

BANCA D'ITALIA

Statistical Bulletin



II - 2006

Statistical publications and distribution options

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).

The statistical information is available on the Bank's website (www.bancaditalia.it, in the Statistics section) in pdf format and in the BIP on-line statistical database. Only libraries receive paper-based publications.

On the Internet the information is available in both Italian and English, while the paper-based publications are produced only in Italian. Further details can be found on the Internet in the Statistics section referred to above.

For automatic processing purposes the entire BIP on-line statistical database can be obtained in the form of a sequential dataset on CD-ROM or magnetic cartridge (IBM 3480). These media and documentation describing the technical structure are sent out once a month; only one copy is sent to each applicant. The media do not contain application for consulting the data.

Requests for Bank of Italy statistical publications should be addressed to:

Banca d'Italia
Servizio Studi - Divisione Biblioteca e Pubblicazioni
Via Nazionale, 91 - 00184 Rome - Italy
Fax ++39/06/47922059
E-mail: bibliotecabaffi@bancaditalia.it

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

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

Notice to readers

- 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

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

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

1	BIP on-line	○	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	Frequency	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe	[ba]	Banks
		[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	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
9	Page on which table appears in this issue		

A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

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

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

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

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

B2 ACCOUNTING DATA

○ Q 1 [ba]	B2 5.1	Assets distribution by major category of bank	[TDB10017]	p.	8
○ Q 1 [ba]	B2 5.2	Liabilities distribution by major category of bank	[TDB10027]	p.	10
○ Q 1 [ba]	B2 5.3	Assets and liabilities distribution by residual maturity	[TDB10030]	p.	12
○ Q 1 [ba]	B2 5.4	Participating interests distribution by type of investee company and major category of bank	[TDB10034]	p.	13
○ Q 1 [ba]	B2 5.5	Foreign branches of Italian banks – Accounting data	[TDB10033]	p.	15
● Q 1 [ba]		Assets distribution by size of bank	[TDB10019]		
● Q 1 [ba]		Assets distribution by geographical coverage of bank	[TDB10018]		
● Q 1 [ba]		Liabilities distribution by size of bank	[TDB10029]		
● Q 1 [ba]		Liabilities distribution by geographical coverage of bank	[TDB10028]		

B3 RISK DATA

○ Q 2 [ba]	B3 5.1	Adjusted bad debts distribution by customer location (region)	[TDB30260]	p.	16
○ Q 2 [ba]	B3 5.2	Adjusted bad debts distribution by customer segment of economic activity	[TDB30270]	p.	17
○ Q 1 [ba]	B3 5.3	Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	18
○ H 1 [ba]	B3 6.1	Non-performing loans distribution by major category of bank	[TDB30255]		
○ H 1 [ba]	B3 6.2	Non-performing loans distribution by customer location (region)	[TDB30256]		
○ H 1 [ba]	B3 6.3	Non-performing loans distribution by customer segment of economic activity	[TDB30258]		

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

○ Q 5 [sf]	C1 5.1	Securities firms distribution by authorized activities	[TDB40210]	p.	23
○ Q 5 [ci]	C1 5.2	Open-end securities investment funds and SICAVs distribution by operational specialization	[TDB40225]	p.	24
○ Q 5 [fi]	C1 5.3	Financial intermediaries referred to in Article 107 of the 1993 Banking Law distribution by prevalent activity	[TDB40230]	p.	25

C2 ACCOUNTING DATA

○ Q 1 [sf]	C2 5.1	Securities firms – Accounting data	[TDB40240]	p.	26
○ Q 1 [fi]	C2 5.2	Financial intermediaries – Accounting data	[TDB40250]	p.	27

D INFORMATION ON BANKING BUSINESS

D1 LOANS

○ Q 1 [ba]	D1 5.1	Loans distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	30
○ Q 1 [ba]	D1 5.2	Loans distribution by customer location (region) and major category of bank	[TDB10234]	p.	32
○ Q 1 [ba]	D1 5.3	Loans distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	34
○ Q 1 [ba]	D1 5.4	Loans distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	35
○ Q 1 [fi]	D1 5.5	Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10277]	p.	36
○ Q 1 [fi]	D1 5.6	Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10278]	p.	37
○ Q 1 [ba - fi]	D1 5.7	Consumer credit distribution by customer location (region)	[TDB10254]	p.	39
● A 1 [ba]	D1 7.1	Loans distribution by branch location (municipality)	[TDB10194]		
● Q 1 [ba]		Loans distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
● Q 1 [ba]		Loans distribution by customer location (province) and size of bank	[TDB10245]		
● Q 1 [bs]		Loans distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
● Q 1 [ba]		Loans distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

D2 DEPOSITS

○ Q 1 [ba]	D2 5.1	Deposits distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	40
○ Q 1 [ba]	D2 5.2	Deposits distribution by customer location (region) and major category of bank	[TDB10265]	p.	42
○ Q 1 [ba]	D2 5.3	Deposits distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	44
○ Q 1 [ba]	D2 5.4	Deposits distribution by technical form and customer location (region)	[TDB10268]	p.	45
○ Q 1 [ba]	D2 5.5	Deposits distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	46
● A 1 [ba]	D1 7.1	Deposits distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Deposits distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and size of bank	[TDB10284]		
⊙ Q 1 [bs]		Deposits distribution by branch location (province) and geographical coverage of bank	[TDB10114]		
⊙ Q 1 [ba]		Deposits 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	Leasing and factoring receivables	[TDB40150]	p.	47
-----------------	--------	--	------------	----	----

D4 SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT

○ Q 1 [ba]	D4 5.1	Customer assets under management distribution by type of security and type of account	[TDB40080]	p.	48
○ Q 1 [ba]	D4 5.2	Customer assets under management distribution by customer location (region) and type of account	[TDB40085]	p.	50
○ Q 1 [ba]	D4 5.3	Securities on deposit distribution by type of security and customer segment of economic activity	[TDB40055]	p.	52
● Q 1 [ba]	D4 5.4	Securities on deposit distribution by type of security and customer location (geographical area)	[TDB40060]	p.	53
○ H 1 [ba]	D4 6.1	Securities on deposit distribution by size of deposits of types of securities	[TDB40065]		
○ H 1 [ba]	D4 6.2	Securities on deposit distribution by size of deposits	[TDB40070]		

D5 GUARANTEES

● Q 1 [ba]	D5 5.1	Guarantees distribution by customer location (region) and segment of economic activity	[TDB40100]	p.	54
○ Q 1 [ba]	D5 5.2	Guarantees distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	55

D6 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Q 1 [ba]	D6 5.1	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10420]	p.	56
Q 1 [ba]	D6 5.2	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10430]	p.	58
Q 1 [ba]	D6 5.3	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10460]	p.	60
Q 1 [ba]	D6 5.4	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10470]	p.	62
Q 1 [ba]	D6 5.5	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – amounts outstanding	[TDB10440]	p.	64
Q 1 [ba]	D6 5.6	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – disbursements	[TDB10450]	p.	66

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND OTHER INTERMEDIARIES

Q 1 [ba - sf]	E1 5.1	Securities and derivatives trading distribution by type of security and derivative instrument	[TDB40500]	p.	70
Q 1 [ba - sf - am]	E1 5.2	Portfolio management services assets under management and net fund-raising	[TDB40525]	p.	73
Q 1 [ba - sf - am]	E1 5.3	Portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	74
Q 1 [sf]	E1 5.4	Portfolio management services distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	76
Q 1 [ci]	E1 5.5	Collective asset management assets under management and net fund-raising	[TDB40548]	p.	77
Q 1 [ci]	E1 5.6	Collective asset management distribution of portfolio by type of security and operational specialization	[TDB40543]	p.	78
Q 1 [ba - sf]	E1 5.7	Derivatives business distribution by type of instrument	[TDB40580]	p.	80
Q 1 [ba - sf]	E1 5.8	Securities placement distribution by type of security and manner of placement	[TDB40560]	p.	82

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

Q 2 [ba - fi]	F1 5.1	Summary data based on Central Credit Register observations distribution by type of security and derivative instrument	[TDB30100]	p.	85
---------------	--------	---	------------	----	----

F2 LOAN FACILITIES

○ Q 2 [ba]	F2 5.1	Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	86
○ Q 2 [ba - fi]	F2 5.2	Loan facilities distribution by total credit granted	[TDB30118]	p.	88
○ Q 2 [ba]	F2 5.3	Loan facilities distribution by total credit used	[TDB30125]	p.	89
○ Q 2 [ba]	F2 5.4	Loan facilities distribution by type of transaction and total credit granted	[TDB30135]	p.	90
○ Q 2 [ba]	F2 5.5	Loan facilities distribution by customer location (region) and total credit granted	[TDB30145]	p.	92
○ Q 2 [ba - fi]	F2 5.6	Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	94
○ Q 2 [ba - fi]	F2 5.7	Loan facilities distribution by customer branch of economic activity	[TDB30180]	p.	96
○ Q 2 [ba]	F2 5.8	Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30155]	p.	98
⊙ Q 2 [ba]		Loan facilities distribution by customer location (province)	[TDB30190]		
⊙ Q 2 [ba]		Loan facilities distribution by customer branch of economic activity and total credit granted	[TDB30165]		
⊙ Q 2 [fi]		Loan facilities distribution by customer location (province)	[TDB30195]		

F3 BAD DEBTS

○ Q 2 [ba]	F3 5.1	Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p.	99
○ Q 2 [ba]	F3 5.2	Bad debts distribution by customer branch of economic activity	[TDB30220]	p.	100
○ Q 2 [ba - fi]	F3 5.3	Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30230]	p.	101
○ Q 2 [ba]	F3 5.4	Bad debts – Flows distribution by customer location (region)	[TDB30240]	p.	102
○ Q 2 [ba]	F3 5.5	Bad debts – Flows distribution by customer segment of economic activity	[TDB30250]	p.	103
⊙ Q 2 [ba]		Bad debts distribution by customer location (province)	[TDB30210]		
○ Q 2 [ba]	F3 5.6	Bad debts (gross of writeoffs) distribution by customer location (geographical area) and segment of economic activity	[TDC30032]	p.	104
○ Q 2 [ba]	F3 5.7	Bad debts (gross of writeoffs) distribution by customer branch of economic activity	[TDB30225]	p.	105

F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	F4 5.1	Guarantees granted to customers distribution by customer segment of economic activity	[TDB30280]	p.	106
○ Q 2 [ba]	F4 5.2	Guarantees granted to customer distribution by customer location (region)	[TDB30300]	p.	107
○ Q 2 [ba]	F4 5.3	Guarantees granted to customers distribution by customer branch of economic activity	[TDB30290]	p.	108
⊙ Q 2 [ba]		Guarantees granted to customers distribution by customer location (province)	[TDB30310]		

F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	F5 5.1	Leasing distribution by customer branch of economic activity	[TDB30304]	p.	109
○ Q 2 [ba - fi]	F5 5.2	Leasing distribution by customer location (region)	[TDB30308]	p.	110
○ Q 2 [ba - fi]	F5 5.3	Factoring distribution by customer branch of economic activity	[TDB30312]	p.	111
○ Q 2 [ba - fi]	F5 5.4	Factoring distribution by customer location (region)	[TDB30316]	p.	112

F6 RISK CONCENTRATION

○ Q 2 [ba]	F6 5.1	Largest borrowers' loan facilities distribution by customer location (region)	[TDB30320]	p.	113
○ Q 2 [ba]	F6 5.2	Largest borrowers' loan facilities distribution by size of bank	[TDB30345]	p.	114
○ Q 2 [ba]	F6 5.3	Largest borrowers' share of loan facilities distribution by customer segment of economic activity	[TDB30370]	p.	115
○ Q 2 [ba]	F6 5.4	Largest borrowers' share of bad debts distribution by customer location (region)	[TDB30390]	p.	116
○ Q 2 [ba]	F6 5.5	Largest borrowers' share of bad debts distribution by customer segment of economic activity	[TDB30410]	p.	117
⊙ Q 2 [ba]		Largest borrowers' loan facilities distribution by customer location (province)	[TDB30330]		
⊙ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer location (province)	[TDB30360]		
⊙ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer branch of economic activity	[TDB30380]		
⊙ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30400]		
⊙ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer branch of economic activity	[TDB30420]		

F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	F7 5.1	Number of borrowers distribution by customer location (region) and number of facilities	[TDB30430]	p.	118
○ Q 2 [ba]	F7 5.2	Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30445]	p.	120
○ Q 2 [ba]	F7 5.3	Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30465]	p.	121
⊙ Q 2 [ba]		Average number of banks per borrower distribution by customer branch of economic activity and total credit granted	[TDB30475]		

F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

⊙ Q 2 [ba-fi]	F8 5.1	Quarterly default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30485]	p.	122
⊙ A 2 [ba-fi]	F8 7.1	Historical default rates for cohorts of borrowers distribution by cohort's year of formation	[TDB30530]		
⊙ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (region) and sector of economic activity	[TDB30495]		
⊙ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (province)	[TDB30505]		

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

F9 FINANCIAL DERIVATIVES

○ Q 2 [ba]	F9 5.1 Financial derivatives in productive sector distribution by customer location (geographical area) and total credit granted	[TDB30585]	p. 124
○ Q 2 [ba]	F9 5.2 Financial derivatives distribution by customer segment of economic activity and total credit granted	[TDB30590]	p. 125

G LENDING AND DEPOSIT RATES

G1 LENDING RATES

⊙ Q 3 [sb]	G1 5.1 Lending rates on loan facilities distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - Outstanding transactions	[TDB30820]	p. 128
⊙ Q 3 [sb]	G1 5.2 Lending rates on revocable loans distribution by customer location (region) and total credit granted - Outstanding transactions	[TDB30830]	p. 129
⊙ Q 3 [sb]	G1 5.3 Interest rates on loan facilities to the productive sector distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30840]	p. 130
⊙ Q 3 [sb]	G1 5.4 Lending rates on loan facilities to the productive sector distribution by initial period of rate fixation, type transaction and customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30850]	p. 131
⊙ Q 3 [sb]	G1 5.5 Lending rates on loan facilities distribution by type of transaction, initial period of rate fixation and customer branch of economic activity	[TDB30860]	p. 132

● Q 3 [sb]	G1 5.6	APRC on term loans to the productive sector distribution by initial period of rate fixation and customer location (geographical area) - New business in the quarter	[TDB30870]	p.	133
● Q 3 [sb]	G1 5.7	Lending rates on loan facilities to producer households distribution by type of transaction, initial period of rate fixation and customer location (region) - Outstanding loans	[TDB30880]	p.	134
● Q 3 [sb]	G1 5.8	Lending rates applied to loans for house purchase distribution by initial period of rate fixation, customer location (region) and total credit granted - Outstanding loans	[TDB30890]	p.	135
● Q 3 [sb]	G1 5.9	APRC applied to loans for house purchase distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - New loans in the quarter	[TDB30900]	p.	136
● Q 3 [sb]	G1 5.10	Lending rates on matched and revocable loans distribution by customer location (region) and segment of economic activity – Outstanding transactions	[TDB30920]	p.	137

G2 DEPOSIT RATES

● Q 4 [cb]	G2 5.1	interest rates on sight current account deposits distribution by customer location (region) and segment of economic activity	[TDB30950]	p.	138
● Q 4 [cb]	G2 5.2	interest rate on sight current account deposits distribution by customer location (region) and segment of economic activity and size of deposit	[TDB30960]	p.	139
● Q 4 [cb]	G2 5.3	Interest rates on sight current account deposits distribution by customer location (geographical area) and branch of economic activity	[TDB30970]	p.	140

H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

○ Q 6 [bi]	H1 5.1	Assets	[TDB40605]	p.	142
○ Q 6 [bi]	H1 5.2	Liabilities	[TDB40615]	p.	146

METHODOLOGICAL APPENDIX	p.	151
--------------------------------	----	-----

GLOSSARY	p.	163
-----------------	----	-----

Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2006		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a. TOTAL		788	31,632	245	24,155
b. PIEDMONT		30	2,568	20	2,344
Alessandria		2	289	2	284
Asti		1	153	1	142
Biella		3	129	3	129
Cuneo		13	493	5	382
Novara		1	197	1	170
Turin		9	1,092	8	1,050
Verbano-Cusio-Ossola		1	81	–	54
Vercelli		–	134	–	133
c. VALLE D'AOSTA		2	98	–	79
Aosta		2	98	–	79
d. LIGURIA		7	940	5	836
Genoa		5	513	3	443
Imperia		–	117	–	106
La Spezia		1	132	1	127
Savona		1	178	1	160
e. LOMBARDY		186	6,098	75	4,466
Bergamo		16	675	5	533
Brescia		19	853	7	614
Como		3	345	–	246
Cremona		8	265	2	182
Lecco		3	213	–	126
Lodi		5	141	1	69
Mantua		5	314	2	250
Milan		123	2,392	56	1,793
Pavia		–	320	–	269
Sondrio		4	126	2	30
Varese		–	454	–	354
f. TRENTINO-ALTO ADIGE		112	935	8	297
Bolzano		58	409	3	145
Trento		54	526	5	152
g. VENETO		57	3,347	10	2,085
Belluno		1	192	–	129
Padua		11	595	2	424
Rovigo		5	178	–	122
Treviso		9	617	2	349
Venice		6	490	2	348
Verona		13	654	4	379
Vicenza		12	621	–	334

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>	
36	3,740	439	3,628	68	109	5,921
1	75	9	146	–	3	660
–	4	–	1	–	–	92
–	2	–	9	–	–	61
–	–	–	–	–	–	40
–	1	8	110	–	–	151
–	27	–	–	–	–	60
–	14	1	25	–	3	182
1	26	–	1	–	–	29
–	1	–	–	–	–	45
–	–	2	19	–	–	36
–	–	2	19	–	–	36
–	85	1	17	1	2	133
–	66	1	2	1	2	51
–	4	–	7	–	–	23
–	3	–	2	–	–	25
–	12	–	6	–	–	34
7	948	49	619	55	65	1,159
1	34	10	108	–	–	191
1	71	11	167	–	1	180
–	59	3	40	–	–	100
–	19	6	64	–	–	88
1	67	2	20	–	–	66
1	35	3	37	–	–	45
–	34	3	30	–	–	68
1	412	11	123	55	64	183
–	31	–	20	–	–	101
2	94	–	2	–	–	43
–	92	–	8	–	–	94
1	107	101	524	2	7	302
1	67	52	191	2	6	111
–	40	49	333	–	1	191
5	704	41	555	1	3	552
–	42	1	21	–	–	58
1	61	8	109	–	1	101
–	4	5	52	–	–	47
1	156	6	112	–	–	95
–	78	4	64	–	–	44
1	184	7	89	1	2	95
2	179	10	108	–	–	112

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	25	912	7	623
Gorizia	5	107	–	69
Pordenone	3	215	1	150
Trieste	3	138	1	115
Udine	14	452	5	289
i. EMILIA ROMAGNA	56	3,311	27	2,382
Bologna	15	777	8	555
Ferrara	3	215	2	187
Forlì	11	324	4	210
Modena	6	480	4	316
Parma	2	338	2	277
Piacenza	3	209	1	143
Ravenna	5	318	3	261
Reggio Emilia	5	376	2	262
Rimini	6	274	1	171
l. MARCHE	28	1,129	8	935
Ancona	11	353	4	300
Ascoli Piceno	6	248	2	211
Macerata	3	225	–	193
Pesaro e Urbino	8	303	2	231
m. TUSCANY	62	2,310	23	1,890
Arezzo	4	213	–	142
Florence	16	643	8	539
Grosseto	4	138	–	106
Livorno	3	189	1	167
Lucca	6	249	4	222
Massa Carrara	2	104	1	102
Pisa	7	259	3	217
Pistoia	8	180	1	134
Prato	2	133	1	117
Siena	10	202	4	144
n. UMBRIA	12	540	7	487
Perugia	9	419	5	372
Terni	3	121	2	115
o. LAZIO	65	2,521	27	2,044
Frosinone	6	180	1	128
Latina	6	171	1	127
Rieti	2	83	1	64
Rome	44	1,892	23	1,578
Viterbo	7	195	1	147
p. ABRUZZO	13	650	5	580
Chieti	4	173	2	162
L'Aquila	2	151	1	129
Pescara	2	157	1	138
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>	
1	87	16	200	1	2	175
–	4	5	33	–	1	21
–	27	2	38	–	–	38
–	11	1	11	1	1	5
1	45	8	118	–	–	111
4	579	25	348	–	2	329
–	115	7	105	–	2	59
–	11	1	17	–	–	26
–	39	7	75	–	–	30
2	155	–	9	–	–	47
–	54	–	7	–	–	46
1	57	1	9	–	–	40
–	16	2	41	–	–	18
–	89	3	25	–	–	45
1	43	4	60	–	–	18
–	33	20	161	–	–	216
–	7	7	46	–	–	48
–	3	4	34	–	–	58
–	4	3	28	–	–	49
–	19	6	53	–	–	61
3	159	36	257	–	4	276
2	53	2	17	–	1	38
–	33	8	68	–	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
–	12	6	46	–	–	36
–	16	5	37	–	–	84
–	15	4	32	–	–	53
–	1	1	5	–	–	31
6	259	24	200	8	18	266
2	33	3	19	–	–	62
1	32	4	12	–	–	30
–	11	1	8	–	–	32
2	172	11	124	8	18	85
1	11	5	37	–	–	57
–	7	8	63	–	–	171
–	1	2	10	–	–	54
–	2	1	20	–	–	44
–	3	1	16	–	–	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.	MOLISE	3	142	–	115
	Campobasso	3	109	–	88
	Isernia	–	33	–	27
r.	CAMPANIA	31	1,567	7	1,333
	Avellino	4	128	1	92
	Benevento	3	84	1	66
	Caserta	4	198	2	181
	Naples	6	805	3	740
	Salerno	14	352	–	254
s.	PUGLIA	31	1,377	5	1,023
	Bari	16	592	1	432
	Brindisi	2	119	–	89
	Foggia	3	243	2	182
	Lecce	5	260	2	194
	Taranto	5	163	–	126
t.	BASILICATA	7	244	1	168
	Matera	3	84	1	68
	Potenza	4	160	–	100
u.	CALABRIA	20	523	2	425
	Catanzaro	4	104	–	86
	Cosenza	10	199	1	145
	Crotone	3	39	1	31
	Reggio Calabria	1	139	–	129
	Vibo Valentia	2	42	–	34
v.	SICILY	36	1,738	5	1,368
	Agrigento	4	169	–	116
	Caltanissetta	8	98	–	60
	Catania	3	360	1	290
	Enna	1	68	–	51
	Messina	2	234	–	196
	Palermo	11	399	4	342
	Ragusa	1	114	–	74
	Siracusa	2	119	–	89
	Trapani	4	177	–	150
z.	SARDINIA	5	682	3	675
	Cagliari	2	274	1	272
	Nuoro	–	118	–	118
	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	–	–	47
–	9	3	12	–	–	35
–	4	–	2	–	–	12
3	117	21	115	–	2	342
–	20	3	16	–	–	54
–	7	2	11	–	–	40
–	11	2	6	–	–	66
3	61	–	2	–	2	85
–	18	14	80	–	–	97
3	263	23	90	–	1	231
2	107	13	52	–	1	47
–	22	2	8	–	–	20
–	54	1	7	–	–	55
1	58	2	8	–	–	82
–	22	5	15	–	–	27
–	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	140	–	–	338
1	28	3	25	–	–	40
–	13	8	25	–	–	21
–	58	2	12	–	–	57
–	3	1	14	–	–	19
–	30	2	8	–	–	70
–	28	7	29	–	–	76
1	38	–	2	–	–	12
–	24	2	6	–	–	19
–	8	4	19	–	–	24
–	1	2	6	–	–	325
–	–	1	2	–	–	98
–	–	–	–	–	–	87
–	–	1	4	–	–	57
–	1	–	–	–	–	83

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

March 2006

Entire
banking
system

Teller cash and the like	23,768
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,135
Receivables from BI-ECB	13,118
Receivables from banks	474,394
<i>of which:</i> time deposits and interbank CDs	236,735
repos	113,683
Receivables from non-bank customers:	
current account receivables	219,339
repos	15,350
personal loans	25,735
export credits	17,535
import credits	12,765
mortgage loans	589,308
other loans	347,490
bad debts	47,863
unpaid and protested own bills	431
Securities	266,383
<i>of which:</i> not held as fixed assets	200,376
Subordinated loans	20,199
Participating interests	125,608
Fixed assets	46,588
<i>of which:</i> buildings	20,240
Bills, other credit instruments and documents	161,993
Sundry debtors net of items in suspense accounts	218,985
Negative capital items	761
Items in transit or in suspense accounts	20,729
Remaining asset items	470,808
TOTAL	3,127,053

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

Guarantees granted	202,087
Guarantees applied for	5,263
Commitments and contingent liabilities	1,206,727
Credit implicit in leasing contracts with customers	18,936
Customer bill portfolio	11,000
Undrawn customer credit lines	755,941
Securities and the like on deposit	2,649,430

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
11,612	5,492	6,663	21,444	2,324
684	916	535	1,654	481
6,366	2,330	4,422	12,838	280
296,455	73,679	104,261	448,274	26,119
166,410	35,054	35,271	221,293	15,441
71,061	19,327	23,295	109,380	4,303
93,494	46,270	79,576	205,932	13,407
9,327	2,367	3,655	15,055	295
8,376	7,037	10,323	23,439	2,296
11,233	3,647	2,655	17,182	353
7,579	2,823	2,363	12,203	562
249,527	152,643	187,138	550,641	38,667
175,600	66,649	105,240	336,625	10,865
27,802	8,953	11,108	41,621	6,242
236	85	109	338	92
124,930	60,198	81,255	250,512	15,871
93,257	29,100	78,019	186,530	13,846
13,201	3,833	3,166	17,875	2,325
97,014	14,997	13,597	124,444	1,165
22,485	8,822	15,281	42,546	4,042
9,620	3,973	6,648	18,934	1,307
79,463	38,702	43,828	153,629	8,364
140,701	40,616	37,668	213,711	5,274
108	50	603	755	6
9,590	4,357	6,783	19,176	1,553
306,025	81,520	83,263	462,617	8,191
1,694,557	626,992	805,505	2,977,076	149,978
128,394	40,367	33,325	198,083	4,004
4,218	475	570	5,248	15
836,175	176,193	194,359	1,193,148	13,579
..	10,162	8,774	18,843	94
3,905	3,630	3,465	9,864	1,135
377,464	184,318	194,158	721,043	34,898
1,294,924	572,989	781,517	2,579,827	69,603

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

March 2006

	Entire banking system
Payables to non-bank customers	808,374
<i>of which:</i> savings deposits	76,099
time savings deposits	6,035
savings certificates and CDs	26,552
current account deposits	594,650
time current account deposits	13,353
repos	92,167
Payables to BI-ECB	19,523
Payables to banks	605,867
<i>of which:</i> time deposits and interbank CDs	351,218
repos	82,067
Funds raised in the market	512,533
<i>of which:</i> bonds in issue	448,892
Provision for employee severance benefits	8,691
Supplementary pension fund	3,778
Provision for writedown of securities	100
Provision for writedown of investments	867
Accumulated depreciation	19,712
<i>of which:</i> accumulated depreciation of buildings	6,005
Provision for writedown of loans	36,920
Provision for writedown of commitments and guarantees granted	963
Sundry provisions for losses and charges	18,659
Provision for loan losses	1,307
Capital, reserves and provisions included in capital	196,333
Sundry creditors net of items in suspense accounts	170,172
Discounted bills, other credit instruments and documents	220,509
Items in transit or in suspense accounts	17,605
Remaining liabilities items	479,838
TOTAL	3,127,053

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
395,849	153,626	258,898	725,748	82,626
23,098	11,772	41,228	58,921	17,178
779	2,336	2,921	4,564	1,472
8,765	6,786	11,000	20,409	6,143
309,585	109,806	175,259	542,737	51,913
7,457	1,342	4,555	13,102	251
46,092	17,686	28,389	85,605	6,562
9,225	8,510	1,788	19,523	..
279,932	154,921	171,014	597,456	8,411
155,783	95,360	100,075	345,758	5,460
50,853	15,325	15,888	81,321	745
276,947	106,847	128,738	497,127	15,406
229,654	97,515	121,724	434,796	14,096
4,894	1,526	2,271	7,622	1,069
1,464	1,440	874	3,103	675
94	5	2	97	3
795	33	40	856	12
9,619	3,726	6,366	18,445	1,267
2,550	1,449	2,005	5,631	374
21,686	6,670	8,564	31,128	5,791
758	98	107	880	83
11,009	3,281	4,369	17,644	1,015
284	65	958	1,291	16
108,747	32,177	55,408	185,557	10,775
106,115	33,083	30,975	165,805	4,368
111,373	52,066	57,070	211,756	8,753
9,560	2,968	5,076	16,768	837
342,271	65,506	72,061	470,969	8,869
1,694,557	626,992	805,505	2,977,076	149,978

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

March 2006

	Total	<i>of which:</i> 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
a. ASSETS							
Receivables from non-bank customers	100.00	70.26	19.60	16.39	11.07	26.05	26.89
Receivables from BI-ECB and other banks	100.00	13.04	23.00	51.21	12.87	6.99	5.93
Securities portfolio	100.00	63.10	0.16	6.45	11.14	45.92	36.33
b. LIABILITIES							
Payables to non-bank customers	100.00	1.32	85.11	12.79	1.42	0.27	0.41
Payables to BI-ECB and other banks	100.00	17.73	18.45	49.76	13.05	9.84	8.90
Bonds, savings certificates and CDs	100.00	67.96	0.43	5.94	12.65	60.16	20.82

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

March 2006

	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
a. TOTAL	125,608	97,014	14,997	13,597	124,444	1,165
Banks	81,119	64,610	8,027	8,482	80,562	556
<i>of which: non-resident</i>	23,966	23,343	254	368	23,962	4
Other financial intermediaries	25,848	17,461	5,055	3,332	25,389	460
<i>of which: non-resident</i>	8,167	7,171	433	564	8,166	1
Financial auxiliaries	4,468	3,215	503	751	4,375	94
Insurance companies	6,221	5,084	851	287	6,216	6
Non-financial companies	7,952	6,645	562	745	7,903	49
<i>of which: qualified holdings</i>	2,229	1,607	323	299	2,224	5

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

	Dec. 2005	Mar. 2006
a. ASSETS		
Cash	9	9
Receivables from parent bank and other foreign branches	67,713	70,776
Receivables from banks and central banks	20,851	20,498
<i>of which:</i> from non-residents	11,518	11,297
repos with banks	497	428
Receivables from non-bank customers	24,568	26,530
<i>of which:</i> from non-residents	24,124	26,026
repos	2,312	2,471
Subordinated loans	2,312	2,471
Securities and participating interests	19,281	15,733
<i>of which:</i> securities not held as fixed assets	15,449	12,189
Bad debts	176	163
Other liabilities items	13,983	8,658
TOTAL	146,582	142,367
b. LIABILITIES		
Payables to parent bank and other foreign branches	31,864	29,834
Payables to banks and central banks	36,392	37,813
<i>of which:</i> to non-residents	33,968	34,445
repos with banks	138	50
Payables to non-bank customers	58,183	59,515
<i>of which:</i> to non-residents	53,693	53,456
repos	533	593
Subordinated loans	2,757	2,739
Endowment funds and capital reserves	1,740	1,713
Other liabilities items	15,647	10,753
TOTAL	146,582	142,367
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	13,168	13,272
Commitments and contingent liabilities	157,536	171,911
Bill portfolio	287	276

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

March 2006

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	599,430	49,707	1.07	43,120	2,370
b. NORTH-WEST ITALY	132,085	12,021	1.11	10,876	686
Piedmont	43,094	2,819	1.09	3,396	164
Valle d'Aosta	1,249	80	1.03	92	2
Liguria	14,730	1,174	1.06	995	33
Lombardy	73,012	7,948	1.12	6,393	486
c. NORTH-EAST ITALY	87,946	8,307	1.08	7,200	513
Trentino-Alto Adige	5,834	583	1.04	441	21
Veneto	32,877	3,310	1.11	2,959	228
Friuli-Venezia Giulia	9,990	623	1.07	805	33
Emilia-Romagna	39,245	3,790	1.07	2,995	231
d. CENTRAL ITALY	141,773	14,552	1.07	10,857	708
Marche	16,079	1,419	1.06	1,230	70
Tuscany	39,352	2,863	1.08	2,740	177
Umbria	8,567	808	1.11	750	36
Lazio	77,775	9,461	1.06	6,137	424
e. SOUTHERN ITALY	149,533	9,240	1.05	9,714	330
Abruzzo	14,940	1,136	1.07	1,096	64
Molise	3,485	358	1.02	190	7
Campania	60,066	3,115	1.04	4,304	110
Puglia	42,169	2,868	1.05	2,624	91
Basilicata	8,512	688	1.06	248	5
Calabria	20,361	1,074	1.07	1,252	53
f. ISLANDS	88,093	5,588	1.03	4,473	134
Sicily	71,131	4,279	1.03	3,572	105
Sardinia	16,962	1,309	1.03	901	30

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2006

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	599,430	49,707	1.07	43,120	2,370
General government	14	16	1.09	–	–
Financial companies	834	658	1.17	39	29
Non-financial companies	112,316	31,444	1.09	6,544	1,546
<i>of which:</i> industry	32,736	11,068	1.10	1,709	551
building	15,839	5,794	1.06	792	253
services	61,160	13,501	1.09	3,940	718
Producer households	98,311	6,647	1.05	5,950	246
Consumer households and nec	378,708	10,446	1.03	30,183	539

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006

March 2006		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	262,989	119,045	31,655	32,677	79,612	69,039
b.	EUROPE	222,741	106,522	26,796	28,191	61,232	51,962
	of which: Albania	42	20	..	1	21	–
	Austria	3,860	2,346	766	197	551	24
	Belgium	23,632	21,289	1,411	502	430	424
	Bulgaria	688	80	22	181	405	671
	Czech Republic	372	40	2	144	186	1,191
	Croatia	6,722	1,609	791	1,229	3,093	8,585
	Denmark	596	395	64	68	69	–
	Finland	791	135	149	63	445	–
	France	28,889	15,212	5,328	2,650	5,699	3,783
	Germany	32,031	16,826	5,912	2,072	7,221	1,186
	Greece	2,107	499	30	103	1,474	==
	Ireland	12,734	3,020	1,177	3,938	4,600	1,607
	Liechtenstein	28	18	–	8	2	–
	Luxemburg	19,093	4,190	974	3,744	10,185	4,582
	Malta	272	29	220	8	15	–
	Norway	367	194	139	4	30	–
	Netherlands	16,671	6,462	1,279	3,325	5,605	251
	Poland	2,761	50	22	421	2,268	13,091
	Portugal	4,266	1,158	697	595	1,815	–
	United Kingdom	39,073	24,548	2,092	4,899	7,534	2,258
	Romania	1,586	341	232	325	688	351
	Russia	1,639	313	301	188	836	25
	Serbia and Montenegro	98	31	52	14	2	–
	Slovenia	635	314	163	37	121	14
	Spain	10,257	3,227	2,675	1,127	3,228	1,967
	Sweden	985	445	163	121	257	–
	Switzerland	4,417	2,728	108	733	847	1,481
	Turkey	2,203	401	195	354	1,253	==
	Hungary	3,407	136	801	806	1,663	3,533
c.	ASIA	5,036	2,107	1,321	515	1,093	1,349
	of which: Saudi Arabia	181	56	51	20	55	–
	China	660	301	71	136	151	62
	South Korea	622	309	194	20	99	–
	Philippines	63	3	5	19	36	–
	Japan	1,054	596	38	105	316	1,287
	India	304	174	21	60	48	–
	Indonesia	39	2	–	10	27	–
	Iran	1,023	316	561	25	120	–
	Iraq	11	9	..	..	1	–

Distribution by country, type of customer and residual maturity

TDB30274		Banks					
		International claims	of which:				Local claims in local currency
			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	57	7	4	4	41	..
	Malaysia	56	25	12	2	16	—
	Pakistan	7	..	..	7	..	—
	Qatar	149	48	11	33	57	—
	Taiwan	123	105	12	..	5	—
	Thailand	29	7	6	5	12	—
d.	AFRICA	765	90	51	212	413	—
	of which: Algeria	37	8	13	3	13	—
	Egypt	364	2	9	140	213	—
	Morocco	110	32	6	8	64	—
	Nigeria	58	3	7	10	37	—
	South Africa	61	8	4	22	27	—
	Tunisia	56	19	11	6	21	—
e.	AMERICA	17,776	4,526	2,642	2,276	8,332	14,572
	of which: Argentina	394	39	64	175	117	766
	Brazil	1,669	106	587	273	702	1
	Canada	609	164	35	218	192	—
	Chile	389	93	118	28	150	—
	Colombia	49	23	—	5	20	—
	Cuba	74	1	37	2	33	—
	Ecuador	8	3	2	1	2	—
	Mexico	676	23	..	111	542	—
	Paraguay	..	—	..	..	..	—
	Peru	153	23	87	..	42	70
	United States	13,080	4,044	1,703	1,390	5,943	13,735
	Uruguay	194	3	9	7	175	—
	Venezuela	429	..	—	45	384	—
f.	OCEANIA	429	100	81	81	166	1
	of which: Australia	383	86	81	66	149	1
	New Zealand	42	14	—	16	13	—
g.	OFFSHORE CENTRES	13,563	5,699	764	1,040	6,061	1,155
	of which: Bahamas	4,115	4,084	4	2	25	—
	Cayman Islands	4,353	124	543	151	3,535	—
	Hong Kong	895	546	20	245	83	1,006
	Singapore	855	676	35	83	62	==
h.	INTERNATIONAL ORGANIZATIONS	2,675	—	—	363	2,312	—

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210		Securities firms	
Source: Archives of intermediary identification data			
March 2006		Companies authorized	Companies operating
a.	ACTIVITIES		
	Proprietary trading	31	28
	Customer trading	44	39
	Underwriting	23	17
	Placement	99	74
	Individual portfolio management	68	61
	Reception of orders	68	60
b.	NUMBER OF SIMs	141	110

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			
		Dec. 2005	Mar. 2006
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	836	809
	Equity	365	352
	Balanced	72	67
	Bond	302	295
	Liquidity	39	39
	Flexible	68	64
b.	NUMBER OF SICAV SUB-FUNDS	14	14
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	51	48
d.	NUMBER OF SICAVs	2	2

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

		Dec. 2005	Mar. 2006
a.	NUMBER OF FINANCIAL INTERMEDIARIES	410	413
	Leasing	53	52
	Factoring	37	36
	Consumer credit	29	30
	Other forms of finance	19	15
	Acquisition of shareholdings	7	7
	Issue and/or management of credit cards	11	12
	Securitization	249	256
	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

	Dec. 2005	Mar. 2006
a. ASSETS		
Cash and liquid assets	..	1
Receivables from banks and financial institutions	1,344	1,047
Receivables from customers	78	63
Bonds and other debt securities	458	416
Shares, capital parts and other equity securities	147	435
Options bought and the like	32	50
Participating interests	16	14
Fixed assets	53	54
Remaining asset items	370	421
TOTAL	2,499	2,500
b. LIABILITIES		
Payables to banks and financial institutions	767	785
Payables to customers	110	69
Debt securities in issue	–	–
Options sold and the like	23	41
Provision for employee severance benefits	33	33
Provisions for risks	134	140
Subordinated liabilities	7	5
Capital, reserves and share premiums	750	793
Remaining liabilities items	674	633
TOTAL	2,499	2,500

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

	Dec. 2005	Mar. 2006
a. ASSETS		
Cash and liquid assets	88	68
Current account receivables from banks and deposits	2,257	2,339
Receivables from customers	119,154	116,599
Bad debts	1,383	1,316
Securities portfolio	2,166	2,167
Participating interests	1,826	1,806
<i>of which: held for merchant banking purposes</i>	399	388
Tangible and intangible fixed assets	7,590	7,273
Remaining asset items	9,090	9,477
TOTAL	143,554	141,045
b. LIABILITIES		
Current account payables to banks	22,124	20,033
Financial payables	94,471	93,555
Securities in issue	1,807	1,630
Provisions for liabilities and charges and provision for employee severance benefits	1,396	1,657
Loan loss provision	242	220
Provision for general financial risks	176	173
Subordinated loans	797	750
Capital and reserves	10,454	10,399
Remaining liabilities items	12,159	12,681
TOTAL	143,554	141,045
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	5,745	4,870
Derivative contracts	39,563	40,140

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

March 2006		Total	General government	Financial companies
a.	TOTAL	1,264,117	57,079	144,762
b.	NORTH-WEST ITALY	487,280	10,307	92,182
	Piedmont	91,153	5,267	11,478
	Valle d'Aosta	2,299	96	43
	Liguria	23,109	1,038	122
	Lombardy	370,719	3,907	80,539
c.	NORTH-EAST ITALY	294,370	5,376	17,939
	Trentino-Alto Adige	30,842	619	904
	Veneto	116,827	1,837	5,345
	Friuli-Venezia Giulia	24,748	657	1,549
	Emilia-Romagna	121,952	2,263	10,141
d.	CENTRAL ITALY	296,161	32,353	30,314
	Marche	33,786	1,088	2,556
	Tuscany	87,409	2,043	12,000
	Umbria	15,360	566	113
	Lazio	159,606	28,655	15,645
e.	SOUTHERN ITALY	125,168	6,830	3,148
	Abruzzo	18,068	469	421
	Molise	3,107	100	64
	Campania	50,604	3,736	1,630
	Puglia	34,944	1,543	164
	Basilicata	5,030	266	11
	Calabria	13,414	717	857
f.	ISLANDS	61,174	2,213	1,179
	Sicily	42,805	1,717	388
	Sardinia	18,369	496	791

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
658,353	225,843	87,702	331,438	81,173	322,786
255,512	92,893	26,002	134,131	22,465	106,814
43,728	18,873	4,832	19,426	5,912	24,767
1,412	655	206	547	205	543
11,953	2,759	1,682	7,415	1,815	8,182
198,419	70,605	19,282	106,742	14,533	73,322
176,418	67,927	23,059	81,243	21,916	72,721
18,581	4,368	3,246	10,428	3,161	7,577
72,249	29,577	8,234	32,703	8,405	28,992
13,337	5,533	1,395	6,091	1,929	7,276
72,251	28,449	10,185	32,020	8,422	28,875
143,496	38,969	24,463	76,363	16,475	73,522
18,065	8,208	2,995	6,488	3,340	8,738
44,494	15,177	5,233	22,148	6,709	22,162
8,621	3,446	1,336	3,499	1,514	4,546
72,316	12,139	14,899	44,228	4,912	38,077
57,734	19,651	9,679	26,585	13,023	44,433
9,925	4,449	1,772	3,433	1,776	5,477
1,608	719	279	540	434	902
23,949	7,517	3,314	12,744	3,476	17,813
14,897	4,651	3,023	6,496	4,660	13,681
2,484	995	410	941	761	1,509
4,872	1,320	880	2,430	1,917	5,051
25,192	6,403	4,499	13,117	7,294	25,297
17,085	3,792	2,865	9,511	5,237	18,379
8,107	2,611	1,634	3,607	2,057	6,918

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

March 2006

Entire banking
system

a. TOTAL	1,264,117
b. NORTH-WEST ITALY	487,280
Piedmont	91,153
Valle d'Aosta	2,299
Liguria	23,109
Lombardy	370,719
c. NORTH-EAST ITALY	294,370
Trentino-Alto Adige	30,842
Veneto	116,827
Friuli-Venezia Giulia	24,748
Emilia-Romagna	121,952
d. CENTRAL ITALY	296,161
Marche	33,786
Tuscany	87,409
Umbria	15,360
Lazio	159,606
e. SOUTHERN ITALY	125,168
Abruzzo	18,068
Molise	3,107
Campania	50,604
Puglia	34,944
Basilicata	5,030
Calabria	13,414
f. ISLANDS	61,174
Sicily	42,805
Sardinia	18,369

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
563,928	294,860	405,329	1,190,544	73,572
252,664	108,950	125,665	483,421	3,859
50,339	14,713	26,101	90,559	594
1,314	371	614	2,285	14
9,633	7,826	5,649	22,720	389
191,378	86,041	93,301	367,857	2,862
106,137	71,167	117,067	292,517	1,853
4,220	1,250	25,372	30,801	42
53,800	26,112	36,916	116,237	590
8,190	2,407	14,151	24,664	84
39,927	41,399	40,627	120,815	1,137
114,818	84,244	97,098	291,221	4,940
7,121	10,909	15,756	33,287	499
28,621	25,550	33,238	86,527	882
6,521	2,381	6,458	15,306	55
72,555	45,405	41,646	156,101	3,504
57,682	20,031	47,456	86,637	38,532
4,996	2,992	10,080	11,534	6,534
1,437	515	1,155	2,575	533
25,424	7,409	17,771	38,068	12,537
17,710	5,499	11,735	22,925	12,020
1,982	891	2,157	2,804	2,226
6,131	2,724	4,559	8,732	4,682
32,627	10,504	18,043	36,786	24,389
25,116	4,092	13,597	25,721	17,084
7,511	6,413	4,446	11,064	7,305

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	739,527	277,977	198,335	159,972	70,758	32,486
Agricultural, forestry and fishery products	32,370	7,853	9,889	7,129	4,564	2,934
Fuel and power products	24,183	11,770	3,433	5,334	1,953	1,693
Ores and metals	9,743	6,316	1,960	693	603	171
Non-metallic minerals and products	15,553	3,836	6,314	3,093	1,587	722
Chemical products	10,516	6,103	1,957	1,517	692	247
Metal products, except transport equipment	26,094	11,762	8,615	3,005	2,302	410
Agricultural and industrial machinery	21,200	9,267	8,916	1,961	855	201
Office and data processing machines, etc.	4,241	1,669	1,608	555	273	137
Electrical goods	15,022	6,557	4,777	2,595	812	281
Transport equipment	9,240	3,560	1,878	1,805	1,635	361
Food and tobacco products	28,558	7,806	10,211	4,366	4,490	1,686
Textiles, clothing and footwear	27,536	9,436	7,848	6,976	2,974	303
Paper and paper products	15,300	8,074	2,952	3,250	762	262
Rubber and plastic products	10,333	4,889	2,644	1,671	858	271
Other manufactured products	20,451	5,434	7,879	4,726	1,864	548
Building and construction	97,103	28,736	25,603	26,199	11,180	5,385
Wholesale and retail trade services, recovery and repair services	117,836	41,846	30,757	23,300	14,610	7,323
Lodging and catering services	28,872	6,553	10,022	6,553	3,640	2,104
Inland transport services	14,367	3,569	3,585	5,357	1,324	532
Maritime and air transport services	6,502	1,083	803	1,338	1,938	1,340
Auxiliary transport services	9,257	3,828	2,025	2,109	817	477
Communication services	17,584	10,085	199	7,146	63	91
Other market services	177,665	77,944	44,458	39,295	10,961	5,007

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,264,116	487,280	294,370	296,161	125,168	61,174
	Piedmont	66,128	78,553	72,400	2,551	2,458	855	289
	Valle d'Aosta	1,333	1,451	1,438	3	6	3	1
	Liguria	18,593	23,160	20,811	311	1,319	263	456
	Lombardy	332,005	424,859	347,614	22,873	37,083	12,165	5,123
	Trentino-Alto Adige	27,551	30,366	1,060	28,743	500	27	36
	Veneto	98,000	114,548	6,855	102,248	3,897	1,078	470
	Friuli-Venezia Giulia	19,043	23,120	1,311	21,385	324	80	20
	Emilia-Romagna	99,811	111,762	5,220	101,012	3,328	1,508	694
	Marche	28,832	32,601	450	1,050	30,208	850	43
	Tuscany	74,070	91,136	5,927	2,610	77,873	3,755	971
	Umbria	12,503	14,124	242	244	13,510	112	16
	Lazio	117,580	168,799	21,711	10,516	121,890	11,578	3,104
	Abruzzo	13,821	15,897	342	208	1,019	14,286	41
	Molise	1,915	2,256	44	4	175	2,031	1
	Campania	35,066	37,251	444	99	835	35,588	284
	Puglia	27,592	29,964	565	219	768	28,319	94
	Basilicata	2,913	3,355	29	35	67	3,223	2
	Calabria	9,077	9,527	109	33	165	9,150	70
	Sicily	34,767	35,999	451	156	397	226	34,769
	Sardinia	14,672	15,425	257	70	339	70	14,688

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

March 2006

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	24,766	9,574	3,682	7,501	3,152	858
<i>of which:</i> without recourse	13,805	4,354	2,001	5,282	1,660	508
with recourse	10,961	5,220	1,681	2,219	1,491	350
Credit implicit in leasing contracts	53,419	21,615	15,071	10,692	4,142	1,899
Receivables for consumer credit and the issue or management of credit cards	32,348	8,639	4,251	7,493	7,431	4,533
Other finance	6,534	1,968	1,070	1,904	1,080	511

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

March 2006

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	24,766	3,762	282	19,775	495	452
<i>of which:</i> without recourse	13,805	3,755	60	9,528	358	104
with recourse	10,961	8	222	10,248	137	347
Credit implicit in leasing contracts	53,419	375	652	45,712	4,408	2,273
Receivables for consumer credit and the issue or management of credit cards	32,348					
Other finance	6,534	262	843	3,595	853	982

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				
March 2006		Total	Banks	Financial intermediaries
a.	TOTAL	75,553	43,206	32,348
b.	NORTH-WEST ITALY	19,518	10,879	8,639
	Piedmont	5,693	3,231	2,462
	Valle d'Aosta	165	110	55
	Liguria	1,905	1,139	767
	Lombardy	11,754	6,400	5,354
c.	NORTH-EAST ITALY	11,229	6,977	4,251
	Trentino-Alto Adige	691	474	218
	Veneto	4,698	2,986	1,713
	Friuli-Venezia Giulia	1,332	858	474
	Emilia-Romagna	4,507	2,660	1,848
d.	CENTRAL ITALY	16,811	9,318	7,493
	Marche	1,632	1,016	617
	Tuscany	5,175	2,681	2,495
	Umbria	1,179	698	481
	Lazio	8,825	4,923	3,901
e.	SOUTHERN ITALY	17,362	9,931	7,431
	Abruzzo	1,746	1,013	733
	Molise	384	176	208
	Campania	7,307	4,125	3,182
	Puglia	4,762	2,743	2,019
	Basilicata	601	340	261
	Calabria	2,562	1,534	1,028
f.	ISLANDS	10,634	6,101	4,533
	Sicily	7,723	4,476	3,246
	Sardinia	2,911	1,624	1,287

Notes:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

March 2006		Total	General government	Financial companies
a.	TOTAL	683,382	25,603	50,396
b.	NORTH-WEST ITALY	239,160	3,499	30,425
	Piedmont	51,974	1,030	4,617
	Valle d'Aosta	1,598	150	47
	Liguria	17,560	371	400
	Lombardy	168,028	1,948	25,362
c.	NORTH-EAST ITALY	144,907	4,424	9,407
	Trentino-Alto Adige	14,567	730	207
	Veneto	54,915	1,165	2,321
	Friuli-Venezia Giulia	15,678	1,125	1,704
	Emilia-Romagna	59,747	1,404	5,174
d.	CENTRAL ITALY	162,037	10,815	9,647
	Marche	16,443	283	153
	Tuscany	42,373	1,301	1,455
	Umbria	8,076	220	82
	Lazio	95,145	9,011	7,957
e.	SOUTHERN ITALY	93,016	4,019	704
	Abruzzo	11,573	367	252
	Molise	2,024	233	52
	Campania	39,635	2,096	191
	Puglia	26,709	668	100
	Basilicata	3,416	192	16
	Calabria	9,658	464	93
f.	ISLANDS	44,263	2,845	213
	Sicily	31,910	1,956	111
	Sardinia	12,353	889	102

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
138,136	46,416	15,863	73,561	37,581	431,643
54,386	19,796	4,980	29,110	10,736	140,113
10,214	4,019	1,084	4,981	2,863	33,249
304	92	47	160	105	993
2,777	658	289	1,812	984	13,029
41,091	15,027	3,559	22,156	6,784	92,843
30,599	11,881	3,311	14,809	9,124	91,332
2,528	780	270	1,414	962	10,139
12,216	4,811	1,231	5,911	3,464	35,728
3,064	1,138	304	1,572	705	9,079
12,791	5,152	1,506	5,912	3,992	36,386
33,792	9,282	4,262	19,758	7,314	100,470
2,716	1,253	337	1,062	1,154	12,136
7,771	2,794	816	3,951	2,636	29,210
1,366	471	180	683	455	5,953
21,938	4,765	2,928	14,062	3,068	53,170
13,633	4,260	2,194	6,717	7,068	67,591
1,878	854	259	716	826	8,250
254	80	46	114	141	1,344
6,303	1,808	879	3,503	2,749	28,296
3,771	1,158	711	1,708	2,197	19,972
412	137	86	179	277	2,519
1,015	223	214	498	877	7,210
5,727	1,196	1,116	3,167	3,340	32,137
3,705	775	751	2,045	2,201	23,936
2,022	421	365	1,122	1,138	8,201

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

March 2006

Entire
banking
system

a. TOTAL	683,382
b. NORTH-WEST ITALY	239,160
Piedmont	51,974
Valle d'Aosta	1,598
Liguria	17,560
Lombardy	168,028
c. NORTH-EAST ITALY	144,907
Trentino-Alto Adige	14,567
Veneto	54,915
Friuli-Venezia Giulia	15,678
Emilia-Romagna	59,747
d. CENTRAL ITALY	162,037
Marche	16,443
Tuscany	42,373
Umbria	8,076
Lazio	95,145
e. SOUTHERN ITALY	93,016
Abruzzo	11,573
Molise	2,024
Campania	39,635
Puglia	26,709
Basilicata	3,416
Calabria	9,658
f. ISLANDS	44,263
Sicily	31,910
Sardinia	12,353

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
334,635	124,695	224,052	608,347	75,035
134,400	44,818	59,942	237,778	1,382
32,396	3,936	15,642	51,703	271
1,109	11	478	1,597	1
7,232	6,261	4,067	17,419	141
93,663	34,611	39,754	167,058	969
50,076	32,054	62,777	144,445	462
1,654	202	12,711	14,562	5
25,803	10,891	18,221	54,707	208
6,321	950	8,407	15,660	18
16,298	20,011	23,438	59,516	231
76,988	29,830	55,219	159,045	2,992
2,625	5,168	8,650	16,310	133
12,831	11,927	17,614	42,242	132
3,328	577	4,171	8,034	42
58,204	12,157	24,783	92,459	2,685
48,594	9,713	34,709	47,521	45,495
2,332	586	8,655	4,752	6,821
1,064	239	721	1,581	443
25,834	2,657	11,145	22,703	16,933
14,276	3,288	9,145	13,446	13,263
858	438	2,119	748	2,668
4,230	2,505	2,923	4,291	5,368
24,576	8,280	11,406	19,559	24,704
19,830	2,404	9,675	13,836	18,073
4,746	5,876	1,730	5,723	6,630

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	175,718	65,122	39,723	41,105	20,701	9,067
	Agricultural, forestry and fishery products	8,113	2,039	2,563	1,322	1,373	815
	Fuel and power products	6,360	1,726	817	2,744	664	408
	Ores and metals	1,367	848	239	123	116	41
	Non-metallic minerals and products	3,023	776	997	588	498	164
	Chemical products	2,610	1,447	480	424	206	53
	Metal products, except transport equipment	5,256	2,518	1,631	527	478	101
	Agricultural and industrial machinery	6,282	3,044	2,370	582	228	58
	Office and data processing machines, etc.	1,179	528	291	214	113	32
	Electrical goods	4,111	2,215	925	623	282	66
	Transport equipment	2,300	836	608	532	270	54
	Food and tobacco products	4,610	1,572	1,341	613	834	251
	Textiles, clothing and footwear	5,806	2,199	1,363	1,568	608	69
	Paper and paper products	2,884	1,426	511	604	254	89
	Rubber and plastic products	1,692	894	381	227	156	33
	Other manufactured products	3,616	1,197	1,027	858	435	99
	Building and construction	19,712	6,123	4,231	4,964	2,932	1,463
	Wholesale and retail trade services, recovery and repair services	29,983	10,285	6,704	5,921	4,831	2,241
	Lodging and catering services	3,442	982	943	783	476	259
	Inland transport services	3,740	1,086	1,007	948	514	184
	Maritime and air transport services	1,912	320	289	907	269	126
	Auxiliary transport services	4,477	1,267	847	1,887	258	218
	Communication services	1,257	727	69	396	39	25
	Other market services	51,988	21,065	10,089	13,750	4,867	2,217

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a. TOTAL	683,381	69,743	573,945	22,070	3,219	14,403
b. NORTH-WEST ITALY	239,160	14,666	214,393	4,468	775	4,858
Piedmont	51,974	4,267	45,272	883	150	1,403
Valle d'Aosta	1,598	132	1,447	10	3	6
Liguria	17,560	1,377	15,442	448	61	233
Lombardy	168,028	8,890	152,233	3,127	562	3,216
c. NORTH-EAST ITALY	144,907	15,510	117,914	5,813	594	5,076
Trentino-Alto Adige	14,567	1,968	11,490	603	125	381
Veneto	54,915	6,837	45,459	1,568	183	868
Friuli-Venezia Giulia	15,678	1,602	13,465	325	27	259
Emilia-Romagna	59,747	5,104	47,500	3,317	258	3,567
d. CENTRAL ITALY	162,037	14,113	140,649	4,956	316	2,002
Marche	16,443	2,533	11,301	2,254	113	243
Tuscany	42,373	3,605	37,166	1,316	60	226
Umbria	8,076	1,162	6,223	497	12	182
Lazio	95,145	6,813	85,960	889	131	1,352
e. SOUTHERN ITALY	93,016	16,764	68,622	5,370	448	1,811
Abruzzo	11,573	2,555	8,083	806	30	99
Molise	2,024	306	1,559	110	6	43
Campania	39,635	5,950	31,110	1,712	193	671
Puglia	26,709	5,349	18,662	1,831	144	722
Basilicata	3,416	722	2,355	222	9	108
Calabria	9,658	1,882	6,853	689	66	169
f. ISLANDS	44,263	8,690	32,366	1,463	1,086	657
Sicily	31,910	6,826	22,713	808	1,062	501
Sardinia	12,353	1,864	9,654	655	24	156

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	683,381	239,160	144,907	162,037	93,016	44,263
	Piedmont	47,051	52,132	50,379	552	802	277	122
	Valle d'Aosta	1,416	1,476	1,463	3	5	4	1
	Liguria	15,916	17,230	16,503	86	397	50	195
	Lombardy	157,246	183,133	161,723	7,356	9,414	3,161	1,478
	Trentino-Alto Adige	13,901	14,549	364	14,100	60	16	10
	Veneto	50,222	53,311	1,621	50,975	525	134	55
	Friuli-Venezia Giulia	13,687	14,937	404	14,076	216	193	48
	Emilia-Romagna	55,055	58,065	1,723	55,337	608	302	94
	Marche	15,554	16,317	120	240	15,769	177	10
	Tuscany	39,475	41,187	681	189	40,009	249	59
	Umbria	7,404	7,858	36	68	7,710	40	4
	Lazio	83,920	91,161	3,107	1,572	84,710	1,310	463
	Abruzzo	10,684	11,218	88	30	344	10,753	2
	Molise	1,813	1,944	7	3	58	1,874	..
	Campania	36,622	37,682	277	84	563	36,729	28
	Puglia	25,253	26,507	362	117	365	25,618	45
	Basilicata	3,058	3,207	10	10	26	3,160	1
	Calabria	8,876	9,202	58	24	182	8,905	32
	Sicily	30,007	30,490	176	70	180	53	30,010
	Sardinia	11,601	11,777	57	14	92	10	11,603

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**March 2006**

	Total	Financial intermediaries	Banks
a. LEASING	75,340	55,519	19,821
Credit implicit in leasing contracts	72,634	53,899	18,735
Overdue instalments	608	435	173
Bad debts and substandard assets	2,098	1,185	913
b. FACTORING	24,343	19,627	4,716
Advances against acquired claims	19,983	15,481	4,503
Advances against future claims	498	285	213
Claims assumed at less than nominal value or acquired outright	3,089	3,089	..
Bad debts	....	772	....

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

March 2006

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,353,065	531,415	78,149
	Italian government securities	461,506	174,725	13,811
	<i>of which:</i> BOTs	80,427	47,824	2,510
	CCTs	100,355	25,628	3,464
	BTPs	247,917	93,491	6,836
	Other debt securities	543,949	176,668	19,651
	<i>of which:</i> in non-euro-area currencies	51,518	23,056	1,983
	Equity securities	92,070	24,340	29,352
	<i>of which:</i> in non-euro-area currencies	10,155	2,020	986
	Units of collective investment undertakings	246,182	152,906	14,197
	Other securities and the like	9,520	2,804	1,137

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
99,714	70,063	6,058	1,253,351	461,351	72,091
29,332	16,794	1,748	432,175	157,931	12,063
1,901	1,305	211	78,526	46,519	2,298
10,602	5,871	539	89,753	19,757	2,925
13,777	7,623	750	234,140	85,868	6,087
24,185	14,668	1,180	519,764	162,000	18,471
3,557	2,266	167	47,961	20,789	1,816
1,705	1,458	38	90,364	22,882	29,315
735	685	6	9,419	1,335	980
44,229	36,940	3,040	201,953	115,965	11,157
270	208	52	9,250	2,595	1,085

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

March 2006

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,353,065	531,415	78,149
b.	NORTH-WEST ITALY	775,483	241,529	26,721
	Piedmont	136,117	70,139	7,105
	Valle d'Aosta	2,358	1,381	102
	Liguria	32,415	23,624	1,802
	Lombardy	604,593	146,385	17,712
c.	NORTH-EAST ITALY	260,634	129,502	18,304
	Trentino-Alto Adige	10,861	6,828	1,197
	Veneto	65,443	43,424	5,616
	Friuli-Venezia Giulia	76,108	10,886	1,149
	Emilia-Romagna	108,221	68,364	10,341
d.	CENTRAL ITALY	241,822	93,242	26,921
	Marche	10,905	9,622	935
	Tuscany	55,140	34,368	4,645
	Umbria	6,950	5,726	522
	Lazio	168,827	43,526	20,820
e.	SOUTHERN ITALY	52,232	46,992	4,304
	Abruzzo	5,543	4,962	443
	Molise	761	719	41
	Campania	23,302	20,926	1,747
	Puglia	16,542	14,988	1,417
	Basilicata	1,633	1,489	143
	Calabria	4,451	3,907	514
f.	ISLANDS	22,893	20,149	1,898
	Sicily	17,357	15,577	1,315
	Sardinia	5,536	4,572	583

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
99,714	70,063	6,058	1,253,351	461,351	72,091
53,919	36,142	2,175	721,564	205,387	24,546
16,821	8,689	403	119,296	61,450	6,702
144	123	5	2,214	1,258	97
2,414	2,241	97	30,001	21,383	1,705
34,541	25,089	1,670	570,053	121,295	16,042
21,058	16,036	1,927	239,575	113,466	16,377
1,091	962	68	9,770	5,867	1,129
7,967	4,620	600	57,476	38,804	5,016
1,174	1,026	134	74,934	9,860	1,015
10,825	9,428	1,124	97,396	58,936	9,217
18,862	12,744	1,225	222,960	80,498	25,696
1,023	919	88	9,882	8,703	847
6,839	5,155	638	48,302	29,213	4,007
889	617	56	6,061	5,109	465
10,111	6,053	443	158,716	37,473	20,377
4,021	3,605	415	48,211	43,387	3,889
471	447	24	5,073	4,516	420
29	28	1	732	691	40
1,700	1,521	179	21,602	19,405	1,568
1,449	1,282	167	15,094	13,706	1,250
101	93	8	1,532	1,397	135
272	234	37	4,179	3,672	477
1,854	1,536	316	21,039	18,613	1,583
1,397	1,163	233	15,960	14,414	1,082
457	373	82	5,080	4,199	501

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,648,374	24,577	1,401,400	71,640	42,097	716,726	391,932
Italian government securities	950,980	5,037	491,787	7,213	8,572	177,715	260,657
<i>of which:</i> BOTs	140,682	669	69,964	756	1,872	48,061	19,361
CCTs	185,334	970	132,818	2,982	1,337	26,162	21,064
BTPs	542,332	2,412	235,488	2,796	4,846	94,732	202,058
Other debt securities	1,136,079	7,555	658,110	20,007	19,921	345,764	84,723
<i>of which:</i> in non-euro-area currencies	73,970	319	39,884	989	1,719	25,939	5,119
Equity securities	202,545	7,507	84,918	36,205	2,444	30,276	41,196
<i>of which:</i> in non-euro-area currencies	12,967	67	9,471	933	181	2,057	258
Units of collective investment undertakings	337,771	1,046	161,688	4,798	10,847	156,370	3,022
Other securities and the like	21,975	3,433	5,210	3,448	383	6,914	2,586

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

March 2006		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,256,438	1,240,265	423,437	431,783	101,797	59,154
	Italian government securities	690,323	378,808	109,769	148,387	34,259	19,100
	<i>of which:</i> BOTs	121,321	62,976	16,853	27,407	10,615	3,470
	CCTs	164,269	99,139	25,856	31,766	4,687	2,822
	BTPs	340,274	174,853	61,383	75,620	16,916	11,502
	Other debt securities	1,051,353	567,107	211,966	198,259	43,766	30,256
	<i>of which:</i> in non-euro-area currencies	68,851	44,244	10,112	11,053	1,711	1,732
	Equity securities	161,349	85,512	35,307	34,626	3,611	2,292
	<i>of which:</i> in non-euro-area currencies	12,709	10,110	1,470	920	122	88
	Units of collective investment undertakings	334,748	204,219	57,772	46,215	19,319	7,223
	Other securities and the like	19,389	4,875	8,673	4,616	912	312

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	122,496	1,711	13,755	98,612	2,548	5,871
b.	NORTH-WEST ITALY	51,045	453	8,033	39,988	688	1,883
	Piedmont	7,410	153	1,146	5,641	182	289
	Valle d'Aosta	195	1	2	162	8	22
	Liguria	2,727	16	61	2,543	41	65
	Lombardy	40,712	283	6,823	31,642	457	1,507
c.	NORTH-EAST ITALY	29,038	370	1,402	23,921	1,037	2,308
	Trentino-Alto Adige	3,806	94	136	2,894	246	436
	Veneto	7,414	214	432	6,009	241	518
	Friuli-Venezia Giulia	3,829	16	72	3,437	116	187
	Emilia-Romagna	13,990	46	763	11,581	435	1,167
d.	CENTRAL ITALY	33,372	771	4,067	27,315	323	896
	Marche	1,367	24	83	1,073	72	116
	Tuscany	6,378	46	538	5,442	130	223
	Umbria	804	5	9	715	25	50
	Lazio	24,822	696	3,438	20,085	96	507
e.	SOUTHERN ITALY	6,062	107	189	4,862	341	564
	Abruzzo	802	5	7	576	71	144
	Molise	144	5	..	120	9	9
	Campania	3,026	73	27	2,600	102	224
	Puglia	1,333	9	49	1,106	90	79
	Basilicata	236	11	6	152	20	48
	Calabria	521	3	101	308	49	60
f.	ISLANDS	2,979	11	65	2,526	158	220
	Sicily	1,887	7	23	1,720	91	47
	Sardinia	1,092	4	42	807	66	173

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2006

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	122,496	51,045	29,038	33,372	6,062	2,979
	Piedmont	4,503	6,030	5,307	276	367	39	41
	Valle d'Aosta	90	156	156	..	..	–	–
	Liguria	1,930	3,179	2,209	176	228	329	236
	Lombardy	33,812	42,739	35,662	2,006	3,684	871	515
	Trentino-Alto Adige	3,502	3,671	53	3,568	44	2	3
	Veneto	6,156	14,104	3,457	8,008	2,064	333	243
	Friuli-Venezia Giulia	2,388	2,622	115	2,474	24	10	1
	Emilia-Romagna	11,618	13,112	715	11,918	279	172	27
	Marche	1,131	1,234	36	13	1,156	29	..
	Tuscany	5,068	5,958	543	54	5,312	32	15
	Umbria	593	636	2	3	626	2	3
	Lazio	18,892	22,777	2,610	520	19,134	234	280
	Abruzzo	679	859	84	11	57	708	..
	Molise	86	88	..	..	1	87	..
	Campania	1,850	2,140	19	2	226	1,882	12
	Puglia	884	931	17	1	8	904	..
	Basilicata	136	143	1	..	1	140	..
	Calabria	285	316	1	..	12	286	16
	Sicily	965	1,152	49	8	128	1	966
	Sardinia	621	649	6	..	21	1	621

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
March 2006

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		771,744	3,984	57,778	2,237	61,025
b. NORTH-WEST ITALY		284,780	492	20,912	472	19,867
Piedmont		56,916	164	4,328	240	4,685
Valle d'Aosta		1,791	32	117	10	275
Liguria		17,128	54	1,004	37	1,292
Lombardy		208,945	242	15,463	185	13,615
c. NORTH-EAST ITALY		180,650	609	13,462	729	14,891
Trentino-Alto Adige		17,851	148	1,974	305	1,665
Veneto		72,302	189	5,190	166	6,847
Friuli-Venezia Giulia		18,159	129	1,318	75	1,041
Emilia-Romagna		72,338	144	4,980	184	5,339
d. CENTRAL ITALY		181,777	420	13,441	338	17,120
Marche		19,644	54	1,845	93	1,480
Tuscany		51,130	132	4,164	102	6,325
Umbria		10,058	39	1,140	32	1,134
Lazio		100,944	195	6,292	111	8,181
e. SOUTHERN ITALY		82,986	199	6,701	262	7,048
Abruzzo		11,376	35	1,373	36	969
Molise		1,829	12	149	9	143
Campania		34,488	65	1,860	62	3,412
Puglia		23,789	27	2,366	69	1,658
Basilicata		3,157	18	250	43	269
Calabria		8,347	44	703	42	596
f. ISLANDS		41,551	2,264	3,261	436	2,099
Sicily		28,161	1,671	1,795	190	1,097
Sardinia		13,390	593	1,466	245	1,002

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
7,182	76,803	2,226	188,435	1,159	45,502	5,611	319,802
2,707	25,708	219	67,787	198	17,557	1,364	127,496
875	5,984	44	15,533	58	3,000	521	21,483
2	365	1	324	2	78	12	572
110	1,666	29	5,883	30	1,650	161	5,212
1,719	17,693	145	46,047	107	12,830	670	100,229
1,852	18,576	534	43,913	282	9,269	1,373	75,160
70	1,260	181	2,563	110	957	175	8,443
789	7,884	47	17,980	62	4,080	390	28,677
244	2,595	193	3,965	46	525	253	7,776
749	6,837	113	19,406	64	3,706	554	30,263
812	20,324	423	43,974	171	11,741	1,190	71,824
207	1,346	25	4,559	55	1,330	315	8,338
130	3,932	65	13,709	55	3,845	390	18,281
67	930	19	1,941	20	627	92	4,018
408	14,116	313	23,766	42	5,939	394	41,188
1,307	9,346	131	21,864	167	3,916	810	31,234
195	1,170	15	2,765	28	601	114	4,076
26	242	..	412	13	117	36	669
395	4,517	74	9,287	40	1,556	195	13,024
236	2,322	16	7,070	44	1,161	261	8,558
245	403	4	493	9	144	55	1,224
209	692	23	1,836	33	338	148	3,682
504	2,849	918	10,897	341	3,018	874	14,088
307	2,248	254	7,853	112	2,120	586	9,926
198	601	665	3,044	229	898	288	4,162

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

1st quarter 2006		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	90,263	58	5,854	130	5,862
b. NORTH-WEST ITALY	40,345	..	2,072	38	1,958
Piedmont	6,880	..	316	25	420
Valle d'Aosta	104	..	9	..	6
Liguria	1,955	..	85	1	56
Lombardy	31,406	..	1,661	12	1,475
c. NORTH-EAST ITALY	18,616	10	1,277	47	1,280
Trentino-Alto Adige	2,078	4	157	12	131
Veneto	8,063	1	523	7	532
Friuli-Venezia Giulia	1,527	3	96	14	57
Emilia-Romagna	6,947	2	501	14	560
d. CENTRAL ITALY	18,120	5	1,414	21	1,379
Marche	1,806	..	186	7	106
Tuscany	5,515	3	520	9	600
Umbria	830	..	98	2	59
Lazio	9,970	2	610	3	614
e. SOUTHERN ITALY	9,139	2	717	16	1,034
Abruzzo	1,424	..	160	2	184
Molise	192	1	23	1	21
Campania	3,785	..	166	3	509
Puglia	2,432	..	261	9	166
Basilicata	289	..	22	1	29
Calabria	1,018	..	85	1	125
f. ISLANDS	4,043	40	375	10	212
Sicily	2,887	30	178	3	101
Sardinia	1,156	10	197	7	111

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
410	8,113	59	14,363	40	3,391	421	51,560
156	3,207	7	5,138	13	1,305	87	26,366
61	713	1	1,064	3	225	30	4,022
..	13	—	27	—	5	..	44
10	159	2	500	4	149	10	977
85	2,323	3	3,547	5	926	46	21,323
131	2,193	17	3,072	8	585	95	9,902
5	84	3	167	4	75	6	1,430
60	1,320	3	1,353	1	263	29	3,972
13	117	8	265	1	30	14	911
53	672	3	1,288	3	218	45	3,588
48	1,609	15	3,271	5	854	73	9,429
16	171	..	328	3	92	42	854
8	534	..	1,068	..	227	10	2,538
3	58	..	143	..	32	5	430
20	846	15	1,732	2	504	16	5,606
58	875	..	1,895	5	331	62	4,145
16	217	—	222	1	49	10	563
2	18	..	31	..	6	3	87
10	261	..	824	1	127	10	1,873
14	277	..	611	2	107	17	969
2	43	—	43	—	11	2	135
14	58	—	165	1	30	21	519
18	231	21	988	10	317	105	1,719
14	201	6	725	8	269	101	1,252
4	29	14	263	1	48	4	467

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

March 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	13,470	1,612	11,858	6,139	356	5,783
b.	NORTH-WEST ITALY	4,037	357	3,681	2,167	72	2,094
	Piedmont	1,270	109	1,161	697	41	656
	Valle d'Aosta	24	9	15	18	9	9
	Liguria	138	13	126	78	9	68
	Lombardy	2,605	226	2,379	1,373	13	1,360
c.	NORTH-EAST ITALY	3,937	481	3,456	1,691	91	1,600
	Trentino-Alto Adige	432	122	310	148	14	135
	Veneto	1,383	163	1,220	546	31	515
	Friuli-Venezia Giulia	366	63	303	156	13	144
	Emilia-Romagna	1,756	134	1,622	840	34	807
d.	CENTRAL ITALY	3,006	201	2,805	1,439	53	1,386
	Marche	362	47	315	107	4	104
	Tuscany	1,663	53	1,611	902	18	883
	Umbria	337	21	316	175	8	167
	Lazio	644	81	563	255	23	232
e.	SOUTHERN ITALY	1,655	331	1,324	538	69	468
	Abruzzo	187	20	166	66	3	63
	Molise	60	16	43	15	2	13
	Campania	415	81	334	172	16	156
	Puglia	629	93	536	181	18	162
	Basilicata	122	24	97	24	1	23
	Calabria	243	96	147	80	30	50
f.	ISLANDS	835	242	592	305	71	234
	Sicily	516	140	375	101	7	94
	Sardinia	319	102	217	204	64	140

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,745	878	3,868	2,586	378	2,208
1,371	279	1,092	500	5	495
452	65	388	120	3	117
4	..	3	3	..	2
43	3	40	17	1	17
872	211	661	360	2	359
1,506	234	1,272	741	157	584
94	6	89	189	102	87
636	114	522	202	18	184
158	23	135	51	27	24
617	91	526	299	10	289
810	104	705	757	44	714
144	22	122	111	22	89
317	22	296	444	12	432
103	9	95	59	5	55
246	52	193	143	5	138
766	179	587	351	83	269
82	11	71	38	7	32
28	5	22	17	10	8
158	40	118	85	25	60
297	58	239	152	17	135
74	16	58	23	7	16
128	49	79	35	16	19
293	82	211	237	90	147
212	60	152	203	74	129
82	22	59	34	16	18

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

1st quarter 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a. TOTAL		1,310	110	1,199	583	4	579
b. NORTH-WEST ITALY		388	35	353	165	1	165
Piedmont		113	8	105	57	..	57
Valle d'Aosta		2	..	2	1	..	1
Liguria		20	..	20	4	..	4
Lombardy		253	27	226	102	..	102
c. NORTH-EAST ITALY		372	36	337	177	1	176
Trentino-Alto Adige		30	4	26	10	..	10
Veneto		165	10	155	80	–	80
Friuli-Venezia Giulia		29	3	26	11	..	11
Emilia-Romagna		149	20	130	75	..	75
d. CENTRAL ITALY		278	16	262	142	1	141
Marche		38	4	34	19	..	19
Tuscany		145	4	141	71	1	70
Umbria		30	1	29	19	..	19
Lazio		65	8	57	34	1	34
e. SOUTHERN ITALY		204	11	193	76	1	76
Abruzzo		12	1	11	3	–	3
Molise		7	..	7	4	–	4
Campania		91	5	86	28	..	27
Puglia		69	3	66	37	..	37
Basilicata		10	1	9	2	–	2
Calabria		16	1	14	3	–	3
f. ISLANDS		68	13	55	22	..	22
Sicily		53	11	42	14	..	14
Sardinia		15	2	13	8	–	8

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
561	92	470	166	15	151
178	34	143	45	..	45
46	7	39	9	..	9
..	—	—	..
13	..	13	3	—	3
118	27	92	32	—	32
164	31	132	32	4	28
6	..	6	14	4	10
76	10	67	8	—	8
17	2	15	1	..	1
65	19	45	9	..	9
86	12	74	50	2	48
11	2	10	8	2	6
44	3	41	31	..	31
8	1	8	3	..	3
22	7	15	8	..	8
105	9	96	23	1	22
6	1	6	2	..	2
3	..	3	—	—	—
54	4	50	9	1	9
25	2	23	7	..	7
6	1	5	3	—	3
11	1	10	1	—	1
29	5	25	16	8	9
22	3	20	16	8	8
7	2	5	1	—	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

March 2006

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	22,729	877	3,580	1,200	4
b.	NORTH-WEST ITALY	5,511	188	1,298	534	..
	Piedmont	1,929	155	278	93	..
	Valle d'Aosta	59	..	1	1	—
	Liguria	421	3	28	16	—
	Lombardy	3,102	30	992	424	..
c.	NORTH-EAST ITALY	5,419	45	907	269	4
	Trentino-Alto Adige	990	..	13	70	—
	Veneto	1,666	14	459	72	2
	Friuli-Venezia Giulia	945	..	80	27	..
	Emilia-Romagna	1,817	30	354	101	2
d.	CENTRAL ITALY	3,459	57	499	250	..
	Marche	791	..	161	19	—
	Tuscany	900	3	94	62	—
	Umbria	270	7	45	4	—
	Lazio	1,499	47	200	164	..
e.	SOUTHERN ITALY	2,987	504	579	101	..
	Abruzzo	488	39	48	15	—
	Molise	96	5	6	1	—
	Campania	856	181	222	34	—
	Puglia	670	48	120	27	..
	Basilicata	375	220	25	14	—
	Calabria	503	11	157	9	—
f.	ISLANDS	5,352	84	298	46	—
	Sicily	3,129	69	219	17	—
	Sardinia	2,223	15	78	29	—

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
874	1,062	6,029	2,262	412	6,103	325	143
82	75	770	605	256	1,645	58	38
12	34	180	292	159	700	27	13
..	4	7	3	—	42	..	..
39	4	171	55	2	103	..	—
31	33	412	255	96	799	31	24
352	260	1,006	588	53	1,898	38	10
19	46	393	26	3	420	1	—
81	71	189	216	7	535	21	4
107	56	167	66	4	431	6	..
146	87	257	280	40	512	9	7
71	184	691	415	7	1,180	106	24
9	34	101	301	1	121	43	..
22	59	176	48	5	405	26	..
2	17	56	38	..	101	..	..
37	74	358	28	1	554	36	23
61	142	300	255	28	910	109	60
46	16	48	83	3	124	66	50
1	6	12	6	2	59	..	..
8	51	123	11	4	198	24	6
2	36	35	139	15	231	16	4
..	7	17	8	2	80	1	..
3	26	65	8	2	219	3	..
308	400	3,262	401	68	471	15	11
122	284	1,968	38	62	340	9	6
186	117	1,294	363	6	131	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

1st quarter 2006

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,537	5	230	25	—
b.	NORTH-WEST ITALY	413	2	89	2	—
	Piedmont	148	1	29	1	—
	Valle d'Aosta	1	—	..	—	—
	Liguria	111	..	5	—	—
	Lombardy	153	1	55	1	—
c.	NORTH-EAST ITALY	332	1	62	18	—
	Trentino-Alto Adige	35	—	1	3	—
	Veneto	114	..	35	8	—
	Friuli-Venezia Giulia	53	—	5	—	—
	Emilia-Romagna	129	1	21	7	—
d.	CENTRAL ITALY	351	1	31	1	—
	Marche	79	—	12	..	—
	Tuscany	140	..	5	1	—
	Umbria	21	—	2	—	—
	Lazio	112	1	12	..	—
e.	SOUTHERN ITALY	177	1	34	4	—
	Abruzzo	56	—	2	—	—
	Molise	6	—	..	..	—
	Campania	25	..	16	—	—
	Puglia	47	..	5	3	—
	Basilicata	5	..	1	—	—
	Calabria	37	—	9	1	—
f.	ISLANDS	266	..	14	..	—
	Sicily	206	..	11	..	—
	Sardinia	59	..	3	—	—

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
47	105	299	211	66	342	206	50
9	3	102	84	1	84	35	14
4	2	2	42	1	43	22	2
–	–	–	..	–
2	–	93	7	–	3	..	–
4	1	7	35	..	38	12	12
22	18	32	46	17	105	11	3
1	..	7	..	–	22	1	–
7	1	1	20	1	38	5	1
4	4	19	3	1	17	2	–
10	13	5	23	16	29	4	2
..	5	77	47	..	62	126	9
..	1	14	40	–	8	3	..
..	2	2	2	..	16	112	..
–	..	10	2	–	6	..	..
–	2	50	2	..	32	12	9
6	5	6	30	4	57	30	22
5	1	2	11	..	9	25	19
..	..	1	1	–	5	–	–
–	2	1	..	..	5	1	1
1	1	2	17	3	10	4	2
–	..	..	1	..	2	..	–
..	..	1	..	..	26	..	–
9	75	82	4	44	34	4	1
4	74	38	2	44	30	3	1
5	..	45	2	..	4	1	..

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

1st quarter 2006

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,609,949	1,364,102	245,847
Italian government securities	668,148	601,629	66,519
<i>of which:</i> BOTs	205,855	194,582	11,273
CCTs	140,448	122,015	18,433
BTPs	257,467	223,371	34,096
Other debt securities	392,791	385,502	7,289
Equity securities	527,868	356,641	171,227
Other securities	21,406	20,594	812
b. TOTAL DERIVATIVE INSTRUMENTS	3,889,697	3,684,624	205,072
Futures	1,708,278	1,607,202	101,076
<i>of which:</i> on Italian government securities	51,460	50,354	1,106
on interest rates	562,094	562,094	–
on stock indices	275,873	188,991	86,882
Swaps and forward rate agreements	1,103,930	1,103,930	–
<i>of which:</i> interest rate swaps	922,863	922,863	–
currency swaps	8,177	8,177	–
forward rate agreements	159,220	159,220	–
Options on securities	112,766	92,982	19,783
<i>of which:</i> on Italian government securities	4,072	3,954	118
on debt securities	7,239	7,233	6
on equity securities	98,769	79,111	19,659
Options on futures or stock indices	379,313	297,171	82,143
<i>of which:</i> on futures on Italian government securities	1,255	1,255	–
on stock indices or futures on stock indices	302,230	220,760	81,469
Foreign currency options	82,945	82,945	..
Interest rate options	254,685	254,685	–
Other derivative instruments	247,779	245,709	2,070

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		
Jan. 2006	Feb. 2006	Mar. 2006	Jan. 2006	Feb. 2006	Mar. 2006
450,848	416,352	496,901	74,391	75,771	95,684
209,991	179,614	212,024	19,667	21,920	24,932
72,562	59,495	62,526	3,322	3,757	4,194
44,114	32,000	45,900	5,308	5,197	7,929
76,499	66,180	80,691	10,193	12,097	11,807
127,792	119,926	137,784	2,548	2,530	2,210
106,762	110,397	139,482	51,878	51,087	68,262
6,370	6,431	7,793	297	235	280
1,179,396	1,046,879	1,458,349	59,119	60,175	85,779
494,705	466,502	645,995	26,071	28,130	46,874
12,084	17,621	20,649	483	268	354
166,704	168,627	226,763	—	—	—
50,363	56,975	81,653	21,746	23,546	41,590
398,866	313,270	391,794	—	—	—
327,037	261,116	334,710	—	—	—
3,474	2,396	2,308	—	—	—
57,520	48,398	53,302	—	—	—
26,871	31,963	34,148	3,802	7,963	8,018
1,536	986	1,432	118	—	—
1,755	4,368	1,110	6	..	—
22,906	25,781	30,424	3,678	7,963	8,018
97,739	79,050	120,382	28,473	23,378	30,292
508	180	568	—	—	—
73,252	67,286	80,223	28,234	23,207	30,029
28,441	21,686	32,818	..	..	..
59,102	84,998	110,585	—	—	—
73,671	49,411	122,627	773	703	594

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

1st quarter 2006

	Total	Banks	SIMs	AMCs
Assets under management	531,629	164,433	24,582	342,615
Fund-raising	45,358	16,263	2,278	26,817
Redemptions	31,410	13,285	1,399	16,726
Net fund-raising	13,949	2,978	879	10,091

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

1st quarter 2006

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	143,815	135,642	516,733
	Italian government securities	34,410	39,261	132,715
	<i>of which:</i> BOTs	6,561	6,462	8,981
	CCTs	6,840	11,619	29,840
	BTPs	16,357	17,942	81,850
	Other debt securities	34,574	26,321	127,689
	<i>of which:</i> in non-euro-area currencies	3,237	3,308	9,357
	Equity securities	14,848	14,510	31,994
	<i>of which:</i> in non-euro-area currencies	2,576	2,222	5,242
	Units of collective investment undertakings	53,891	45,030	223,447
	Other securities and the like	6,092	10,520	887

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
47,552	45,897	159,226	10,278	9,919	23,855	85,985	79,825	333,651
15,450	16,706	36,373	1,214	992	3,372	17,746	21,563	92,971
2,015	1,845	2,265	520	423	379	4,025	4,194	6,337
3,324	7,196	12,139	202	231	842	3,313	4,193	16,860
6,539	6,034	16,737	304	193	1,685	9,514	11,716	63,428
9,529	9,005	28,433	2,027	2,099	9,215	23,019	15,217	90,041
1,380	1,402	3,088	78	90	410	1,780	1,816	5,859
5,324	5,404	8,689	1,334	1,569	2,339	8,190	7,537	20,967
698	656	1,454	248	317	568	1,630	1,249	3,220
16,547	13,959	85,460	3,387	2,331	8,775	33,957	28,740	129,212
702	824	272	2,316	2,928	155	3,073	6,768	461

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2006	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	13.19	7.32	75.82	3.66
Italian government securities	100.00	36.11	3.16	54.77	5.96
<i>of which: BOTs</i>	100.00	50.54	0.21	30.23	19.02
CCTs	100.00	35.21	3.13	59.31	2.36
BTPs	100.00	28.51	3.38	63.20	4.91
Other debt securities	100.00	4.90	5.62	87.87	1.61
Equity securities	100.00	10.55	13.02	70.76	5.66
Units of collective investment undertakings	100.00	13.02	9.31	73.18	4.48
Other financial instruments	100.00	63.90	3.46	32.22	0.42

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

1st quarter 2006

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	334,036	46,952	66,046	-19,094	27
Equity	76,878	11,140	12,932	-1,792	-
Balanced	32,229	3,599	2,563	1,036	-
Bond	141,549	18,337	33,368	-15,031	27
Liquidity	67,468	10,191	15,658	-5,467	-
Flexible	15,823	3,592	1,522	2,070	-

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.

E.1.5.6 COLLECTIVE ASSET MANAGEMENT

Distribution of portfolio by type of security and operational specialization

TDB40543

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2006	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	126,605	43,556	17,463	6,639	15,912
Sales in the quarter	144,795	59,260	20,756	12,652	22,682
End-quarter stocks	304,999	98,880	19,541	31,660	34,282
b. EQUITY					
Purchases in the quarter	31,456	661	326	96	160
Sales in the quarter	33,255	650	229	188	131
End-quarter stocks	72,614	1,151	293	336	271
c. BALANCED					
Purchases in the quarter	12,645	2,076	333	452	1,109
Sales in the quarter	11,421	2,043	480	238	1,259
End-quarter stocks	29,905	6,268	638	1,608	3,452
d. BOND					
Purchases in the quarter	49,169	18,078	4,658	2,962	9,056
Sales in the quarter	63,235	29,148	5,883	6,434	14,708
End-quarter stocks	133,574	44,480	3,439	12,464	21,637
e. LIQUIDITY					
Purchases in the quarter	23,782	19,718	11,250	2,953	3,860
Sales in the quarter	29,427	25,305	13,605	5,341	5,569
End-quarter stocks	53,876	41,893	13,856	16,288	6,567
f. FLEXIBLE					
Purchases in the quarter	9,447	2,951	873	164	1,707
Sales in the quarter	7,435	2,097	545	452	1,015
End-quarter stocks	14,945	5,032	1,308	953	2,336

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		
39,142	5,618		43,376	24,127		530
40,483	5,870		44,572	23,912		480
112,810	14,935		92,491	52,462		819
355	247		30,144	17,106		296
301	228		32,011	17,656		293
733	420		70,296	40,911		434
3,657	682		6,864	4,212		49
2,371	737		6,936	4,103		70
10,322	2,031		13,178	7,560		138
29,748	4,263		1,247	580		96
32,914	4,650		1,112	447		60
86,702	11,476		2,240	775		152
4,064	13		—	—		—
4,122	25		—	—		—
11,983	24		—	—		—
1,304	409		5,102	2,220		90
772	229		4,510	1,704		56
3,057	981		6,760	3,207		96

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Jan. 2006	Feb. 2006	March 2006
a.	TOTAL	2,386	2,820	2,367
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	43	32	43
	Options bought	59	59	59
	Options sold	59	59	59
	Interest rate swaps	—	—	—
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	141	283	267
	Options bought	1,010	1,183	981
	Options sold	1,070	1,199	951
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	—	—	—
	Options sold	—	—	—
	Currency swaps	—	—	—
	Domestic currency swaps	—	—	—
e.	OTHER DERIVATIVE INSTRUMENTS	4	4	6

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
-----------	-----------	-----------	-----------	-----------	-----------

7,532,389	7,506,676	7,556,390	113,248	131,642	118,581
-----------	-----------	-----------	---------	---------	---------

299,953	317,787	286,560	57,829	75,510	60,736
751,859	766,131	801,848	1,213	1,545	4,227
830,535	849,626	865,293	2,641	2,338	3,508
4,616,458	4,521,500	4,600,545	43,242	43,332	43,417
393,051	392,375	355,693	1,295	1,367	326

7,510	9,963	6,000	–	–	–
159,200	163,725	161,338	2,629	2,711	2,435
211,913	215,781	206,361	1,624	1,684	1,505

90,729	95,419	91,329	306	745	398
99,681	107,804	104,410	788	760	401
45,820	45,779	56,524	1,633	1,602	1,584
5,188	5,368	5,245	–	–	–
20,492	15,418	15,245	47	47	45

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2006

1st quarter 2006		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	78,832	14,230	59,989	84	4,529	122
	Italian government securities	6,125	5,237	864	–	25	18
	<i>of which:</i> BOTs	28	3	4	–	21	–
	CCTs	1,121	906	215	–	–	1
	BTPs	3,909	3,304	601	–	3	1
	Other debt securities	19,935	8,540	10,620	70	705	83
	Equity securities	589	454	68	14	53	12
	Other securities	52,182	–	48,436	–	3,746	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 LawSource: Central Credit Register
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Dec. 2005	March 2006	Dec. 2005	March 2006	Dec. 2005	March 2006
a. NUMBER OF BORROWERS	3,359,854	3,467,564	2,985,406	3,081,260	582,266	593,450
<i>of which: joint</i>	950,531	992,110	837,329	870,764	120,257	128,439
b. LOAN FACILITIES						
<i>facilities granted</i>	1,693,882	1,724,545	1,556,167	1,590,343	137,716	134,202
<i>used margin</i>	1,161,020	1,182,314	1,041,414	1,065,867	119,606	116,447
<i>overshoot</i>	28,537	27,376	26,155	25,422	2,382	1,953
<i>unused margin</i>	561,399	569,607	540,908	549,899	20,491	19,708
<i>of which: matched loans</i>						
<i>facilities granted</i>	300,977	306,325	268,788	278,248	32,189	28,077
<i>used margin</i>	151,254	148,870	131,176	132,661	20,078	16,209
term loans						
<i>facilities granted</i>	1,084,920	1,108,399	981,068	1,003,927	103,852	104,472
<i>used margin</i>	877,685	904,560	779,788	806,057	97,897	98,504
revocable loans						
<i>facilities granted</i>	307,985	309,821	306,310	308,168	1,675	1,652
<i>used margin</i>	132,081	128,884	130,450	127,149	1,631	1,735
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	164,806	164,704	162,215	163,004	2,592	1,700
<i>used margin</i>	124,331	122,243	121,876	120,700	2,455	1,543
d. BAD DEBTS	89,726	90,939	46,019	47,905	43,708	43,034
e. NUMBER OF GUARANTORS	1,760,648	1,799,787	1,593,514	1,631,146	221,160	222,612
<i>of which: joint</i>	577,978	588,301	539,701	549,619	50,406	50,781
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	459,670	471,354	396,458	407,371	63,213	63,983

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

March 2006

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,543,662	837,191	1,034,604	416,539	15,378	411,979
General government	85,338	22,461	56,632	7,337	316	906
Financial companies	217,299	165,146	135,706	97,825	1,282	7,416
Non-financial companies	992,027	597,884	615,576	280,550	11,945	218,472
<i>of which:</i> industry	383,124	264,481	209,330	110,205	5,908	47,319
building	114,048	59,229	78,223	32,211	506	41,583
services	480,138	266,215	316,885	133,605	5,455	123,983
Producer households	55,609	21,853	46,705	13,286	377	29,480
Consumer households and nec	190,492	28,747	177,832	17,161	1,444	154,159
b. NORTH-WEST ITALY	645,166	370,246	411,749	174,575	5,842	149,555
General government	15,877	6,104	10,226	1,811	87	223
Financial companies	136,964	106,842	78,521	55,310	720	4,990
Non-financial companies	405,528	239,918	244,136	107,480	4,304	78,896
<i>of which:</i> industry	159,856	107,576	87,551	43,442	2,163	19,788
building	34,894	17,964	24,147	9,578	138	12,620
services	207,969	112,851	130,309	53,572	1,985	45,433
Producer households	16,420	6,292	13,761	3,768	99	8,839
Consumer households and nec	69,224	10,495	64,438	6,087	627	56,109
c. NORTH-EAST ITALY	381,643	220,032	254,008	110,361	4,766	105,448
General government	9,534	3,777	5,315	486	–	104
Financial companies	34,041	22,100	21,283	15,615	275	973
Non-financial companies	271,454	177,170	167,783	83,896	3,767	58,202
<i>of which:</i> industry	117,171	85,574	64,783	36,111	2,160	13,588
building	34,060	19,586	22,028	10,372	224	10,959
services	114,632	68,580	77,153	35,710	1,343	31,916
Producer households	17,439	7,441	14,475	4,587	195	8,734
Consumer households and nec	48,475	9,322	44,560	5,656	525	37,035
d. CENTRAL ITALY	353,168	168,330	246,248	89,058	3,046	96,316
General government	47,002	7,019	32,254	3,023	229	515
Financial companies	42,390	33,872	32,892	25,083	287	1,312
Non-financial companies	208,462	117,499	129,960	54,774	2,278	51,435
<i>of which:</i> industry	71,634	49,378	34,496	19,234	1,195	6,937
building	28,174	13,293	19,769	7,546	51	10,967
services	105,184	53,410	72,824	27,113	1,016	31,820
Producer households	11,010	3,798	9,564	2,414	63	6,402
Consumer households and nec	43,946	6,060	41,267	3,721	187	36,412

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		
e. SOUTHERN ITALY	115,752	56,101	85,851	30,161	1,282	41,240
General government	9,004	2,644	6,679	807	–	39
Financial companies	2,708	1,500	1,986	1,150	..	87
Non-financial companies	76,469	46,951	51,786	25,257	1,178	20,042
<i>of which:</i> industry	26,472	17,155	16,937	8,907	264	4,818
building	12,054	6,350	8,466	3,499	88	4,684
services	36,310	22,553	25,043	12,268	824	9,857
Producer households	7,135	2,940	5,902	1,728	17	3,699
Consumer households and nec	19,930	1,920	19,070	1,149	86	17,073
f. ISLANDS	47,933	22,482	36,748	12,383	442	19,419
General government	3,919	2,917	2,158	1,209	–	26
Financial companies	1,195	832	1,024	666	..	55
Non-financial companies	30,115	16,346	21,911	9,142	419	9,897
<i>of which:</i> industry	7,990	4,798	5,563	2,511	126	2,188
building	4,865	2,035	3,814	1,215	5	2,353
services	16,044	8,822	11,556	4,943	287	4,957
Producer households	3,605	1,383	3,003	790	3	1,806
Consumer households and nec	8,916	950	8,498	549	20	7,530

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

March 2006

	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	1,116,999	678,437	220,612	126,742	93,029	34,075	27,387	5,642
Facilities granted	107,694	112,494	75,723	88,084	143,055	117,762	271,135	754,687
Used margin	100,783	101,437	58,544	63,894	100,481	80,236	175,534	459,641
<i>of which:</i> backed by real security	86,676	81,079	31,812	27,434	39,829	29,548	56,977	79,725
Unused margin	8,040	12,362	18,651	25,928	45,081	39,338	99,266	302,560
Overshoot	1,130	1,305	1,472	1,738	2,507	1,812	3,666	7,515

Note:

Distribution by total credit used

TDB30125		Banks							
Source: Central Credit Register									
Stocks in millions of euros									
Size classes in euros									
March 2006		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		953,246	599,978	175,089	90,917	61,693	21,279	15,428	2,872
Facilities granted		101,515	115,731	81,777	90,948	139,764	110,104	229,345	600,391
Used margin		92,262	99,397	60,289	63,330	94,493	73,399	150,986	389,896
<i>of which: backed by real security</i>		<i>77,774</i>	<i>76,476</i>	<i>32,397</i>	<i>28,927</i>	<i>41,221</i>	<i>29,740</i>	<i>54,448</i>	<i>67,465</i>
Unused margin		10,472	18,046	23,337	29,682	48,145	38,803	82,807	218,241
Overshoot		1,220	1,712	1,849	2,064	2,874	2,098	4,447	7,746

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									
March 2006		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. SHORT-TERM LOANS: in euros									
Facilities granted		14,279	22,741	35,075	47,673	79,015	66,456	155,658	400,565
Used margin		7,157	11,691	18,065	24,792	40,851	33,751	73,183	191,569
of which: backed by real security		708	1,371	2,253	3,129	5,464	4,303	7,154	9,283
Overshoot		762	911	1,125	1,270	1,925	1,319	2,402	5,181
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		110	247	402	651	1,223	1,145	3,097	5,830
Used margin		106	252	393	627	1,146	1,058	2,820	4,393
of which: backed by real security		15	40	70	113	186	148	297	306
Overshoot		9	30	31	46	60	54	196	367
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		83,158	82,637	36,489	33,135	49,419	38,928	84,110	290,427
Used margin		82,947	82,077	35,778	31,861	46,200	35,392	75,062	220,141
of which: backed by real security		76,212	73,901	28,627	23,843	33,767	24,792	48,210	62,984
Overshoot		290	354	299	316	441	317	664	1,475
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		240	193	127	163	243	241	464	3,500
Used margin		241	194	128	168	246	240	443	2,858
of which: backed by real security		213	143	41	32	60	82	198	1,272
Overshoot		2	4	3	6	6	6	9	25

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

March 2006

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	1,013,402	636,980	210,478	117,793	84,646	30,879	24,672	5,049
Facilities granted	97,787	105,819	72,093	81,622	129,901	106,770	243,330	700,322
Used margin	90,452	94,214	54,363	57,447	88,442	70,441	151,508	418,961
b. PIEDMONT								
Number of borrowers	85,617	46,974	15,419	8,432	5,939	2,157	1,766	347
Facilities granted	8,213	7,786	5,260	5,836	9,141	7,449	17,459	50,021
Used margin	7,588	6,776	3,809	3,953	5,819	4,700	10,358	29,226
c. VALLE D'AOSTA								
Number of borrowers	2,056	1,367	494	235	125	39	28	9
Facilities granted	199	230	169	162	188	137	256	1,139
Used margin	175	198	120	106	126	90	168	828
d. LIGURIA								
Number of borrowers	26,368	16,381	4,914	2,307	1,505	546	444	87
Facilities granted	2,542	2,720	1,666	1,581	2,293	1,881	4,558	6,978
Used margin	2,376	2,486	1,312	1,134	1,560	1,223	2,773	4,063
e. LOMBARDY								
Number of borrowers	243,942	155,880	48,162	28,468	21,345	8,240	7,066	1,739
Facilities granted	23,682	25,664	16,542	19,741	32,962	28,599	70,838	287,625
Used margin	22,005	22,948	12,119	13,322	21,574	18,030	42,427	165,639
f. TRENTINO-ALTO ADIGE								
Number of borrowers	23,748	21,271	9,500	5,239	3,623	1,231	823	112
Facilities granted	2,300	3,645	3,238	3,623	5,519	4,227	7,683	7,556
Used margin	1,905	3,004	2,480	2,717	4,080	3,094	5,085	4,244
g. VENETO								
Number of borrowers	101,343	67,371	24,680	15,083	11,157	4,078	3,188	551
Facilities granted	9,830	11,176	8,509	10,469	17,117	14,069	31,059	44,175
Used margin	9,045	9,841	6,355	7,305	11,642	9,269	19,123	24,858
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	25,370	13,273	4,754	2,805	2,107	765	599	88
Facilities granted	2,436	2,195	1,635	1,948	3,254	2,640	5,836	8,619
Used margin	2,269	1,922	1,237	1,370	2,184	1,674	3,469	4,252
i. EMILIA-ROMAGNA								
Number of borrowers	99,455	69,874	24,358	14,290	10,779	3,988	3,182	652
Facilities granted	9,646	11,622	8,359	9,904	16,568	13,825	31,768	65,304
Used margin	8,701	10,154	5,956	6,555	10,532	8,692	18,600	40,098
l. MARCHE								
Number of borrowers	32,127	20,470	7,875	4,503	3,031	1,062	767	109
Facilities granted	3,109	3,412	2,723	3,129	4,683	3,658	7,387	9,774
Used margin	2,831	2,983	2,021	2,198	3,228	2,379	4,668	6,214

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.	TUSCANY							
	Number of borrowers	72,225	52,312	17,645	9,868	6,961	2,417	1,803
	Facilities granted	7,007	8,764	6,068	6,856	10,606	8,335	16,990
	Used margin	6,470	7,897	4,793	5,091	7,626	5,703	11,409
n.	UMBRIA							
	Number of borrowers	14,845	8,344	3,351	1,810	1,282	460	333
	Facilities granted	1,419	1,406	1,156	1,261	1,956	1,605	3,225
	Used margin	1,321	1,257	938	967	1,452	1,121	2,098
o.	LAZIO							
	Number of borrowers	94,647	65,012	17,233	7,499	5,141	1,891	1,821
	Facilities granted	9,141	10,861	5,780	5,153	7,847	6,507	18,312
	Used margin	8,766	10,129	4,716	3,834	5,781	4,685	12,491
p.	ABRUZZO							
	Number of borrowers	18,103	9,152	3,306	1,879	1,368	500	363
	Facilities granted	1,727	1,527	1,144	1,309	2,097	1,729	3,599
	Used margin	1,593	1,331	847	961	1,444	1,181	2,312
q.	MOLISE							
	Number of borrowers	2,685	1,364	562	289	206	87	50
	Facilities granted	256	231	193	199	314	293	545
	Used margin	238	199	146	149	210	212	385
r.	CAMPANIA							
	Number of borrowers	48,822	28,242	8,552	4,468	3,052	1,134	836
	Facilities granted	4,686	4,688	2,913	3,077	4,671	3,940	8,301
	Used margin	4,368	4,246	2,284	2,276	3,348	2,838	5,661
s.	PUGLIA							
	Number of borrowers	42,096	20,353	6,394	3,504	2,367	799	567
	Facilities granted	4,015	3,353	2,188	2,438	3,619	2,747	5,329
	Used margin	3,760	3,023	1,668	1,758	2,561	1,853	3,479
t.	BASILICATA							
	Number of borrowers	3,913	2,063	821	491	362	108	80
	Facilities granted	369	346	284	343	563	371	785
	Used margin	337	302	215	241	391	245	540
u.	CALABRIA							
	Number of borrowers	13,135	7,255	2,548	1,397	856	273	182
	Facilities granted	1,247	1,216	873	960	1,267	947	1,737
	Used margin	1,140	1,070	665	730	942	682	1,236
v.	SICILY							
	Number of borrowers	44,983	21,816	7,097	3,723	2,480	794	518
	Facilities granted	4,258	3,619	2,429	2,583	3,794	2,750	5,196
	Used margin	3,948	3,209	1,893	1,917	2,805	1,953	3,413
z.	SARDINIA							
	Number of borrowers	17,922	8,206	2,813	1,503	960	310	256
	Facilities granted	1,705	1,358	964	1,052	1,443	1,062	2,468
	Used margin	1,616	1,240	789	863	1,134	818	1,813

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

March 2006

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,921,889	1,332,662	31,369
b.	GENERAL GOVERNMENT	88,701	59,852	818
	Central government	35,281	23,941	161
	Local government	53,226	35,861	657
	Social security funds	194	50	1
c.	FINANCIAL COMPANIES	343,067	225,172	6,180
	Monetary financial institutions	122,059	85,915	2,364
	Other financial intermediaries	182,202	119,307	2,437
	Financial auxiliaries	35,604	18,744	1,170
	Insurance companies and pension funds	3,202	1,205	208
d.	NON-FINANCIAL COMPANIES	1,094,910	702,841	17,616
	Public companies	22,876	8,733	157
	Private companies	962,341	612,551	15,310
	Associations of non-financial companies	2,733	1,786	54
	Craft non-financial quasi-companies	38,528	27,598	703
	Other non-financial quasi-companies	68,432	52,173	1,392
e.	HOUSEHOLDS	259,614	238,876	3,647
	Producer households	60,840	50,843	1,525
	Consumer households	198,774	188,033	2,122
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	8,924	6,699	294
g.	REST OF THE WORLD	123,087	96,569	2,734
	General government	1,737	753	33
	Monetary financial institutions	76,005	64,906	1,662
	Other financial institutions	22,584	16,203	682
	Non-financial companies	21,156	13,860	328
	Households	968	812	29
	Non-profit institutions serving households	12	10	..
	International organizations and other institutions	625	25	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	153	93	4

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
1,787,377	1,215,811	29,317	134,512	116,851	2,052
85,338	56,632	699	3,363	3,220	119
35,074	23,677	100	207	264	61
50,071	32,905	598	3,156	2,955	59
194	49	1	1	1	..
339,048	221,235	5,957	4,019	3,936	223
121,750	85,529	2,283	310	387	82
180,662	117,897	2,298	1,540	1,410	139
33,464	16,634	1,168	2,140	2,110	2
3,173	1,176	208	29	30	..
992,027	615,576	16,099	102,883	87,265	1,517
22,259	8,348	153	617	385	4
872,157	536,636	13,888	90,184	75,915	1,422
2,307	1,454	54	426	332	..
33,745	23,138	678	4,782	4,460	25
61,558	46,000	1,327	6,873	6,173	65
237,414	218,045	3,499	22,200	20,831	148
55,609	46,705	1,457	5,231	4,138	68
181,805	171,340	2,042	16,969	16,693	80
8,537	6,402	277	387	297	17
121,818	95,530	2,709	1,268	1,038	25
1,722	739	33	15	15	..
76,004	64,889	1,646	1	17	17
22,519	16,138	682	65	64	..
20,104	13,015	321	1,051	844	7
840	722	28	129	90	1
12	10	..	–	–	–
617	18	..	8	7	..
150	90	4	3	3	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2006

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,155,750	753,683	19,141
	Agricultural, forestry and fishery products	29,381	24,269	788
	Fuel and power products	52,320	25,435	563
	Ores and metals	18,739	10,185	129
	Non-metallic minerals and products	27,869	15,794	355
	Chemical products	21,582	11,034	247
	Metal products, except transport equipment	46,367	28,365	648
	Agricultural and industrial machinery	45,014	25,389	592
	Office and data processing machines, etc.	7,133	4,214	90
	Electrical goods	27,634	15,535	439
	Transport equipment	20,302	11,031	268
	Food and tobacco products	42,282	26,584	700
	Textiles, clothing and footwear	46,015	26,408	896
	Paper and paper products	24,973	16,397	315
	Rubber and plastic products	18,838	11,460	244
	Other manufactured products	31,065	20,227	654
	Building and construction	130,714	92,123	3,049
	Wholesale and retail trade services, recovery and repair services	190,813	117,126	3,164
	Lodging and catering services	30,283	26,332	657
	Inland transport services	21,074	15,955	317
	Maritime and air transport services	9,821	7,200	121
	Auxiliary transport services	16,018	10,587	166
	Communication services	29,591	18,961	52
	Other market services	267,923	193,073	4,687

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
1,047,636	662,281	17,556	108,113	91,403	1,585
28,620	23,625	774	761	645	14
51,046	24,343	516	1,274	1,093	48
17,023	8,879	123	1,715	1,305	6
25,892	14,046	335	1,978	1,748	20
20,017	9,806	227	1,566	1,228	20
40,144	22,893	585	6,223	5,472	62
39,692	20,853	570	5,322	4,536	22
6,141	3,440	80	992	774	9
23,816	12,759	404	3,818	2,776	35
17,059	8,851	254	3,243	2,180	14
39,982	24,776	671	2,300	1,809	29
43,093	23,834	858	2,922	2,573	37
22,055	13,805	291	2,919	2,592	24
16,566	9,472	224	2,272	1,988	20
28,821	18,259	640	2,244	1,967	14
121,222	83,860	2,508	9,491	8,263	541
170,945	101,805	3,005	19,868	15,321	159
28,314	24,502	637	1,968	1,830	20
17,218	12,336	279	3,856	3,619	37
8,997	6,506	110	824	694	12
13,522	8,217	159	2,495	2,370	6
28,827	18,284	50	764	677	2
238,624	167,130	4,253	29,298	25,943	434

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								
March 2006	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	1,013,402	636,980	210,478	117,793	84,646	30,879	24,672	5,049
Facilities granted	97,787	105,819	72,093	81,622	129,901	106,770	243,330	700,322
Used margin	90,452	94,214	54,363	57,447	88,442	70,441	151,508	418,961
b. GENERAL GOVERNMENT								
Number of borrowers	544	1,076	1,186	1,057	949	451	499	304
Facilities granted	53	197	424	752	1,486	1,594	5,835	74,995
Used margin	43	124	244	423	875	1,048	3,204	50,522
c. FINANCIAL COMPANIES								
Number of borrowers	854	804	576	370	463	243	439	408
Facilities granted	82	141	195	251	731	837	5,018	210,034
Used margin	54	103	136	163	578	548	2,995	130,659
d. NON-FINANCIAL COMPANIES								
Number of borrowers	120,762	127,043	116,997	91,517	74,211	28,639	23,104	4,275
Facilities granted	11,533	22,734	41,242	64,062	114,841	99,232	227,043	410,222
Used margin	7,891	15,865	28,075	43,471	76,855	64,867	141,235	234,399
<i>of which: industry</i>								
Number of borrowers	30,288	33,320	33,218	27,986	23,695	10,183	9,363	1,946
Facilities granted	2,894	6,003	11,821	19,742	36,997	35,602	94,216	175,629
Used margin	1,801	3,827	7,202	11,857	21,683	20,332	52,181	89,905
<i>of which: building</i>								
Number of borrowers	16,324	19,170	20,166	16,698	13,606	4,652	3,120	350
Facilities granted	1,566	3,448	7,093	11,654	20,868	15,981	28,876	24,419
Used margin	1,014	2,370	4,921	8,267	14,891	11,388	19,798	15,037
<i>of which: services</i>								
Number of borrowers	71,601	71,761	61,051	44,882	35,298	13,104	10,122	1,935
Facilities granted	6,829	12,784	21,426	31,299	54,479	45,196	99,415	207,976
Used margin	4,889	9,271	15,245	22,233	38,282	31,254	65,920	128,040
e. PRODUCER HOUSEHOLDS								
Number of borrowers	105,911	81,947	32,584	12,373	4,733	717	183	4
Facilities granted	10,173	14,037	11,051	8,373	6,773	2,355	1,445	142
Used margin	8,830	12,228	8,967	6,687	5,442	1,903	1,208	121
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	777,258	421,080	57,875	12,180	4,229	816	443	56
Facilities granted	75,176	67,864	18,766	7,992	5,989	2,708	3,957	4,509
Used margin	72,966	65,137	16,596	6,556	4,632	2,044	2,852	3,229

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
March 2006	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	16	840	113,194	33,027	15,980	61,579	98,988	380,344
Bad debts	14	562	28,744	10,007	5,444	12,282	6,299	10,090
b. NORTH-WEST ITALY								
Number of borrowers	–	308	29,189	9,113	3,302	16,485	20,140	82,074
Bad debts	–	152	7,189	2,944	858	3,297	1,089	2,355
c. NORTH-EAST ITALY								
Number of borrowers	–	145	20,995	6,988	2,541	11,098	14,517	52,289
Bad debts	–	53	5,209	2,170	739	2,156	902	1,469
d. CENTRAL ITALY								
Number of borrowers	2	225	30,413	8,487	4,585	16,824	21,196	89,523
Bad debts	..	244	9,252	2,567	2,209	4,236	1,456	2,584
e. SOUTHERN ITALY								
Number of borrowers	14	93	20,865	6,066	3,379	10,500	25,990	100,219
Bad debts	14	52	4,728	1,759	1,015	1,629	1,651	2,132
f. ISLANDS								
Number of borrowers	–	69	11,732	2,373	2,173	6,672	17,145	56,239
Bad debts	–	61	2,366	567	623	965	1,201	1,550

Notes:

Distribution by customer branch of economic activity

TDB30220		Banks
Source: Central Credit Register Stocks in millions of euros		
March 2006	Number of borrowers	Bad debts
a. TOTAL	212,182	35,043
Agricultural, forestry and fishery products	12,537	2,104
Fuel and power products	367	47
Ores and metals	667	220
Non-metallic minerals and products	3,080	591
Chemical products	1,179	389
Metal products, except transport equipment	6,040	1,286
Agricultural and industrial machinery	3,190	958
Office and data processing machines, etc.	1,421	196
Electrical goods	3,558	760
Transport equipment	1,587	451
Food and tobacco products	6,869	1,907
Textiles, clothing and footwear	11,809	2,134
Paper and paper products	2,851	545
Rubber and plastic products	1,748	440
Other manufactured products	7,790	1,183
Building and construction	31,175	6,565
Wholesale and retail trade services, recovery and repair services	64,522	7,183
Lodging and catering services	14,352	1,190
Inland transport services	7,014	575
Maritime and air transport services	173	293
Auxiliary transport services	2,168	547
Communication services	545	60
Other market services	27,540	5,419

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

March 2006

	Total	Banks	Financial intermediaries
a. TOTAL	91,036	47,999	43,037
b. GENERAL GOVERNMENT	19	14	5
Central government	1	..	1
Local government	18	14	4
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,424	562	862
Monetary financial institutions	1	1	–
Other financial intermediaries	1,277	523	753
Financial auxiliaries	141	34	107
Insurance companies and pension funds	6	4	2
d. NON-FINANCIAL COMPANIES	56,918	28,744	28,174
Public companies	137	84	53
Private companies	46,709	23,550	23,160
Associations of non-financial companies	223	80	143
Craft non-financial quasi-companies	2,318	1,394	925
Other non-financial quasi-companies	7,530	3,636	3,894
e. HOUSEHOLDS	29,476	16,234	13,242
Producer households	12,272	6,299	5,973
Consumer households	17,204	9,935	7,269
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	235	152	83
g. REST OF THE WORLD	1,889	1,698	191
General government	1	1	–
Monetary financial institutions	167	106	60
Other financial institution	466	456	9
Non-financial companies	1,205	1,096	109
Households	51	39	12
Non-profit institutions serving households	–	–	–
International organizations and other institutions	..	..	–
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	4	3	1

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

1st quarter 2006

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	41,596	1,416	23,208	517
b.	NORTH-WEST ITALY	10,509	382	5,778	154
	Piedmont	3,276	110	1,764	66
	Valle d'Aosta	88	1	63	2
	Liguria	938	21	572	13
	Lombardy	6,207	250	3,379	73
c.	NORTH-EAST ITALY	7,077	307	3,454	118
	Trentino-Alto Adige	438	17	193	5
	Veneto	2,905	129	1,498	31
	Friuli-Venezia Giulia	795	23	367	6
	Emilia-Romagna	2,939	137	1,396	77
d.	CENTRAL ITALY	10,410	431	5,595	115
	Marche	1,209	43	573	13
	Tuscany	2,636	104	1,676	30
	Umbria	715	22	293	6
	Lazio	5,850	262	3,053	66
e.	SOUTHERN ITALY	9,287	205	5,243	76
	Abruzzo	1,053	32	477	8
	Molise	171	4	102	2
	Campania	4,138	69	2,455	35
	Puglia	2,515	71	1,345	23
	Basilicata	238	4	187	3
	Calabria	1,172	25	677	7
f.	ISLANDS	4,313	91	3,138	54
	Sicily	3,447	67	2,504	40
	Sardinia	866	25	634	14

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

1st quarter 2006

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	41,596	1,416	23,208	517
General government	–	–	–	–
Financial companies	37	3	23	14
Non-financial companies	6,137	789	3,029	258
<i>of which: industry</i>	<i>1,620</i>	<i>251</i>	<i>801</i>	<i>58</i>
building	739	125	384	32
services	3,677	399	1,789	162
Producer households	5,634	165	3,013	62
Consumer households and nec	29,410	451	16,893	179

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								
March 2006	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	15	879	37,532	13,871	6,932	15,481	6,814	10,572
of which: backed by real security	10	80	7,432	2,448	1,743	2,925	1,554	2,939
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	–	285	9,705	4,193	1,065	4,340	1,130	2,404
of which: backed by real security	–	26	1,812	655	274	850	296	827
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	–	105	7,103	3,233	920	2,756	964	1,519
of which: backed by real security	–	6	1,324	450	208	612	239	425
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	330	11,728	3,516	2,802	5,134	1,577	2,723
of which: backed by real security	–	42	2,282	613	718	882	434	848
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	15	89	5,776	2,186	1,232	1,974	1,761	2,226
of which: backed by real security	10	4	1,441	577	332	432	400	556
f. ISLANDS								
Bad debts (gross of writeoffs)	–	71	3,220	744	914	1,278	1,382	1,700
of which: backed by real security	–	1	573	152	210	148	185	282

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
March 2006	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	44,345	8,986
Agricultural, forestry and fishery products	2,377	682
Fuel and power products	60	5
Ores and metals	290	52
Non-metallic minerals and products	760	184
Chemical products	553	98
Metal products, except transport equipment	1,814	332
Agricultural and industrial machinery	1,315	191
Office and data processing machines, etc.	286	30
Electrical goods	1,049	123
Transport equipment	646	138
Food and tobacco products	2,631	549
Textiles, clothing and footwear	2,913	494
Paper and paper products	701	111
Rubber and plastic products	571	104
Other manufactured products	1,476	268
Building and construction	8,196	2,008
Wholesale and retail trade services, recovery and repair services	9,165	1,359
Lodging and catering services	1,312	435
Inland transport services	682	133
Maritime and air transport services	424	55
Auxiliary transport services	680	115
Communication services	69	6
Other market services	6,376	1,511

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2006

	Total	For commercial transactions	For financial transactions
a. TOTAL	120,700	77,356	43,344
<i>of which:</i> in non-euro-area currencies	17,020	9,891	7,128
General government	1,294	516	778
Financial companies	12,549	5,797	6,752
Non-financial companies	90,295	65,527	24,768
<i>of which:</i> industry	36,402	28,131	8,271
building	14,691	12,662	2,029
services	38,577	24,358	14,220
Producer households	1,361	919	441
Consumer households and nec	3,329	2,000	1,329
Rest of the world	11,873	2,596	9,277

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

March 2006		Total	For commercial transactions	For financial transactions
a.	TOTAL	108,898	74,810	34,088
b.	NORTH-WEST ITALY	45,712	34,047	11,665
	Piedmont	5,792	4,112	1,681
	Valle d'Aosta	184	124	60
	Liguria	2,599	2,421	177
	Lombardy	37,137	27,390	9,747
c.	NORTH-EAST ITALY	26,175	19,216	6,959
	Trentino-Alto Adige	3,361	2,603	759
	Veneto	6,439	4,662	1,777
	Friuli-Venezia Giulia	3,542	2,854	688
	Emilia-Romagna	12,833	9,098	3,735
d.	CENTRAL ITALY	29,061	15,896	13,165
	Marche	1,171	881	290
	Tuscany	6,191	3,093	3,098
	Umbria	781	383	398
	Lazio	20,918	11,538	9,379
e.	SOUTHERN ITALY	5,357	3,950	1,408
	Abruzzo	610	393	217
	Molise	126	70	56
	Campania	2,768	2,280	488
	Puglia	1,274	877	397
	Basilicata	163	110	53
	Calabria	416	220	196
f.	ISLANDS	2,593	1,701	892
	Sicily	1,775	1,213	562
	Sardinia	818	488	330

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

March 2006

	Total	For commercial transactions	For financial transactions
a. TOTAL	91,656	66,447	25,209
Agricultural, forestry and fishery products	1,018	602	416
Fuel and power products	7,332	4,176	3,156
Ores and metals	1,280	1,183	97
Non-metallic minerals and products	1,255	810	445
Chemical products	1,632	1,146	485
Metal products, except transport equipment	2,326	1,977	350
Agricultural and industrial machinery	7,677	6,998	679
Office and data processing machines, etc.	939	871	67
Electrical goods	3,336	2,783	553
Transport equipment	4,919	4,461	459
Food and tobacco products	2,008	1,349	659
Textiles, clothing and footwear	1,492	1,203	289
Paper and paper products	1,048	388	660
Rubber and plastic products	478	319	159
Other manufactured products	826	556	270
Building and construction	14,869	12,800	2,069
Wholesale and retail trade services, recovery and repair services	11,618	8,324	3,294
Lodging and catering services	1,407	916	492
Inland transport services	2,031	1,020	1,011
Maritime and air transport services	409	343	66
Auxiliary transport services	1,498	1,157	341
Communication services	4,211	937	3,274
Other market services	18,049	12,128	5,920

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

March 2006

	Facilities granted	Used margin	Overshoot
a. TOTAL	90,421	81,130	513
<i>of which: transactions of financial intermediaries</i>	<i>70,852</i>	<i>64,770</i>	<i>325</i>
Agricultural, forestry and fishery products	524	429	2
Fuel and power products	818	681	4
Ores and metals	877	740	4
Non-metallic minerals and products	2,083	1,849	7
Chemical products	1,211	1,100	14
Metal products, except transport equipment	6,258	5,670	31
Agricultural and industrial machinery	4,218	3,822	18
Office and data processing machines, etc.	500	447	7
Electrical goods	1,925	1,681	17
Transport equipment	1,745	1,376	5
Food and tobacco products	1,957	1,643	19
Textiles, clothing and footwear	2,861	2,636	20
Paper and paper products	3,127	2,866	36
Rubber and plastic products	2,260	2,005	11
Other manufactured products	2,573	2,264	10
Building and construction	8,871	7,855	40
Wholesale and retail trade services, recovery and repair services	13,343	11,701	52
Lodging and catering services	2,192	2,024	14
Inland transport services	3,796	3,559	38
Maritime and air transport services	1,076	932	16
Auxiliary transport services	1,232	1,138	6
Communication services	239	222	..
Other market services	26,735	24,491	142

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

March 2006

Facilities granted

Used margin

Overshoot

a. TOTAL	94,128	84,590	567
<i>of which: transactions of financial intermediaries</i>	<i>73,605</i>	<i>67,327</i>	<i>372</i>
Piedmont	7,246	6,299	38
Valle d'Aosta	211	173	3
Liguria	1,649	1,515	13
Lombardy	29,504	26,761	182
Trentino-Alto Adige	2,338	2,145	5
Veneto	13,287	11,697	43
Friuli-Venezia Giulia	2,330	2,037	10
Emilia-Romagna	10,344	9,331	32
Marche	3,195	2,762	15
Tuscany	5,702	4,955	37
Umbria	881	789	8
Lazio	8,818	8,292	87
Abruzzo	1,181	1,063	17
Molise	128	104	2
Campania	2,593	2,435	26
Puglia	1,499	1,338	10
Basilicata	132	121	2
Calabria	652	524	7
Sicily	1,350	1,248	23
Sardinia	1,088	1,003	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

March 2006

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	26,039	12,588	13,450	32,903	19,078
<i>of which: transactions of financial intermediaries</i>	21,106	9,338	11,768	25,064	15,113
Agricultural, forestry and fishery products	70	61	8	112	57
Fuel and power products	506	136	370	844	576
Ores and metals	756	310	446	1,080	695
Non-metallic minerals and products	202	98	104	286	159
Chemical products	457	163	294	568	255
Metal products, except transport equipment	1,185	794	391	1,415	784
Agricultural and industrial machinery	1,283	483	800	1,782	1,201
Office and data processing machines, etc.	490	156	334	666	429
Electrical goods	1,511	533	978	2,492	1,480
Transport equipment	2,285	605	1,681	2,342	1,432
Food and tobacco products	735	440	296	783	386
Textiles, clothing and footwear	539	355	184	722	390
Paper and paper products	299	170	129	474	283
Rubber and plastic products	504	310	194	490	306
Other manufactured products	238	181	57	320	153
Building and construction	1,446	1,188	259	2,767	1,162
Wholesale and retail trade services, recovery and repair services	6,563	2,776	3,787	7,065	4,185
Lodging and catering services	97	70	27	167	87
Inland transport services	319	242	77	408	240
Maritime and air transport services	326	102	224	207	176
Auxiliary transport services	232	169	63	277	177
Communication services	629	104	525	629	510
Other market services	5,363	3,143	2,220	7,005	3,955

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

March 2006

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	26,509	12,940	13,570	34,054	19,474
<i>of which: transactions of financial intermediaries</i>	<i>21,468</i>	<i>9,642</i>	<i>11,826</i>	<i>25,552</i>	<i>15,408</i>
Piedmont	3,484	1,181	2,303	3,978	2,388
Valle d'Aosta	45	38	7	63	29
Liguria	525	305	220	803	431
Lombardy	8,679	3,766	4,913	10,766	6,374
Trentino-Alto Adige	111	59	52	133	78
Veneto	1,204	766	437	1,512	708
Friuli-Venezia Giulia	225	150	75	394	165
Emilia-Romagna	1,561	825	736	2,367	1,232
Marche	217	163	54	297	170
Tuscany	1,795	878	917	2,249	1,385
Umbria	437	141	296	578	420
Lazio	4,769	2,303	2,466	6,127	3,529
Abruzzo	274	195	79	417	214
Molise	39	29	10	64	24
Campania	1,817	1,227	589	2,289	1,280
Puglia	324	295	30	536	256
Basilicata	111	50	61	150	53
Calabria	219	182	38	253	148
Sicily	429	291	138	745	366
Sardinia	244	96	148	332	225

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

March 2006

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,543,662	1,034,604	144,518	85,080	218,639	133,756
Piedmont	111,596	72,746	27,087	16,327	35,143	20,644
Valle d'Aosta	2,493	1,823	1,286	927	1,452	1,041
Liguria	24,370	17,190	4,127	2,425	5,843	3,361
Lombardy	506,707	319,990	94,807	56,066	144,504	81,389
Trentino-Alto Adige	38,064	26,866	3,747	1,882	5,613	3,072
Veneto	147,064	98,311	12,874	6,177	19,727	10,369
Friuli-Venezia Giulia	28,778	18,635	5,596	2,594	7,446	3,605
Emilia-Romagna	167,738	110,195	26,803	18,208	33,578	22,267
Marche	38,128	26,780	6,352	4,319	7,919	5,159
Tuscany	98,727	72,557	18,651	13,495	23,080	16,006
Umbria	15,793	11,801	2,309	1,725	3,380	2,361
Lazio	200,520	135,111	79,305	48,143	99,422	59,592
Abruzzo	18,122	12,846	2,899	1,808	4,205	2,650
Molise	2,834	2,017	1,025	641	1,287	801
Campania	48,424	37,081	10,535	8,090	12,878	9,603
Puglia	30,310	22,336	3,647	2,296	5,224	3,115
Basilicata	4,153	3,120	1,174	872	1,556	1,132
Calabria	11,909	8,450	3,386	1,736	4,028	2,108
Sicily	33,409	25,211	4,650	3,185	6,829	4,493
Sardinia	14,523	11,537	3,286	2,306	4,283	3,040

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2006		Total	Banks				
			Major	Large	Medium-sized	Small	Minor
a. TOTAL							
Facilities granted	1,543,662	544,362	184,043	373,650	281,032	160,230	
Used margin	1,034,604	349,062	118,151	252,914	198,861	115,271	
b. FIRST 10 BORROWERS							
Facilities granted	92,659	48,088	13,012	38,776	23,283	8,508	
Used margin	65,459	35,984	11,478	27,607	18,246	7,099	
c. FIRST 20 BORROWERS							
Facilities granted	125,202	71,194	18,460	48,479	30,765	10,945	
Used margin	92,237	50,253	16,223	35,587	24,358	9,402	
d. FIRST 50 BORROWERS							
Facilities granted	201,662	97,613	30,843	67,155	42,307	14,930	
Used margin	142,440	66,837	24,002	50,675	32,238	13,054	
e. FIRST 100 BORROWERS							
Facilities granted	262,510	122,515	39,485	84,655	50,464	18,503	
Used margin	182,976	80,043	30,607	62,312	37,682	16,044	

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

March 2006

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a. TOTAL	2,284,564	48.22	54.26	69.68	76.21	1,034,604
General government	5,402	69.23	76.23	89.75	94.16	56,632
Financial companies	4,019	50.77	68.08	93.87	97.47	135,706
Non-financial companies	569,510	35.52	42.93	63.79	74.01	615,576
<i>of which:</i> industry	161,671	34.44	42.64	65.21	75.71	209,330
building	91,540	22.42	29.04	51.09	63.58	78,223
services	303,639	39.50	46.64	66.19	75.64	316,885
Producer households	270,831	9.24	13.44	30.35	41.70	46,705
Consumer households and nec	1,417,572	8.34	10.66	20.67	29.02	177,832

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2006

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	602,645	36.24	44.20	65.50	75.95	46,201
Piedmont	43,332	33.18	41.05	62.89	74.09	2,577
Valle d'Aosta	1,252	34.96	41.15	63.46	75.34	78
Liguria	14,814	43.37	49.67	67.35	76.90	1,106
Lombardy	73,616	40.66	49.38	69.84	79.02	7,069
Trentino-Alto Adige	5,908	27.44	36.34	64.36	76.80	559
Veneto	33,144	27.82	37.54	62.84	74.56	2,973
Friuli-Venezia Giulia	10,045	28.78	36.83	60.09	72.27	578
Emilia-Romagna	39,512	43.55	51.30	70.35	79.59	3,540
Marche	16,178	27.63	35.96	59.55	71.29	1,337
Tuscany	39,580	28.39	36.68	60.75	72.86	2,643
Umbria	8,616	29.47	36.97	59.62	71.38	725
Lazio	78,217	46.86	54.95	73.68	81.70	8,891
Abruzzo	15,011	32.22	40.60	63.14	74.35	1,055
Molise	3,500	39.19	46.92	68.00	77.14	351
Campania	60,263	30.33	38.85	63.21	75.28	2,967
Puglia	42,310	31.13	39.71	63.22	73.88	2,710
Basilicata	8,540	20.34	28.32	53.03	65.96	646
Calabria	20,440	22.72	30.71	56.11	68.83	995
Sicily	71,353	26.42	32.77	54.29	67.11	4,134
Sardinia	17,014	23.13	31.50	55.85	68.28	1,270

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2006

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	602,645	36.24	44.20	65.50	75.95	46,201
General government	16	70.61	70.61	70.61	89.42	14
Financial companies	840	40.81	52.02	76.58	85.81	562
Non-financial companies	113,194	31.29	39.76	64.29	75.65	28,744
<i>of which:</i> industry	33,027	25.32	34.18	61.03	73.88	10,007
building	15,980	29.33	38.10	62.82	74.53	5,444
services	61,579	36.43	44.34	66.00	76.19	12,282
Producer households	98,988	12.98	18.46	40.23	54.56	6,299
Consumer households and nec	380,344	19.27	25.04	48.22	63.47	10,090

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

March 2006		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,543,662	1,034,604	2,416,463	385,805	319,941	2,070,495
b.	NORTH-WEST ITALY	645,166	411,749	818,353	146,023	115,703	702,879
	Piedmont	111,596	72,746	185,151	29,396	23,534	160,009
	Valle d'Aosta	2,493	1,823	4,901	684	562	4,282
	Liguria	24,370	17,190	59,649	9,439	7,965	52,977
	Lombardy	506,707	319,990	568,652	106,504	83,642	485,611
c.	NORTH-EAST ITALY	381,643	254,008	655,045	100,892	83,710	548,198
	Trentino-Alto Adige	38,064	26,866	76,475	15,429	12,359	66,289
	Veneto	147,064	98,311	259,049	40,803	34,017	215,980
	Friuli-Venezia Giulia	28,778	18,635	58,609	7,548	6,221	49,703
	Emilia-Romagna	167,738	110,195	260,912	37,112	31,113	216,226
d.	CENTRAL ITALY	353,168	246,248	522,229	82,740	71,725	451,274
	Marche	38,128	26,780	82,207	9,998	8,612	67,663
	Tuscany	98,727	72,557	187,964	26,567	23,181	157,923
	Umbria	15,793	11,801	36,582	4,709	4,292	30,347
	Lazio	200,520	135,111	215,476	41,465	35,640	195,341
e.	SOUTHERN ITALY	115,752	85,851	284,284	38,379	33,201	247,784
	Abruzzo	18,122	12,846	40,954	5,188	4,430	34,723
	Molise	2,834	2,017	6,208	995	680	5,229
	Campania	48,424	37,081	107,495	15,876	13,806	94,736
	Puglia	30,310	22,336	89,323	11,121	9,798	78,368
	Basilicata	4,153	3,120	9,451	1,198	1,038	7,911
	Calabria	11,909	8,450	30,853	4,002	3,450	26,817
f.	ISLANDS	47,933	36,748	136,552	17,772	15,602	120,360
	Sicily	33,409	25,211	100,029	12,755	11,049	88,189
	Sardinia	14,523	11,537	36,523	5,017	4,553	32,171

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
161,022	109,885	185,116	190,644	121,559	105,485	806,191	483,218	55,367
56,909	37,137	60,341	73,763	44,208	35,438	368,471	214,700	19,695
10,149	6,699	13,715	13,603	8,399	7,684	58,448	34,114	3,743
190	129	367	418	199	194	1,201	932	58
2,433	1,688	3,775	2,816	1,826	1,857	9,682	5,711	1,040
44,137	28,622	42,484	56,926	33,783	25,703	299,140	173,943	14,854
43,585	29,247	56,685	54,598	34,245	32,838	182,568	106,805	17,324
7,170	4,725	6,886	6,145	4,166	2,519	9,320	5,616	781
17,663	11,489	22,452	23,218	14,504	13,772	65,379	38,301	6,845
3,252	2,466	4,581	3,742	2,419	2,752	14,236	7,530	1,573
15,500	10,567	22,766	21,492	13,156	13,795	93,633	55,358	8,125
37,475	27,144	38,219	36,636	25,137	21,263	196,318	122,242	11,473
6,019	4,167	7,708	5,340	3,516	4,380	16,771	10,484	2,456
13,767	10,142	15,488	12,947	8,856	9,175	45,447	30,378	5,378
1,718	1,289	3,260	2,391	1,663	1,885	6,975	4,556	1,090
15,972	11,545	11,763	15,958	11,101	5,823	127,125	76,824	2,549
15,473	11,032	20,026	17,551	12,146	11,208	44,350	29,472	5,266
2,124	1,534	3,214	2,683	1,880	1,900	8,128	5,003	1,117
259	200	514	379	246	313	1,201	891	152
5,629	4,369	7,014	6,818	5,005	3,870	20,100	13,902	1,875
3,651	2,598	5,965	5,363	3,379	3,483	10,175	6,561	1,507
531	377	887	689	471	457	1,736	1,235	196
3,279	1,954	2,432	1,618	1,166	1,185	3,010	1,881	419
7,580	5,325	9,845	8,097	5,822	4,738	14,484	9,999	1,609
5,590	3,791	7,205	5,607	3,920	3,438	9,458	6,451	1,197
1,991	1,534	2,640	2,490	1,902	1,300	5,026	3,548	412

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
March 2006	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
a. TOTAL	2,138,638	1,021,475	642,010	211,738	118,089	84,707	30,892	24,676	5,051
of which: 1 facility	1,804,984	1,016,103	592,050	124,406	42,660	21,202	5,128	2,881	554
2 facilities	176,332	5,150	48,200	63,664	34,075	18,028	4,525	2,350	340
3-4 facilities	102,932	214	1,739	23,429	35,667	28,191	8,559	4,593	540
more than 4 facilities	54,390	8	21	239	5,687	17,286	12,680	14,852	3,617
b. GENERAL GOVERNMENT	6,066	544	1,076	1,186	1,057	949	451	499	304
of which: 1 facility	3,599	541	979	839	577	322	123	149	69
2 facilities	1,577	3	97	317	399	426	149	118	68
3-4 facilities	675	–	–	30	80	186	148	153	78
more than 4 facilities	215	–	–	–	1	15	31	79	89
c. FINANCIAL COMPANIES	4,157	854	804	576	370	463	243	439	408
of which: 1 facility	2,785	845	682	410	215	235	98	172	128
2 facilities	644	7	119	127	92	106	53	84	56
3-4 facilities	362	2	3	39	53	86	55	66	58
more than 4 facilities	366	–	–	–	10	36	37	117	166
d. NON-FINANCIAL COMPANIES	586,548	120,762	127,043	116,997	91,517	74,211	28,639	23,104	4,275
of which: 1 facility	324,275	119,710	98,132	54,118	28,416	16,816	4,376	2,360	347
2 facilities	121,474	1,025	28,107	44,122	26,839	15,199	3,964	2,022	196
3-4 facilities	88,756	26	801	18,575	31,117	25,704	7,933	4,205	395
more than 4 facilities	52,043	1	3	182	5,145	16,492	12,366	14,517	3,337
e. PRODUCER HOUSEHOLDS	238,452	105,911	81,947	32,584	12,373	4,733	717	183	4
of which: 1 facility	199,488	104,547	71,041	18,086	4,475	1,196	119	24	–
2 facilities	28,101	1,309	10,423	10,929	4,036	1,247	134	22	1
3-4 facilities	9,471	53	476	3,532	3,416	1,666	267	60	1
more than 4 facilities	1,392	2	7	37	446	624	197	77	2
f. CONSUMER HOUSEHOLDS AND NEC	1,273,937	777,258	421,080	57,875	12,180	4,229	816	443	56
of which: 1 facility	1,246,743	774,446	411,744	48,895	8,547	2,545	392	168	6
2 facilities	23,238	2,674	8,876	7,739	2,579	1,026	221	104	19
3-4 facilities	3,582	133	449	1,221	969	539	154	109	8
more than 4 facilities	374	5	11	20	85	119	49	62	23

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
March 2006	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
a. TOTAL									
Average number of banks per borrower	1.35	1.00	1.08	1.54	2.20	3.03	4.21	6.03	9.58
First bank's share of total credit granted (%)	58	99	96	82	71	64	57	48	46
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.72	1.00	1.09	1.31	1.54	1.95	2.38	2.78	3.93
First bank's share of total credit granted (%)	54	99	96	88	85	79	77	78	50
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.35	1.01	1.15	1.36	1.68	2.07	2.71	3.58	8.30
First bank's share of total credit granted (%)	65	99	93	88	82	80	74	68	64
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.00	1.23	1.72	2.33	3.15	4.33	6.23	10.17
First bank's share of total credit granted (%)	49	99	89	76	68	62	55	46	35
<i>of which: industry</i>									
Average number of banks per borrower	2.67	1.00	1.29	1.94	2.76	3.89	5.35	7.51	11.69
First bank's share of total credit granted (%)	38	99	86	69	59	50	43	35	28
<i>of which: building</i>									
Average number of banks per borrower	1.83	1.00	1.20	1.57	1.97	2.55	3.39	4.74	9.24
First bank's share of total credit granted (%)	64	99	90	81	76	72	67	60	44
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.00	1.21	1.65	2.20	2.91	3.90	5.52	8.79
First bank's share of total credit granted (%)	53	99	90	79	71	66	60	52	40
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.23	1.01	1.13	1.56	2.11	2.72	3.54	4.57	5.25
First bank's share of total credit granted (%)	84	99	94	82	75	70	66	64	69
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.17	1.41	1.66	2.00	2.60	4.48
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	76	54

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–Q2	2003–Q3	2003–Q4	2004–Q1	2004–Q2
a. TOTAL	0.35	0.36	0.61	0.28	0.33
up to 125,000	0.26	0.23	0.27	0.25	0.24
from 125,000 to 500,000	0.45	0.40	0.49	0.43	0.44
more than 500,000	0.35	0.36	0.66	0.26	0.32
b. GENERAL GOVERNMENT	..	–	–	0.01	–
up to 125,000	–	0.18	0.09	–	–
from 125,000 to 500,000	–	–	0.07	0.03	–
more than 500,000	..	–	–	0.01	–
c. FINANCIAL COMPANIES	0.07	0.12	0.16	0.01	0.01
up to 125,000	0.40	0.52	0.29	0.24	0.37
from 125,000 to 500,000	0.37	0.45	0.11	0.16	0.58
more than 500,000	0.07	0.12	0.16	0.01	0.01
d. NON-FINANCIAL COMPANIES	0.45	0.46	0.83	0.35	0.43
up to 125,000	0.41	0.38	0.51	0.49	0.47
from 125,000 to 500,000	0.45	0.44	0.56	0.52	0.50
more than 500,000	0.45	0.47	0.86	0.33	0.42
e. PRODUCER HOUSEHOLDS	0.58	0.58	0.61	0.49	0.58
up to 125,000	0.45	0.41	0.48	0.43	0.44
from 125,000 to 500,000	0.62	0.56	0.66	0.50	0.60
more than 500,000	0.61	0.74	0.66	0.51	0.68
f. CONSUMER HOUSEHOLD	0.29	0.22	0.29	0.25	0.26
up to 125,000	0.18	0.16	0.19	0.17	0.16
from 125,000 to 500,000	0.36	0.28	0.33	0.28	0.32
more than 500,000	0.62	0.33	0.69	0.52	0.53
g. OTHER SECTORS	0.06	0.03	0.41	0.04	0.12
up to 125,000	0.09	0.17	0.07	0.08	0.28
from 125,000 to 500,000	0.19	0.09	0.14	0.10	0.13
more than 500,000	0.04	0.02	0.48	0.02	0.11

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–Q3	2004–Q4	2005–Q1	2005–Q2	2005–Q3	2005–Q4	2006–Q1
0.24	0.30	0.21	0.25	0.26	0.30	0.25
0.23	0.26	0.20	0.23	0.19	0.26	0.24
0.38	0.43	0.35	0.39	0.33	0.41	0.35
0.21	0.28	0.19	0.22	0.25	0.29	0.23
..	..	–	–	0.45	0.03	–
–	–	–	0.10	–	–	–
–	–	–	–	–	–	–
..	..	–	–	0.46	0.03	–
0.01	0.01	0.01	..	..	0.03	0.01
0.35	0.89	0.35	0.19	0.14	0.54	0.26
0.86	0.56	0.51	–	0.34	0.29	0.20
0.01	0.01	0.01	..	..	0.03	0.01
0.28	0.37	0.26	0.30	0.29	0.36	0.31
0.42	0.49	0.43	0.48	0.42	0.50	0.51
0.43	0.49	0.42	0.49	0.43	0.53	0.44
0.26	0.36	0.24	0.27	0.27	0.34	0.30
0.57	0.63	0.50	0.56	0.55	0.62	0.51
0.43	0.52	0.38	0.46	0.40	0.49	0.43
0.56	0.62	0.52	0.53	0.53	0.64	0.54
0.68	0.73	0.57	0.68	0.70	0.71	0.51
0.27	0.26	0.19	0.24	0.18	0.29	0.21
0.16	0.18	0.14	0.16	0.13	0.19	0.17
0.27	0.30	0.22	0.25	0.20	0.26	0.23
0.86	0.55	0.40	0.64	0.43	1.05	0.34
0.18	0.05	0.23	0.20	0.38	0.16	0.12
0.36	0.24	0.07	0.32	0.25	0.15	0.26
0.10	0.16	0.22	0.15	0.24	0.16	0.31
0.19	0.01	0.25	0.20	0.41	0.16	0.09

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						
March 2006		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	44,291	4,112	11,291	17,913	10,975
	Intrinsic value	3,813	20	128	723	2,941
b.	NORTH-WEST ITALY					
	Number of holders	18,105	1,920	4,790	7,131	4,264
	Intrinsic value	1,556	10	47	248	1,252
c.	NORTH-EAST ITALY					
	Number of holders	13,869	1,219	3,611	5,617	3,422
	Intrinsic value	1,175	7	48	276	844
d.	CENTRAL ITALY					
	Number of holders	6,907	550	1,585	2,783	1,989
	Intrinsic value	702	3	22	116	561
e.	SOUTHERN ITALY					
	Number of holders	3,980	287	922	1,780	991
	Intrinsic value	289	1	8	66	214
f.	ISLAND					
	Number of holders	1,430	136	383	602	309
	Intrinsic value	90	..	3	17	70

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						
March 2006	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	48,760	6,168	12,184	18,546	11,862	
Intrinsic value	32,875	90	302	1,472	31,011	
b. GENERAL GOVERNMENT						
Number of holders	453	26	94	168	165	
Intrinsic value	2,415	6	16	48	2,345	
c. FINANCIAL COMPANIES						
Number of holders	784	34	81	180	489	
Intrinsic value	13,011	50	59	259	12,644	
d. NON-FINANCIAL COMPANIES						
Number of holders	41,460	3,085	10,091	17,359	10,925	
Intrinsic value	3,778	18	118	710	2,933	
of which: industry						
Number of holders	16,929	747	3,383	7,339	5,460	
Intrinsic value	1,685	5	43	290	1,347	
building						
Number of holders	4,824	361	1,379	2,083	1,001	
Intrinsic value	291	1	12	71	206	
services						
Number of holders	18,924	1,928	5,141	7,590	4,265	
Intrinsic value	1,753	11	62	334	1,346	
e. PRODUCER HOUSEHOLDS						
Number of holders	2,831	1,027	1,200	554	50	
Intrinsic value	34	3	10	14	8	
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	2,954	1,986	688	217	63	
Intrinsic value	124	11	26	42	45	
g. REST OF THE WORLD						
Number of holders	278	10	30	68	170	
Intrinsic value	13,512	3	73	401	13,036	

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**March 2006**

	Total	Non-financial companies	of which:			Producer households	Consumer households and nec
			industry	building	services		
a. ITALY							
Initial period of rate fixation:							
up to 1 year	4.52	4.79	4.68	5.18	4.77	5.49	4.19
from 1 to 5 years	3.46	3.65	3.66	4.20	3.56	4.97	4.50
more than 5 years	4.96	4.56	4.36	5.37	4.53	5.28	5.04
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	4.33	4.65	4.60	5.12	4.58	5.41	4.15
from 1 to 5 years	3.20	3.52	3.63	4.42	3.40	4.90	4.33
more than 5 years	4.59	4.27	4.15	5.38	4.24	5.31	4.97
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	4.44	4.54	4.40	4.85	4.57	5.17	4.20
from 1 to 5 years	3.69	3.73	3.62	3.83	3.79	4.45	4.81
more than 5 years	4.69	4.43	4.43	3.91	4.55	4.28	4.89
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	4.62	4.98	4.92	5.21	4.95	5.48	4.21
from 1 to 5 years	3.72	3.60	3.52	4.19	3.55	4.72	4.32
more than 5 years	5.12	4.73	4.48	5.79	4.57	5.32	5.01
e. SOUTHERN ITALY							
Initial period of rate fixation:							
up to 1 year	5.17	5.63	5.51	5.91	5.61	6.28	4.28
from 1 to 5 years	4.64	4.69	4.50	4.67	4.83	5.37	4.77
more than 5 years	5.22	5.26	4.96	5.66	5.25	5.68	5.26
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	5.07	5.39	5.19	5.84	5.35	6.20	4.32
from 1 to 5 years	4.68	4.67	4.17	4.87	5.05	6.15	4.99
more than 5 years	5.27	5.20	5.13	5.80	4.98	5.54	5.18

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

March 2006

		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	ITALY	7.20	11.93	10.97	9.90	8.42	7.02	4.12
b.	NORTH-WEST ITALY	6.67	11.82	10.80	9.66	8.21	6.78	3.97
	Piedmont	7.44	12.32	11.28	10.15	8.71	7.47	3.66
	Valle d'Aosta	9.92	10.96	10.75	9.76	10.12	8.45	7.79
	Liguria	8.25	11.06	10.23	9.49	8.23	6.94	4.63
	Lombardy	6.39	11.75	10.70	9.52	8.07	6.61	4.01
c.	NORTH-EAST ITALY	7.08	11.10	9.95	8.84	7.32	6.24	4.34
	Trentino-Alto Adige	5.16	7.75	6.84	6.21	5.07	4.39	3.72
	Veneto	7.81	12.21	11.27	9.94	8.30	7.05	4.32
	Friuli-Venezia Giulia	8.60	12.62	11.82	10.31	8.53	6.99	4.84
	Emilia-Romagna	6.94	10.85	9.77	8.67	7.25	6.27	4.45
d.	CENTRAL ITALY	7.22	12.17	11.63	10.68	9.27	7.79	4.19
	Marche	7.02	11.08	10.55	9.74	8.25	6.93	3.58
	Tuscany	6.42	11.67	11.54	10.63	9.36	7.71	3.46
	Umbria	9.04	12.80	11.87	10.59	9.30	8.46	4.65
	Lazio	7.89	13.03	12.16	11.14	9.64	8.05	5.24
e.	SOUTHERN ITALY	9.15	13.69	12.69	11.70	10.41	8.72	4.36
	Abruzzo	9.27	12.81	11.84	10.68	9.60	8.68	6.54
	Molise	9.88	13.14	12.16	10.52	9.38	9.92	8.18
	Campania	8.23	13.97	12.82	12.06	10.89	9.27	3.53
	Puglia	10.12	13.43	12.56	11.63	10.16	7.86	6.33
	Basilicata	9.09	13.91	13.32	11.90	9.98	6.72	5.82
	Calabria	11.33	14.49	13.47	12.20	10.94	9.48	6.56
f.	ISLANDS	8.21	11.76	11.10	10.36	9.44	7.44	3.95
	Sicily	8.62	12.17	11.47	10.58	9.58	7.62	4.07
	Sardinia	7.35	10.75	10.28	9.84	9.11	7.03	3.79

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

March 2006

March 2006		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.97	3.95	3.63	4.65	8.10
	up to 250,000	7.92	4.28	5.26	5.54	11.94
	from 250,000 to 1,000,000	6.83	4.24	4.75	5.41	10.29
	from 1,000,000 to 5,000,000	5.57	4.08	4.17	5.21	8.62
	from 5,000,000 to 25,000,000	4.43	3.91	3.83	4.77	7.19
	more than 25,000,000	3.58	3.74	3.29	4.07	5.02
b.	NORTH-WEST ITALY	4.90	3.90	3.48	4.35	7.72
	up to 250,000	8.29	4.26	5.39	5.47	11.84
	from 250,000 to 1,000,000	7.10	4.22	4.66	5.47	10.11
	from 1,000,000 to 5,000,000	5.59	4.06	4.27	5.07	8.44
	from 5,000,000 to 25,000,000	4.35	3.91	3.94	4.66	6.97
	more than 25,000,000	3.47	3.72	3.21	3.86	4.92
c.	NORTH-EAST ITALY	4.58	3.87	3.69	4.41	7.29
	up to 250,000	7.00	4.22	4.80	5.10	10.96
	from 250,000 to 1,000,000	6.09	4.15	4.22	4.04	9.15
	from 1,000,000 to 5,000,000	5.13	3.98	3.70	4.45	7.47
	from 5,000,000 to 25,000,000	4.15	3.81	3.69	4.54	6.36
	more than 25,000,000	3.42	3.61	3.48	4.31	4.64
d.	CENTRAL ITALY	5.24	4.01	3.59	4.80	8.88
	up to 250,000	7.83	4.27	4.91	5.46	12.49
	from 250,000 to 1,000,000	6.85	4.23	4.74	5.69	11.16
	from 1,000,000 to 5,000,000	5.69	4.15	4.38	5.50	9.54
	from 5,000,000 to 25,000,000	4.75	3.97	3.58	5.01	8.07
	more than 25,000,000	3.91	3.85	3.34	4.13	5.80
e.	SOUTHERN ITALY	5.62	4.22	4.77	5.35	9.80
	up to 250,000	8.91	4.43	5.43	5.75	13.53
	from 250,000 to 1,000,000	7.67	4.42	5.27	5.80	11.96
	from 1,000,000 to 5,000,000	6.26	4.23	4.92	5.57	10.56
	from 5,000,000 to 25,000,000	4.83	4.05	4.27	4.98	8.90
	more than 25,000,000	3.97	4.16	3.64	4.81	5.04
f.	ISLANDS	6.24	4.11	4.92	5.30	8.65
	up to 250,000	8.99	4.56	6.47	5.83	11.45
	from 250,000 to 1,000,000	8.05	4.57	6.34	5.85	10.50
	from 1,000,000 to 5,000,000	6.75	4.39	4.96	5.85	9.53
	from 5,000,000 to 25,000,000	5.37	4.06	4.50	5.15	7.38
	more than 25,000,000	3.96	3.59	3.70	3.69	4.28

Notes:

Only lending in euros is considered.

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

TDB30850

Sample of banks

Source: Survey of lending rates
Percentages

March 2006

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.97	4.90	4.58	5.24	5.62	6.24
<i>of which:</i> discount lendings	4.98	4.23	4.67	5.76	6.03	6.52
advance on loan selling for factoring	4.35	4.02	3.97	4.37	4.95	5.44
b. TERM LOANS	3.98	3.91	3.88	4.05	4.34	4.22
Initial period of rate fixation:						
up to 1 year	3.95	3.90	3.87	4.01	4.22	4.11
more than 1 year	4.22	3.93	4.11	4.32	5.24	5.22
<i>of which:</i> leasing	4.40	4.40	4.38	4.36	4.59	4.52
Initial period of rate fixation:						
up to 1 year	4.39	4.39	4.38	4.32	4.58	4.50
more than 1 year	4.63	4.49	4.31	5.44	5.21	5.00
c. REVOCABLE LOANS	8.10	7.72	7.29	8.88	9.80	8.65

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

March 2006

March 2006		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	4.97	3.93	4.65	8.10	3.81	4.34
	Agricultural, forestry and fishery products	5.48	4.03	4.85	8.77	4.31	4.91
	Fuel and power products	4.09	3.33	4.18	4.81	3.05	3.98
	Ores and metals	3.42	3.56	3.71	7.42	3.40	5.51
	Non-metallic minerals and products	4.62	3.77	4.03	9.30	3.85	4.87
	Chemical products	4.29	3.97	4.76	8.77	4.04	4.67
	Metal products, except transport equipment	5.10	4.01	5.09	10.54	4.13	4.44
	Agricultural and industrial machinery	4.90	3.96	4.95	10.46	4.00	4.44
	Office and data processing machines, etc.	5.20	4.24	4.81	7.83	3.55	4.69
	Electrical goods	4.90	4.16	3.69	8.61	3.77	4.68
	Transport equipment	4.85	4.08	4.60	9.02	3.64	5.19
	Food and tobacco products	4.43	3.75	4.74	7.20	3.66	4.39
	Textiles, clothing and footwear	4.81	3.88	5.00	10.33	4.03	4.79
	Paper and paper products	5.06	3.90	4.61	9.46	3.99	4.18
	Rubber and plastic products	4.59	4.04	4.76	9.98	3.66	4.18
	Other manufactured products	4.92	4.06	5.02	10.55	4.17	4.67
	Building and construction	6.22	4.08	5.38	7.99	4.18	4.90
	Wholesale and retail trade services, recovery and repair services	4.69	4.05	5.27	9.39	4.05	4.96
	Lodging and catering services	5.94	4.05	5.37	8.62	3.68	4.43
	Inland transport services	5.88	3.75	4.92	9.15	3.92	4.84
	Maritime and air transport services	4.57	3.55	3.77	6.20	3.48	3.93
	Auxiliary transport services	5.83	3.84	5.24	9.00	3.83	3.82
	Communication services	5.34	3.88	2.92	4.85	4.05	2.98
	Other market services	5.41	3.93	4.58	6.49	3.60	4.05

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						
March 2006	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	3.76	4.19	4.25	4.54	4.80	5.07
North-west Italy	3.58	4.00	4.19	4.50	4.89	5.12
North-east Italy	3.81	4.07	3.93	4.32	4.43	4.89
Central Italy	3.90	4.06	4.83	4.67	4.70	5.02
Southern Italy	4.21	4.86	4.41	4.78	4.99	5.13
Islands	4.27	5.10	4.64	5.01	5.20	5.16

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

March 2006

March 2006		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	4.30	3.96	4.61	5.02	7.42
b.	NORTH-WEST ITALY	4.23	3.95	4.61	4.96	6.97
	Piedmont	4.36	3.98	4.91	5.15	7.79
	Valle d'Aosta	4.50	4.04	5.53	4.72	10.36
	Liguria	4.31	3.99	5.48	5.14	7.97
	Lombardy	4.18	3.93	4.48	4.85	6.66
c.	NORTH-EAST ITALY	4.25	3.94	4.80	4.88	7.32
	Trentino-Alto Adige	4.31	3.99	4.26	4.81	5.84
	Veneto	4.22	3.91	4.96	4.88	7.98
	Friuli-Venezia Giulia	4.28	3.92	5.12	5.16	8.44
	Emilia Romagna	4.25	3.96	4.69	4.79	7.22
d.	CENTRAL ITALY	4.36	3.99	4.31	4.96	7.41
	Marche	4.21	3.94	4.87	4.87	7.44
	Tuscany	4.27	3.97	4.38	4.47	8.02
	Umbria	4.40	3.97	5.34	5.05	8.75
	Lazio	4.44	4.02	4.12	5.14	6.90
e.	SOUTHERN ITALY	4.48	4.03	4.76	5.25	9.30
	Abruzzo	4.45	4.00	4.84	5.17	9.98
	Molise	4.54	4.01	5.45	5.40	9.14
	Campania	4.54	4.10	4.81	5.31	8.44
	Puglia	4.37	3.97	4.47	5.18	9.89
	Basilicata	4.58	4.03	5.51	5.13	10.32
	Calabria	4.54	3.99	5.07	5.28	11.00
f.	ISLANDS	4.49	4.01	4.97	5.18	9.81
	Sicily	4.47	3.96	4.96	5.15	9.84
	Sardinia	4.56	4.15	5.00	5.29	9.66

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

March 2006

		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
a.	ITALY	3.96	3.90	5.11	4.68
b.	NORTH-WEST ITALY	3.95	3.91	5.04	4.63
	Piedmont and Valle d'Aosta	3.99	3.94	5.29	4.80
	Liguria	3.96	3.93	5.22	4.82
	Lombardy	3.94	3.90	4.88	4.54
c.	NORTH-EAST ITALY	3.90	3.87	4.94	4.60
	Trentino-Alto Adige	3.91	3.90	5.29	4.67
	Veneto	3.86	3.86	4.95	4.60
	Friuli-Venezia Giulia	3.87	3.84	5.06	4.90
	Emilia Romagna	3.93	3.88	4.86	4.55
d.	CENTRAL ITALY	3.98	3.89	5.10	4.61
	Marche	3.93	3.86	4.90	4.61
	Tuscany	3.92	3.83	4.59	4.02
	Umbria	3.93	3.87	4.97	4.70
	Lazio	4.04	3.93	5.29	4.82
e.	SOUTHERN ITALY	4.05	3.97	5.29	4.94
	Abruzzo and Molise	3.99	3.93	5.30	4.85
	Campania	4.14	4.03	5.36	4.99
	Puglia	4.00	3.90	5.21	4.84
	Basilicata	3.99	3.96	5.22	4.86
	Calabria	3.94	3.91	5.25	4.99
f.	ISLANDS	4.01	3.90	5.19	4.88
	Sicily	3.96	3.85	5.19	4.86
	Sardinia	4.14	4.05	5.22	4.95

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

March 2006

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	4.09	4.05	4.80	4.63
NORTH-WEST ITALY	4.10	4.07	4.75	4.59
NORTH-EAST ITALY	3.96	3.97	4.71	4.61
CENTRAL ITALY	4.10	4.07	4.79	4.62
SOUTHERN ITALY	4.27	4.17	4.87	4.69
ISLANDS	4.17	4.04	4.86	4.70

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								
March 2006		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.05	6.20	5.73	7.13	6.34	9.33	7.02
b.	NORTH-WEST ITALY	5.72	5.96	5.62	6.99	6.02	9.31	6.75
	Piedmont and Valle d'Aosta	6.17	6.44	5.94	7.45	6.74	9.88	7.64
	Liguria	7.04	6.88	6.50	7.22	6.97	9.51	7.68
	Lombardy	5.55	5.79	5.51	6.84	5.80	9.09	6.44
c.	NORTH-EAST ITALY	5.70	5.59	5.18	6.29	5.82	8.34	7.09
	Trentino-Alto Adige	4.86	4.74	4.52	5.09	4.73	6.29	5.68
	Veneto	6.03	5.91	5.39	6.87	6.30	9.26	7.65
	Friuli-Venezia Giulia	6.20	6.03	5.33	7.09	6.72	9.70	8.14
	Emilia-Romagna	5.52	5.40	5.01	6.08	5.60	8.19	7.09
d.	CENTRAL ITALY	6.28	6.78	6.15	7.44	7.01	9.69	6.61
	Marche	5.51	5.65	5.11	6.49	6.08	8.26	7.21
	Tuscany	5.83	6.64	6.23	7.80	6.71	10.09	7.81
	Umbria	6.85	6.64	6.00	7.77	6.84	10.29	8.53
	Lazio	6.97	7.42	7.19	7.51	7.46	10.30	5.93
e.	SOUTHERN ITALY	7.47	7.45	7.14	8.53	7.31	10.84	8.91
	Campania	7.11	7.38	7.56	9.06	6.88	11.24	8.20
	Abruzzo and Molise	7.11	7.01	6.29	8.05	7.52	10.27	9.28
	Puglia and Basilicata	7.79	7.47	7.17	8.04	7.53	10.78	9.49
	Calabria	9.33	9.05	9.02	9.43	8.89	11.02	9.94
f.	ISLANDS	7.48	7.46	7.76	8.54	7.05	9.91	8.93
	Sicily	7.69	7.41	8.02	8.80	6.87	9.94	9.17
	Sardinia	6.97	7.60	7.25	7.95	7.64	9.78	8.21

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										
March 2006		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	0.95	2.14	1.80	1.27	1.37	1.07	1.26	0.60	0.68
b.	NORTH-WEST ITALY	0.90	2.10	1.67	1.23	1.29	1.07	1.22	0.53	0.62
	Piedmont	0.80	2.10	1.91	1.11	1.18	0.94	1.09	0.51	0.55
	Valle d'Aosta	0.87	2.28	2.12	1.33	1.55	1.08	1.25	0.38	0.47
	Liguria	0.66	1.35	1.68	1.03	1.08	0.83	1.04	0.51	0.54
	Lombardy	0.96	2.19	1.63	1.27	1.32	1.12	1.26	0.55	0.65
c.	NORTH-EAST ITALY	0.96	2.51	1.89	1.34	1.39	1.15	1.36	0.65	0.66
	Trentino-Alto Adige	1.17	2.99	1.90	1.63	1.68	0.94	1.69	0.64	0.64
	Veneto	0.89	2.46	1.79	1.28	1.31	1.08	1.29	0.58	0.62
	Friuli-Venezia Giulia	1.06	2.23	1.98	1.47	1.50	1.38	1.48	0.58	0.57
	Emilia Romagna	0.97	2.56	1.96	1.34	1.41	1.18	1.34	0.72	0.73
d.	CENTRAL ITALY	1.16	2.15	2.07	1.43	1.65	1.15	1.40	0.67	0.82
	Marche	0.98	2.18	1.81	1.30	1.50	0.90	1.20	0.74	0.86
	Tuscany	0.93	2.25	1.89	1.10	1.12	0.94	1.12	0.66	0.80
	Umbria	0.92	2.23	1.12	1.20	1.26	0.90	1.26	0.69	0.78
	Lazio	1.28	2.14	2.11	1.57	1.95	1.23	1.50	0.66	0.83
e.	SOUTHERN ITALY	0.73	1.87	1.56	0.97	1.15	0.80	0.93	0.55	0.60
	Abruzzo	0.94	2.31	1.73	1.29	1.44	0.93	1.26	0.75	0.74
	Molise	0.90	1.44	1.94	0.94	0.93	0.75	0.95	0.63	0.70
	Campania	0.65	1.82	1.25	0.82	0.91	0.58	0.85	0.47	0.56
	Puglia	0.77	2.00	1.54	1.14	1.41	1.04	1.02	0.61	0.64
	Basilicata	0.78	2.12	0.64	0.85	0.84	1.01	0.79	0.66	0.65
	Calabria	0.62	1.76	1.35	0.73	0.74	0.74	0.66	0.45	0.50
f.	ISLANDS	0.90	1.95	1.33	1.08	1.11	1.09	1.05	0.64	0.72
	Sicily	0.89	1.95	1.31	1.08	1.23	1.17	1.00	0.62	0.72
	Sardinia	0.91	1.95	1.37	1.08	0.89	0.90	1.13	0.66	0.72

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									
March 2006		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.28	0.43	0.71	1.62	0.35	0.50	0.88	1.53
b.	NORTH-WEST ITALY	0.25	0.40	0.69	1.53	0.30	0.44	0.83	1.52
	Piedmont	0.21	0.36	0.64	1.48	0.28	0.40	0.80	1.55
	Valle d'Aosta	0.21	0.35	0.66	1.71	0.28	0.38	0.68	1.31
	Liguria	0.21	0.37	0.68	1.42	0.27	0.40	0.79	1.43
	Lombardy	0.27	0.42	0.71	1.55	0.32	0.46	0.84	1.53
c.	NORTH-EAST ITALY	0.28	0.46	0.82	1.74	0.32	0.49	0.94	1.64
	Trentino-Alto Adige	0.33	0.55	0.85	1.99	0.34	0.49	0.93	1.55
	Veneto	0.22	0.40	0.77	1.69	0.27	0.45	0.91	1.63
	Friuli-Venezia Giulia	0.21	0.39	0.77	1.89	0.26	0.42	0.82	1.56
	Emilia Romagna	0.33	0.52	0.86	1.71	0.37	0.55	0.99	1.67
d.	CENTRAL ITALY	0.33	0.48	0.73	1.75	0.47	0.63	0.96	1.55
	Marche	0.38	0.58	0.95	1.81	0.49	0.75	1.17	1.74
	Tuscany	0.36	0.52	0.79	1.49	0.50	0.68	0.99	1.55
	Umbria	0.37	0.53	0.85	1.61	0.47	0.65	1.04	1.64
	Lazio	0.27	0.39	0.62	1.81	0.43	0.58	0.92	1.53
e.	SOUTHERN ITALY	0.24	0.36	0.60	1.39	0.32	0.45	0.76	1.36
	Abruzzo	0.37	0.55	0.87	1.72	0.41	0.59	0.95	1.64
	Molise	0.26	0.39	0.72	1.40	0.32	0.48	0.89	1.86
	Campania	0.18	0.27	0.48	1.23	0.29	0.40	0.67	1.30
	Puglia	0.27	0.42	0.70	1.56	0.32	0.50	0.86	1.34
	Basilicata	0.26	0.40	0.72	1.19	0.32	0.49	0.91	1.52
	Calabria	0.19	0.30	0.52	1.08	0.27	0.39	0.69	1.24
f.	ISLANDS	0.34	0.47	0.70	1.44	0.39	0.57	0.91	1.45
	Sicily	0.33	0.46	0.69	1.46	0.38	0.55	0.92	1.48
	Sardinia	0.36	0.50	0.71	1.42	0.41	0.61	0.89	1.35

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

March 2006		Total	North-west	North-east	Centre	South	Islands
a.	TOTAL	1.13	1.11	1.20	1.31	0.83	0.92
	Agricultural, forestry and fishery products	0.73	0.71	0.72	0.85	0.61	0.80
	Fuel and power products	2.02	1.58	1.71	2.38	1.86	1.63
	Ores and metals	1.26	1.28	1.39	0.82	1.10	1.29
	Non-metallic minerals and products	1.30	1.20	1.53	1.19	1.21	1.11
	Chemical products	1.30	1.23	1.58	1.35	1.06	0.84
	Metal products, except transport equipment	1.05	1.06	1.17	0.90	0.82	0.75
	Agricultural and industrial machinery	1.24	1.15	1.35	1.38	0.92	0.63
	Office and data processing machines, etc.	0.99	0.90	1.30	1.02	0.65	0.55
	Electrical goods	1.18	1.23	1.37	1.02	0.69	0.61
	Transport equipment	1.31	1.21	1.58	1.35	1.19	0.62
	Food and tobacco products	1.18	1.27	1.30	1.30	0.81	0.72
	Textiles, clothing and footwear	1.17	1.36	1.14	1.08	0.72	0.62
	Paper and paper products	1.40	1.48	1.29	1.42	1.10	1.29
	Rubber and plastic products	1.14	1.15	1.19	1.11	0.99	0.74
	Other manufactured products	0.89	0.86	0.98	1.02	0.60	0.52
	Building and construction	0.96	0.93	1.01	1.08	0.74	1.00
	Wholesale and retail trade services, recovery and repair services	0.89	0.89	1.04	0.87	0.72	0.80
	Lodging and catering services	0.75	0.81	0.79	0.70	0.65	0.72
	Inland transport services	1.23	1.19	1.18	1.48	1.08	0.89
	Maritime and air transport services	1.93	1.41	1.54	2.33	1.44	1.57
	Auxiliary transport services	1.52	1.27	1.77	1.74	0.79	1.41
	Communication services	1.26	1.38	1.06	1.20	0.54	0.85
	Other market services	1.20	1.19	1.27	1.34	0.81	0.92

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
a. TOTAL	–	–	191,841
b. GOLD AND GOLD RECEIVABLES	–	–	34,279
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	21,626
Receivables from the IMF	–	–	2,510
Securities (other than shares)	–	–	14,920
Current accounts and other deposits	–	–	4,192
Reverse operations	–	–	–
Other claims	–	–	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	6,930
Financial counterparties	–	–	6,930
of which: securities (other than shares)	–	–	3,245
reverse operations	–	–	–
other claims	–	–	3,685
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	–	–	21,277
Main refinancing operations	–	–	21,073
Longer-term refinancing operations	–	–	204
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	–	–	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	–	–	115
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	–	–	1,939
i. GENERAL GOVERNMENT DEBT	–	–	18,406

TDB40605

Bank of Italy

	Oct. 2005	Nov. 2005	Dec. 2005
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	–	–	15,542
Participating interest in the ECB	–	–	726
Claims deriving from the transfer of foreign reserves to the ECB	–	–	7,263
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	–	–	7,553
m. ITEMS TO BE SETTLED	–	–	1
n. OTHER ASSETS	–	–	64,914
Euro-area coins	–	–	36
UIC endowment fund	–	–	258
Investments of reserves and provisions (including shares)	–	–	29,532
Intangible fixed assets	–	–	23
Deferred charges	–	–	5
Tangible fixed assets (net of depreciation)	–	–	3,990
Accrued income and prepaid expenses	–	–	759
Sundry	–	–	30,312
o. EXPENSE FOR THE YEAR	–	–	6,812
p. MEMORANDUM ACCOUNTS	–	–	267,831

Notes: The figures for October and November 2005 were published in the previous issue.

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2006	Feb. 2006	Mar. 2006
a. TOTAL	214,148	211,543	204,597
b. GOLD AND GOLD RECEIVABLES	34,279	34,279	38,034
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	22,028	22,071	20,933
Receivables from the IMF	1,909	1,885	1,771
Securities (other than shares)	14,297	14,960	14,416
Current accounts and other deposits	5,455	5,016	4,300
Reverse operations	364	206	443
Other claims	4	4	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	6,444	6,557	7,082
Financial counterparties	6,444	6,557	7,082
of which: securities (other than shares)	2,671	2,220	2,047
reverse operations	3	92	–
other claims	3,771	4,245	5,034
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	22,439	22,097	19,541
Main refinancing operations	21,669	21,042	16,597
Longer-term refinancing operations	771	1,055	2,944
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	54	9	7
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,917	1,976	1,974
i. GENERAL GOVERNMENT DEBT	18,406	18,356	18,330

TDB40605

Bank of Italy

	Jan. 2006	Feb. 2006	Mar. 2006
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	43,253	40,133	31,040
Participating interest in the ECB	726	726	726
Claims deriving from the transfer of foreign reserves to the ECB	7,263	7,263	7,263
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	35,264	32,144	23,050
m. ITEMS TO BE SETTLED	9	10	4
n. OTHER ASSETS	65,208	65,821	66,861
Euro-area coins	37	47	45
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	29,560	29,123	29,801
Intangible fixed assets	23	23	24
Deferred charges	5	5	5
Tangible fixed assets (net of depreciation)	3,990	3,994	3,999
Accrued income and prepaid expenses	762	768	1,011
Sundry	30,572	31,603	31,718
o. EXPENSE FOR THE YEAR	109	234	792
p. MEMORANDUM ACCOUNTS	263,283	266,990	256,356

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2005	Nov. 2005	Dec. 2005
a. TOTAL	–	–	191,841
b. BANKNOTES IN CIRCULATION	–	–	94,934
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	–	–	11,453
Current accounts (covering the minimum reserve system)	–	–	11,451
Deposit facility	–	–	2
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	–	–	14,707
General government	–	–	14,663
of which: Treasury payments account	–	–	14,405
sinking fund for the redemption of government securities	–	–	166
other liabilities	–	–	91
Other counterparties	–	..	45
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	–	–	91
Liabilities to non-euro-area EU central banks	–	–	50
Other liabilities	–	–	41
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	1,627
Deposits and balances	–	–	11
Other liabilities	–	–	1,616
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	–	–	850
l. INTRA-EUROSISTEM LIABILITIES	–	–	8,101
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	–	–	8,101
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	Oct. 2005	Nov. 2005	Dec. 2005
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	–	–	30
n. OTHER LIABILITIES	–	–	2,063
Bank of Italy drafts	–	–	614
Cashier's department services	–
Accrued expenses and deferred income	–	–	37
Sundry	–	–	1,412
o. PREVISIONS	–	–	6,753
Provisions for specific risks	–	–	1,088
Sundry staff-related provisions	–	–	5,665
p. REVALUATION ACCOUNTS	–	–	20,600
q. PROVISION FOR GENERAL RISKS	–	–	7,535
r. CAPITAL AND RESERVES	–	–	16,235
Capital
Ordinary and extraordinary reserves	–	–	10,693
Other reserves	–	–	5,541
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	–	–	6,862
u. MEMORANDUM ACCOUNTS	–	–	267,831

Notes: The figures for October and November 2005 were published in the previous issue.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2006	Feb. 2006	Mar. 2006
a. TOTAL	214,148	211,543	204,597
b. BANKNOTES IN CIRCULATION	91,867	92,563	93,579
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	13,091	12,622	12,625
Current accounts (covering the minimum reserve system)	13,089	12,621	12,624
Deposit facility	2	1	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	46,698	43,723	30,948
General government	46,616	43,673	30,911
of which: Treasury payments account	46,357	43,416	30,652
sinking fund for the redemption of government securities	217	217	217
other liabilities	42	41	41
Other counterparties	82	49	38
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	245	210	129
Liabilities to non-euro-area EU central banks	52	49	42
Other liabilities	193	161	87
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,474	1,571	1,670
Deposits and balances	11	11	11
Other liabilities	1,463	1,560	1,659
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	850	850	837
l. INTRA-EUROSISTEM LIABILITIES	6,911	6,542	6,854
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	6,911	6,542	6,854
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	Jan. 2006	Feb. 2006	Mar. 2006
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	20	23	23
n. OTHER LIABILITIES	1,607	1,544	1,889
Bank of Italy drafts	295	278	305
Cashier's department services	–	–	–
Accrued expenses and deferred income	8	8	38
Sundry	1,303	1,258	1,545
o. PREVISIONS	6,753	6,753	6,753
Provisions for specific risks	1,088	1,088	1,088
Sundry staff-related provisions	5,665	5,665	5,665
p. REVALUATION ACCOUNTS	20,600	20,600	24,285
q. PROVISION FOR GENERAL RISKS	7,535	7,535	7,535
r. CAPITAL AND RESERVES	16,235	16,235	16,235
Capital	..	..	..
Ordinary and extraordinary reserves	10,693	10,693	10,693
Other reserves	5,541	5,541	5,541
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	50	50	50
t. INCOME FOR THE YEAR	211	722	1,184
u. MEMORANDUM ACCOUNTS	263,283	266,990	256,356

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).

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

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

ADJUSTED BAD DEBTS	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.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	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.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	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.
BAD DEBTS	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.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)	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.

COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS	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.
CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	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".
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	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).
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	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.
DERIVATIVES BUSINESS	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE OF THE INVESTMENT	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.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FINANCIAL DERIVATES: INTRINSIC VALUE	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.

FUNDS RAISED IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GROSS BAD DEBTS	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.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	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.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the “variable interest rate or fixed up to 1 year” duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks’ external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	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.
LOAN FACILITIES	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.

LOANS	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.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS	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.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	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.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	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".
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PARTICIPATING INTERESTS	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".
PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS	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.
PAYABLES TO BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PROPRIETARY TRADING	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.

RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)	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..
SECURITIES ON DEPOSIT (NOMINAL VALUE)	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.
SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	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.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
UNDERWRITING	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.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.