ITEMS TO BE SETTLED</b>	<b>3</b>	<b>3</b>	<b>–</b>
<b>n. OTHER ASSETS</b>	<b>63,211</b>	<b>63,709</b>	<b>–</b>
Euro-area coins	41	37	–
UIC endowment fund	258	258	–
Investments of reserves and provisions (including shares)	28,808	29,323	–
Intangible fixed assets	28	28	–
Deferred charges	7	8	–
Tangible fixed assets (net of depreciation)	2,484	2,488	–
Accrued income and prepaid expenses	1,040	1,046	–
Sundry	30,544	30,522	–
<b>o. EXPENSE FOR THE YEAR</b>	<b>2,254</b>	<b>2,396</b>	<b>–</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>265,888</b>	<b>271,321</b>	<b>–</b>

**Notes:** The figures for December 2005 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Oct. 2005	Nov. 2005	Dec. 2005
<b>a. TOTAL</b>	<b>197,506</b>	<b>196,950</b>	<b>–</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>90,270</b>	<b>90,959</b>	<b>–</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>13,757</b>	<b>15,099</b>	<b>–</b>
Current accounts (covering the minimum reserve system)	13,755	15,097	–
Deposit facility	2	2	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>36,854</b>	<b>33,112</b>	<b>–</b>
General government	36,816	33,112	–
of which: Treasury payments account	32,001	28,298	–
sinking fund for the redemption of government securities	4,774	4,774	–
other liabilities	42	40	–
Other counterparties	38	..	–
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>67</b>	<b>102</b>	<b>–</b>
Liabilities to non-euro-area EU central banks	51	65	–
Other liabilities	16	38	–
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>–</b>	<b>–</b>	<b>–</b>
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>438</b>	<b>644</b>	<b>–</b>
Deposits and balances	11	11	–
Other liabilities	427	633	–
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>845</b>	<b>845</b>	<b>–</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>4,418</b>	<b>4,768</b>	<b>–</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	4,418	4,768	–
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	Oct. 2005	Nov. 2005	Dec. 2005
<i>(cont.)</i>			
<b>m. ITEMS TO BE SETTLED</b>	<b>17</b>	<b>15</b>	<b>–</b>
<b>n. OTHER LIABILITIES</b>	<b>2,121</b>	<b>1,890</b>	<b>–</b>
Bank of Italy drafts	314	312	–
Cashier's department services	..	..	–
Accrued expenses and deferred income	41	41	–
Sundry	1,765	1,537	–
<b>o. PREVISIONS</b>	<b>6,011</b>	<b>6,011</b>	<b>–</b>
Provisions for specific risks	372	372	–
Sundry staff-related provisions	5,640	5,640	–
<b>p. REVALUATION ACCOUNTS</b>	<b>17,266</b>	<b>17,266</b>	<b>–</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>6,832</b>	<b>6,832</b>	<b>–</b>
<b>r. CAPITAL AND RESERVES</b>	<b>13,879</b>	<b>13,879</b>	<b>–</b>
Capital	..	..	–
Ordinary and extraordinary reserves	9,857	9,857	–
Other reserves	4,022	4,022	–
<b>s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>t. INCOME FOR THE YEAR</b>	<b>4,730</b>	<b>5,527</b>	<b>–</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>265,888</b>	<b>271,321</b>	<b>–</b>

**Notes:** The figures for December 2005 will be published in the next issue.



## **Methodological appendix**



### 1. Content of the publication

The Statistical Bulletin and the Summary contain 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 euros are recorded in euros 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 euros; other transactions are recorded at the end-of-period exchange rate.

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

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

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

### 2. Sources of information

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

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

#### 2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);
- investment firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);

- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open-end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

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

## 2.2 Reports to the Central Credit Register

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

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

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

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

The whole position relative to a given customer must be reported where even one of the following conditions applies: – the sum of credit granted or used for all loans and guarantees granted to the customer is at least 75,000 euros;

- the total value of personal guarantees provided by the customer is at least 75,000 euros;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 75,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 75,000 euros;

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

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

## 2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251

of 17 July 2003, “Rilevazione analitica dei tassi d’interesse. Istruzioni per le banche segnalanti” (Sample Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy’s website under “Statistiche – La 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 the reporting threshold (see Section 2.2).

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:

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

## 2.4 Registers of intermediaries

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

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

and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;

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

### **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 interest– bearing certificates (except post office savings certificates) and non–interbank certificates of deposit are included in the securities portfolio.

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

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

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

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

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

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

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

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

#### **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.

### 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.

### 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 loans drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of non-performing mortgage loans (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 non-performing real estate loans.

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 non-performing loans.

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 2,800 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 euros 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).

Finally, for technical reasons the information concerning “General government” reported in the Statistical Bulletin still includes the transactions of “Cassa Depositi e Prestiti”, which, following its transformation into a società per azioni pursuant to Law 326/2003, has been classified outside that sector in the national accounts.



## Glossary



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims. Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
<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>ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)</b>	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
<b>BAD DEBTS</b>	the total loans outstanding to 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.
<b>BAD DEBTS DELETED</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>BANKS WITH THEIR HEAD OFFICE IN THE SOUTH</b>	comprises the regions of Southern Italy and the Islands.
<b>BORROWERS (NUMBER)</b>	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>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>CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)</b>	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.

<b>CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS</b>	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
<b>CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)</b>	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depositary bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
<b>CUSTOMER BRANCH OF ECONOMIC ACTIVITY</b>	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
<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 SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY</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, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
<b>CUSTOMER TRADING DEPOSITS</b>	buying and selling securities and financial derivatives for customers.
<b>DERIVATIVES BUSINESS</b>	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.  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 PURPOSE OF THE INVESTMENT</b>	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FINANCIAL DERIVATES: 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>FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>FUNDS RAISED IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GROSS BAD DEBTS</b>	the total loans outstanding to persons 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>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.

<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 FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS</b>	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the “historical default rate” for each subsequent year is the ratio of the number of such borrowers who become “adjusted bad debtors” (see above) during the year to the original number of borrowers belonging to the cohort in question.
<b>HOME AND CORPORATE BANKING: PERSONAL SERVICES</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<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>JOINT BORROWERS (NUMBER)</b>	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
<b>LOAN FACILITIES</b>	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. 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.
<b>LOANS</b>	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker’s acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
<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</b>	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.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.

<b>MULTIPLE BANK BORROWING: NUMBER OF FACILITIES</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
<b>NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</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".
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>NUMBER OF ATMS IN OPERATION</b>	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>OVERSHOOT</b>	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>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under "own securities".
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PAYABLES TO BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS – NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.

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

The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the quarter in question. It should be noted that 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.

**REAL SECURITY: AMOUNT  
BACKED**

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).

**RECEIVABLES FOR CONSUMER  
CREDIT AND THE ISSUE OR  
MANAGEMENT OF CREDIT  
CARDS**

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

**RECEPTION OF ORDERS**

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

**REDEMPTIONS IN THE  
QUARTER (PORTFOLIO  
MANAGEMENT SERVICES)**

the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

**REPORTING INSTITUTION**

persons that send in the returns from which the information published is drawn. 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 and 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. 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 2000 and 2001 and a weight of 2 to the intermediate quarters. The classes are defined as follows:

– major banks: average total assets of more than 45 billion euros; – large banks: average total assets of between 20 and 45 billion euros; – medium-sized banks: average total assets of between 7 and 20 billion euros; – small banks: average total assets of between 1 and 7 billion euros; – minor banks: average total assets of less than 1 billion euros. As explained in the “Additional information” concerning the Statistical Bulletin II/2002, 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 2001, 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. Before this method of classification by size was introduced, reference was made to an approximation of the total credit banks could grant to residents and non-residents using an aggregate that was very close to their total liabilities (see Supplemento al Bollettino Statistico, no. 32 of 16.6.1995). INSTITUTIONAL CATEGORIES OF BANKS – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as società per azioni, cooperative banks, mutual banks, 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 società per azioni” category. GEOGRAPHICAL COVERAGE OF BANKS – the classification 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).

A detailed description of the classifications of banks by “institutional category” and “geographical coverage”, which have been in force since 1 January 1995, can be found in Supplemento al Bollettino Statistico, no. 32 of 16 June 1995. For the actual breakdown of the Italian banking system by “size”, see the “Glossario” section of the Bank of Italy’s 2001 Annual Report in Italian. It should also be noted that the classifications of banks by “size” and “geographical coverage” only change as the result of the creation of new banks or of mergers. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.

<b>RESIDENTS</b>	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
<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</b>	classification used by the Central Credit Register for overdrafts.
<b>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>SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
<b>SECURITIES ON DEPOSIT (NOMINAL VALUE)</b>	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
<b>SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
<b>SUBSIDIZED LOANS</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: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>SUNDRY PROVISIONS FOR LOSSES AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>UNDERWRITING</b>	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
<b>UNUSED MARGIN</b>	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>USED MARGIN</b>	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.