



BANCA D'ITALIA  
EUROSISTEMA

# **Statistical Bulletin**

**III - 2006**

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

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*Direttore Responsabile:* CARLO CHIESA

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# Statistical Bulletin

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## Notice to readers

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- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
  - the phenomenon does not exist, or exists and is observed but no cases were recorded;
  - .... the phenomenon exists but its value is not known;
  - .. the value is known but is less than the minimum considered significant;
  - = = the data are confidential;
  - : : the data are not statistically significant.The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

### **Additional information concerning this issue**

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Please note that in this edition of the Statistical Bulletin the table with information on banks' foreign exposure (TDB30274) does not include the exposure of the foreign subsidiaries acquired by an important Italian banking group in 2005.


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

## Key to symbols and information in the index

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

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

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⊙ Q 2 [ba]		<b>Average number of banks per borrower</b> distribution by customer branch of economic activity and total credit granted	[TDB30475]	
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⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and sector of economic activity	[TDB30495]	
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (province)	[TDB30505]	

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

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## G LENDING AND DEPOSIT RATES

### G1 LENDING RATES

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

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## **Information on banks**

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

TDB10207

Source: Archives of intermediary  
identification data

June 2006		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>a. TOTAL</b>		<b>787</b>	<b>31,778</b>	<b>244</b>	<b>24,225</b>
<b>b. PIEDMONT</b>		<b>30</b>	<b>2,571</b>	<b>20</b>	<b>2,344</b>
Alessandria		2	290	2	285
Asti		1	154	1	143
Biella		3	129	3	129
Cuneo		13	493	5	382
Novara		1	199	1	172
Turin		9	1,090	8	1,046
Verbano-Cusio-Ossola		1	82	–	54
Vercelli		–	134	–	133
<b>c. VALLE D'AOSTA</b>		<b>2</b>	<b>98</b>	<b>–</b>	<b>79</b>
Aosta		2	98	–	79
<b>d. LIGURIA</b>		<b>7</b>	<b>942</b>	<b>5</b>	<b>837</b>
Genoa		5	513	3	443
Imperia		–	117	–	106
La Spezia		1	132	1	127
Savona		1	180	1	161
<b>e. LOMBARDY</b>		<b>187</b>	<b>6,123</b>	<b>74</b>	<b>4,474</b>
Bergamo		16	680	5	535
Brescia		19	858	7	614
Como		3	345	–	246
Cremona		8	266	2	182
Lecco		3	215	–	127
Lodi		5	141	1	69
Mantua		5	319	2	251
Milan		124	2,398	55	1,796
Pavia		–	319	–	268
Sondrio		4	126	2	30
Varese		–	456	–	356
<b>f. TRENTINO-ALTO ADIGE</b>		<b>110</b>	<b>935</b>	<b>8</b>	<b>297</b>
Bolzano		57	410	3	145
Trento		53	525	5	152
<b>g. VENETO</b>		<b>57</b>	<b>3,371</b>	<b>10</b>	<b>2,092</b>
Belluno		1	193	–	130
Padua		11	600	2	424
Rovigo		5	178	–	122
Treviso		9	617	2	348
Venice		6	493	2	348
Verona		13	667	4	388
Vicenza		12	623	–	332

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>37</b>	<b>3,771</b>	<b>436</b>	<b>3,671</b>	<b>70</b>	<b>111</b>	<b>5,918</b>
<b>1</b>	<b>77</b>	<b>9</b>	<b>147</b>	<b>–</b>	<b>3</b>	<b>659</b>
–	4	–	1	–	–	92
–	2	–	9	–	–	61
–	–	–	–	–	–	40
–	1	8	110	–	–	151
–	27	–	–	–	–	60
–	15	1	26	–	3	181
1	27	–	1	–	–	29
–	1	–	–	–	–	45
–	–	<b>2</b>	<b>19</b>	–	–	<b>35</b>
–	–	2	19	–	–	35
–	<b>85</b>	<b>1</b>	<b>18</b>	<b>1</b>	<b>2</b>	<b>134</b>
–	66	1	2	1	2	51
–	4	–	7	–	–	23
–	3	–	2	–	–	25
–	12	–	7	–	–	35
<b>7</b>	<b>950</b>	<b>49</b>	<b>632</b>	<b>57</b>	<b>67</b>	<b>1,159</b>
1	35	10	110	–	–	191
1	72	11	171	–	1	180
–	59	3	40	–	–	100
–	19	6	65	–	–	88
1	67	2	21	–	–	66
1	35	3	37	–	–	45
–	36	3	32	–	–	68
1	410	11	126	57	66	183
–	31	–	20	–	–	101
2	94	–	2	–	–	43
–	92	–	8	–	–	94
<b>1</b>	<b>107</b>	<b>99</b>	<b>524</b>	<b>2</b>	<b>7</b>	<b>302</b>
1	67	51	192	2	6	111
–	40	48	332	–	1	191
<b>5</b>	<b>716</b>	<b>41</b>	<b>560</b>	<b>1</b>	<b>3</b>	<b>552</b>
–	42	1	21	–	–	58
1	66	8	109	–	1	101
–	4	5	52	–	–	47
1	157	6	112	–	–	95
–	79	4	66	–	–	44
1	187	7	90	1	2	95
2	181	10	110	–	–	112

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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>25</b>	<b>919</b>	<b>7</b>	<b>627</b>
Gorizia	5	107	–	69
Pordenone	3	219	1	152
Trieste	3	139	1	115
Udine	14	454	5	291
<b>i. EMILIA ROMAGNA</b>	<b>57</b>	<b>3,328</b>	<b>28</b>	<b>2,393</b>
Bologna	15	786	8	562
Ferrara	3	216	2	187
Forlì	11	326	4	211
Modena	6	477	4	313
Parma	2	339	2	278
Piacenza	3	211	1	145
Ravenna	5	319	3	261
Reggio Emilia	5	376	2	262
Rimini	7	278	2	174
<b>l. MARCHE</b>	<b>29</b>	<b>1,142</b>	<b>9</b>	<b>943</b>
Ancona	11	355	4	300
Ascoli Piceno	6	252	2	215
Macerata	4	228	1	195
Pesaro e Urbino	8	307	2	233
<b>m. TUSCANY</b>	<b>60</b>	<b>2,331</b>	<b>21</b>	<b>1,902</b>
Arezzo	4	213	–	142
Florence	16	649	8	540
Grosseto	4	141	–	108
Livorno	2	195	–	171
Lucca	6	251	4	224
Massa Carrara	2	104	1	102
Pisa	6	260	2	218
Pistoia	8	181	1	134
Prato	2	134	1	118
Siena	10	203	4	145
<b>n. UMBRIA</b>	<b>12</b>	<b>543</b>	<b>7</b>	<b>488</b>
Perugia	9	421	5	372
Terni	3	122	2	116
<b>o. LAZIO</b>	<b>65</b>	<b>2,533</b>	<b>27</b>	<b>2,052</b>
Frosinone	6	181	1	129
Latina	6	173	1	128
Rieti	2	83	1	64
Rome	44	1,901	23	1,584
Viterbo	7	195	1	147
<b>p. ABRUZZO</b>	<b>13</b>	<b>656</b>	<b>5</b>	<b>584</b>
Chieti	4	175	2	163
L'Aquila	2	151	1	129
Pescara	2	157	1	138
Teramo	5	173	1	154

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>88</b>	<b>16</b>	<b>202</b>	<b>1</b>	<b>2</b>	<b>176</b>
–	4	5	33	–	1	21
–	28	2	39	–	–	39
–	11	1	12	1	1	5
1	45	8	118	–	–	111
<b>4</b>	<b>581</b>	<b>25</b>	<b>352</b>	<b>–</b>	<b>2</b>	<b>329</b>
–	116	7	106	–	2	59
–	11	1	18	–	–	26
–	39	7	76	–	–	30
2	155	–	9	–	–	47
–	54	–	7	–	–	46
1	57	1	9	–	–	40
–	17	2	41	–	–	18
–	89	3	25	–	–	45
1	43	4	61	–	–	18
–	<b>34</b>	<b>20</b>	<b>165</b>	<b>–</b>	<b>–</b>	<b>216</b>
–	8	7	47	–	–	48
–	3	4	34	–	–	58
–	4	3	29	–	–	49
–	19	6	55	–	–	61
<b>3</b>	<b>164</b>	<b>36</b>	<b>262</b>	<b>–</b>	<b>3</b>	<b>276</b>
2	53	2	18	–	–	38
–	37	8	69	–	3	44
–	6	4	27	–	–	28
–	10	2	14	–	–	20
–	9	2	18	–	–	29
–	1	1	1	–	–	15
1	19	3	23	–	–	38
–	11	7	36	–	–	22
–	6	1	10	–	–	6
–	12	6	46	–	–	36
–	<b>17</b>	<b>5</b>	<b>38</b>	<b>–</b>	<b>–</b>	<b>84</b>
–	16	4	33	–	–	53
–	1	1	5	–	–	31
<b>6</b>	<b>261</b>	<b>24</b>	<b>202</b>	<b>8</b>	<b>18</b>	<b>265</b>
2	33	3	19	–	–	62
1	32	4	13	–	–	30
–	11	1	8	–	–	32
2	174	11	125	8	18	85
1	11	5	37	–	–	56
–	<b>8</b>	<b>8</b>	<b>64</b>	<b>–</b>	<b>–</b>	<b>171</b>
–	2	2	10	–	–	54
–	2	1	20	–	–	44
–	3	1	16	–	–	30
–	1	4	18	–	–	43

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

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	<b>MOLISE</b>	<b>3</b>	<b>142</b>	<b>–</b>	<b>115</b>
	Campobasso	3	109	–	88
	Isernia	–	33	–	27
r.	<b>CAMPANIA</b>	<b>31</b>	<b>1,574</b>	<b>7</b>	<b>1,340</b>
	Avellino	4	128	1	92
	Benevento	3	85	1	67
	Caserta	4	198	2	181
	Naples	6	810	3	745
	Salerno	14	353	–	255
s.	<b>PUGLIA</b>	<b>32</b>	<b>1,384</b>	<b>5</b>	<b>1,027</b>
	Bari	16	593	1	432
	Brindisi	2	120	–	90
	Foggia	3	245	2	184
	Lecce	5	260	2	194
	Taranto	6	166	–	127
t.	<b>BASILICATA</b>	<b>7</b>	<b>246</b>	<b>1</b>	<b>168</b>
	Matera	3	85	1	68
	Potenza	4	161	–	100
u.	<b>CALABRIA</b>	<b>20</b>	<b>524</b>	<b>2</b>	<b>425</b>
	Catanzaro	4	104	–	86
	Cosenza	10	200	1	145
	Crotone	3	39	1	31
	Reggio Calabria	1	139	–	129
	Vibo Valentia	2	42	–	34
v.	<b>SICILY</b>	<b>35</b>	<b>1,734</b>	<b>5</b>	<b>1,363</b>
	Agrigento	4	168	–	116
	Caltanissetta	7	97	–	59
	Catania	3	356	1	287
	Enna	1	67	–	50
	Messina	2	232	–	194
	Palermo	11	405	4	346
	Ragusa	1	114	–	74
	Siracusa	2	120	–	89
	Trapani	4	175	–	148
z.	<b>SARDINIA</b>	<b>5</b>	<b>682</b>	<b>3</b>	<b>675</b>
	Cagliari	2	274	1	272
	Nuoro	–	118	–	118
	Oristano	1	81	–	77
	Sassari	2	209	2	208

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
4	264	23	92	–	1	231
2	107	13	53	–	1	47
–	22	2	8	–	–	20
–	54	1	7	–	–	55
1	58	2	8	–	–	82
1	23	5	16	–	–	27
–	47	6	31	–	–	86
–	7	2	10	–	–	24
–	40	4	21	–	–	62
–	11	18	88	–	–	193
–	1	4	17	–	–	39
–	8	9	47	–	–	71
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
2	230	28	140	–	1	338
1	27	3	25	–	–	40
–	13	7	25	–	–	21
–	57	2	12	–	–	57
–	3	1	14	–	–	19
–	30	2	8	–	–	70
–	29	7	29	–	1	76
1	38	–	2	–	–	12
–	25	2	6	–	–	19
–	8	4	19	–	–	24
–	1	2	6	–	–	323
–	–	1	2	–	–	97
–	–	–	–	–	–	87
–	–	1	4	–	–	56
–	1	–	–	–	–	83

## Distribution by major category of bank

TDB10017

Source: Supervisory returns  
Stocks in millions of euros

June 2006

Entire  
banking  
system

Teller cash and the like	26,217
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,283
Receivables from BI-ECB	10,308
Receivables from banks	487,969
<i>of which: time deposits and interbank CDs</i>	234,871
repos	116,194
Receivables from non-bank customers:	
current account receivables	229,694
repos	13,810
personal loans	26,934
export credits	17,840
import credits	12,931
mortgage loans	603,797
other loans	363,474
bad debts	46,919
unpaid and protested own bills	420
Securities	269,336
<i>of which: not held as fixed assets</i>	198,323
Subordinated loans	19,485
Participating interests	124,066
Fixed assets	47,752
<i>of which: buildings</i>	21,122
Bills, other credit instruments and documents	179,940
Sundry debtors net of items in suspense accounts	201,330
Negative capital items	1,233
Items in transit or in suspense accounts	25,073
Remaining asset items	369,762
<b>TOTAL</b>	<b>3,087,480</b>

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

Guarantees granted	211,478
Guarantees applied for	6,241
Commitments and contingent liabilities	1,252,210
Credit implicit in leasing contracts with customers	19,257
Customer bill portfolio	10,595
Undrawn customer credit lines	766,798
Securities and the like on deposit	2,665,492

**Notes:**

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



## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
12,684	6,230	7,303	23,576	2,641
1,288	1,156	839	2,658	625
4,180	1,841	4,286	10,008	300
303,665	80,427	103,876	460,742	27,227
162,886	35,565	36,420	217,895	16,976
74,327	22,091	19,776	111,805	4,389
99,941	48,064	81,689	216,274	13,420
8,317	2,233	3,260	13,780	30
8,719	7,416	10,799	24,482	2,452
11,371	3,700	2,769	17,462	378
7,716	2,782	2,432	12,359	572
254,622	153,994	195,182	563,346	40,451
187,685	68,541	107,248	351,870	11,604
27,230	8,473	11,216	40,687	6,232
236	85	99	336	84
121,653	60,959	86,724	254,282	15,055
88,478	28,679	81,166	185,158	13,164
12,461	3,818	3,207	17,758	1,727
96,303	14,735	13,029	122,947	1,120
23,397	8,835	15,521	43,746	4,006
10,387	3,998	6,736	19,807	1,315
88,755	42,460	48,725	170,889	9,052
128,341	37,530	35,459	196,615	4,714
501	45	687	1,228	5
11,726	5,142	8,205	23,060	2,013
235,822	61,584	72,356	365,238	4,524
1,649,426	621,076	816,978	2,938,041	149,439
136,782	40,967	33,730	207,413	4,065
5,042	544	655	6,227	14
885,166	171,671	195,373	1,238,951	13,260
..	10,102	9,155	19,164	93
3,683	3,489	3,423	9,499	1,096
376,506	190,415	199,876	731,638	35,159
1,293,111	577,171	795,211	2,595,183	70,309

## Distribution by major category of bank

TDB10027

Source: Supervisory returns  
Stocks in millions of euros

June 2006

Entire  
banking  
system

Payables to non-bank customers	828,993
<i>of which:</i> savings deposits	76,458
time savings deposits	6,519
savings certificates and CDs	26,415
current account deposits	606,991
time current account deposits	13,063
repos	97,830
Payables to BI-ECB	15,076
Payables to banks	627,400
<i>of which:</i> time deposits and interbank CDs	362,804
repos	81,630
Funds raised in the market	525,221
<i>of which:</i> bonds in issue	458,084
Provision for employee severance benefits	8,686
Supplementary pension fund	3,783
Provision for writedown of securities	29
Provision for writedown of investments	861
Accumulated depreciation	20,043
<i>of which:</i> accumulated depreciation of buildings	6,379
Provision for writedown of loans	37,172
Provision for writedown of commitments and guarantees granted	944
Sundry provisions for losses and charges	14,398
Provision for loan losses	1,129
Capital, reserves and provisions included in capital	197,434
Sundry creditors net of items in suspense accounts	166,121
Discounted bills, other credit instruments and documents	233,024
Items in transit or in suspense accounts	24,433
Remaining liabilities items	377,325
TOTAL	3,087,480

## 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
403,292	159,230	266,472	743,813	85,181
23,198	11,794	41,466	59,392	17,067
1,115	2,486	2,918	5,073	1,446
8,698	6,834	10,884	20,258	6,158
312,821	112,011	182,159	552,549	54,442
5,726	1,155	6,183	12,868	195
48,640	20,407	28,784	91,213	6,617
6,756	6,623	1,697	15,076	–
288,529	159,812	179,059	618,441	8,959
154,354	103,105	105,345	356,194	6,610
50,969	16,434	14,228	81,357	273
284,820	108,458	131,943	509,361	15,861
235,100	98,022	124,962	443,546	14,538
4,838	1,559	2,289	7,607	1,079
1,513	1,437	833	3,123	661
2	21	5	21	8
737	85	38	849	12
10,052	3,719	6,272	18,818	1,225
2,897	1,449	2,032	6,004	375
21,781	6,777	8,614	31,864	5,308
734	98	112	861	83
8,911	2,657	2,830	13,674	724
268	58	803	1,113	16
107,767	32,639	57,029	186,339	11,095
103,213	33,033	29,875	162,598	3,524
117,310	55,234	60,480	223,525	9,498
14,753	3,787	5,893	23,250	1,183
270,163	45,393	61,769	372,303	5,021
1,649,426	621,076	816,978	2,938,041	149,439

## Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
June 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
<b>a. ASSETS</b>							
Receivables from non-bank customers	100.00	69.82	20.18	15.47	11.73	25.57	27.05
Receivables from BI-ECB and other banks	100.00	12.23	24.21	48.73	14.81	6.45	5.80
Securities portfolio	100.00	62.55	0.31	5.16	14.67	46.48	33.39
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	1.37	84.38	13.32	1.62	0.27	0.42
Payables to BI-ECB and other banks	100.00	17.19	18.48	49.41	13.66	9.26	9.20
Bonds, savings certificates and CDs	100.00	68.65	0.55	4.98	13.51	60.97	19.98

## 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

June 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
<b>a. TOTAL</b>	<b>124,066</b>	<b>96,303</b>	<b>14,735</b>	<b>13,029</b>	<b>122,947</b>	<b>1,120</b>
Banks	79,379	63,991	7,594	7,793	78,878	501
<i>of which: non-resident</i>	<i>23,593</i>	<i>22,935</i>	<i>258</i>	<i>399</i>	<i>23,592</i>	<i>..</i>
Other financial intermediaries	26,790	18,340	5,058	3,392	26,318	472
<i>of which: non-resident</i>	<i>8,073</i>	<i>7,046</i>	<i>432</i>	<i>596</i>	<i>8,073</i>	<i>1</i>
Financial auxiliaries	4,257	3,000	503	754	4,163	94
Insurance companies	5,942	4,787	866	289	5,936	7
Non-financial companies	7,699	6,185	714	801	7,652	46
<i>of which: qualified holdings</i>	<i>2,059</i>	<i>1,457</i>	<i>304</i>	<i>297</i>	<i>2,054</i>	<i>5</i>

## 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

	Mar. 2006	June 2006
<b>a. ASSETS</b>		
Cash	9	6
Receivables from parent bank and other foreign branches	70,776	70,667
Receivables from banks and central banks	20,498	20,684
<i>of which:</i> from non-residents	11,297	11,156
repos with banks	428	236
Receivables from non-bank customers	26,530	25,372
<i>of which:</i> from non-residents	26,026	24,938
repos	2,471	1,792
Subordinated loans	2,471	1,792
Securities and participating interests	15,733	19,515
<i>of which:</i> securities not held as fixed assets	12,189	16,084
Bad debts	163	150
Other liabilities items	8,658	9,940
<b>TOTAL</b>	<b>142,367</b>	<b>146,333</b>
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	29,834	32,158
Payables to banks and central banks	37,813	38,296
<i>of which:</i> to non-residents	34,445	34,282
repos with banks	50	47
Payables to non-bank customers	59,515	60,453
<i>of which:</i> to non-residents	53,456	55,674
repos	593	315
Subordinated loans	2,739	2,647
Endowment funds and capital reserves	1,713	1,635
Other liabilities items	10,753	11,144
<b>TOTAL</b>	<b>142,367</b>	<b>146,333</b>
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	13,272	13,342
Commitments and contingent liabilities	171,911	160,176
Bill portfolio	276	195

**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

June 2006

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>613,380</b>	<b>49,039</b>	<b>1.06</b>	<b>48,544</b>	<b>2,292</b>
<b>b. NORTH-WEST ITALY</b>	<b>135,860</b>	<b>11,845</b>	<b>1.09</b>	<b>11,765</b>	<b>724</b>
Piedmont	44,947	2,749	1.07	3,823	147
Valle d'Aosta	1,269	75	1.03	85	2
Liguria	14,813	1,133	1.05	1,285	38
Lombardy	74,831	7,887	1.10	6,572	537
<b>c. NORTH-EAST ITALY</b>	<b>90,307</b>	<b>8,245</b>	<b>1.07</b>	<b>7,891</b>	<b>513</b>
Trentino-Alto Adige	6,015	573	1.03	508	45
Veneto	33,959	3,301	1.08	3,176	193
Friuli-Venezia Giulia	10,309	615	1.07	957	50
Emilia-Romagna	40,024	3,756	1.07	3,250	225
<b>d. CENTRAL ITALY</b>	<b>145,623</b>	<b>14,370</b>	<b>1.06</b>	<b>11,191</b>	<b>536</b>
Marche	16,502	1,450	1.07	1,227	104
Tuscany	40,089	2,826	1.07	3,274	148
Umbria	9,072	814	1.10	857	38
Lazio	79,960	9,279	1.05	5,833	246
<b>e. SOUTHERN ITALY</b>	<b>151,629</b>	<b>8,999</b>	<b>1.06</b>	<b>10,829</b>	<b>339</b>
Abruzzo	14,208	1,102	1.09	1,068	66
Molise	3,540	347	1.02	229	7
Campania	61,785	3,069	1.05	4,738	139
Puglia	42,618	2,780	1.06	2,594	76
Basilicata	8,520	675	1.03	267	10
Calabria	20,958	1,025	1.06	1,933	41
<b>f. ISLANDS</b>	<b>89,961</b>	<b>5,581</b>	<b>1.03</b>	<b>6,868</b>	<b>180</b>
Sicily	72,443	4,295	1.03	5,601	142
Sardinia	17,518	1,286	1.03	1,267	38

Notes:



## Distribution by customer segment of economic activity

TDB30270

Banks

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

## June 2006

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>613,380</b>	<b>49,039</b>	<b>1.06</b>	<b>48,544</b>	<b>2,292</b>
General government	14	19	1.36	1	..
Financial companies	825	589	1.08	41	15
Non-financial companies	112,980	31,216	1.08	5,874	1,455
<i>of which:</i> industry	<i>32,902</i>	<i>10,838</i>	<i>1.09</i>	<i>1,528</i>	<i>457</i>
building	<i>15,880</i>	<i>5,781</i>	<i>1.05</i>	<i>760</i>	<i>211</i>
services	<i>61,611</i>	<i>13,528</i>	<i>1.09</i>	<i>3,464</i>	<i>742</i>
Producer households	99,088	6,449	1.05	5,953	256
Consumer households and nec	391,218	10,280	1.03	36,186	558

Notes:

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006

June 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	262,761	120,922	31,570	33,423	76,846	67,287
b.	EUROPE	218,855	107,892	26,453	25,850	58,659	54,280
	of which: Albania	41	19	..	1	20	–
	Austria	4,548	2,970	761	189	629	92
	Belgium	21,266	19,176	1,212	555	323	460
	Bulgaria	676	66	19	151	441	755
	Czech Republic	482	81	2	186	214	1,287
	Croatia	7,176	1,985	660	1,227	3,305	9,442
	Denmark	1,167	817	103	31	216	–
	Finland	618	63	146	92	317	–
	France	27,633	14,748	5,512	2,032	5,340	4,168
	Germany	28,321	14,539	6,049	2,430	5,303	1,226
	Greece	2,026	570	29	98	1,329	==
	Ireland	12,552	3,965	434	3,267	4,887	1,815
	Liechtenstein	32	20	–	9	2	–
	Luxemburg	18,117	3,792	1,101	2,603	10,621	4,691
	Malta	237	45	171	7	15	–
	Norway	509	336	135	2	37	–
	Netherlands	14,580	5,092	1,396	2,562	5,530	249
	Poland	2,644	165	22	367	2,091	12,504
	Portugal	4,684	1,721	533	661	1,769	–
	United Kingdom	42,118	28,718	2,313	5,101	5,986	2,613
	Romania	1,814	367	251	367	829	411
	Russia	1,540	205	320	233	783	401
	Serbia and Montenegro	922	265	89	213	355	184
	Slovenia	612	279	202	39	91	16
	Spain	11,095	3,645	2,768	1,069	3,614	2,060
	Sweden	894	471	78	84	261	–
	Switzerland	4,510	2,870	96	738	806	1,352
	Turkey	1,972	378	198	345	1,051	==
	Hungary	3,455	113	826	755	1,762	3,423
c.	ASIA	6,187	2,232	1,307	1,405	1,243	1,290
	of which: Saudi Arabia	156	34	60	19	43	–
	China	567	253	68	94	152	61
	South Korea	664	370	197	13	85	–
	Philippines	28	4	..	18	5	–
	Japan	2,248	919	19	1,031	279	1,228
	India	328	179	19	61	69	–
	Indonesia	32	1	–	10	20	–
	Iran	934	247	546	23	117	–
	Iraq	6	3	..	..	3	–

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

TDB30274

Banks

		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
<b>ASIA (cont.)</b>							
	Israel	48	6	4	3	35	..
	Malaysia	56	26	12	2	16	..
	Pakistan	7	..	..	6	..	..
	Qatar	174	47	10	39	78	..
	Taiwan	49	32	11	..	5	2
	Thailand	37	12	10	5	11	..
d.	<b>AFRICA</b>	<b>686</b>	<b>118</b>	<b>65</b>	<b>124</b>	<b>379</b>	<b>..</b>
	of which: Algeria	36	7	13	3	13	..
	Egypt	285	4	8	75	198	..
	Morocco	145	66	6	8	64	..
	Nigeria	49	..	8	10	31	..
	South Africa	53	15	20	1	17	..
	Tunisia	53	16	10	6	20	..
e.	<b>AMERICA</b>	<b>19,939</b>	<b>4,459</b>	<b>2,882</b>	<b>4,643</b>	<b>7,955</b>	<b>10,576</b>
	of which: Argentina	293	9	78	120	86	1
	Brazil	1,427	111	552	237	526	..
	Canada	726	192	69	284	180	..
	Chile	529	95	120	14	300	..
	Colombia	42	20	..	5	17	..
	Cuba	72	1	48	2	22	..
	Ecuador	7	1	3	1	2	..
	Mexico	703	3	..	167	532	..
	Paraguay	..	..	..	..	..	..
	Peru	137	13	85	..	39	67
	United States	15,598	4,008	1,919	3,770	5,901	10,507
	Uruguay	171	..	9	1	161	..
	Venezuela	180	1	..	21	158	..
f.	<b>OCEANIA</b>	<b>456</b>	<b>85</b>	<b>104</b>	<b>73</b>	<b>195</b>	<b>1</b>
	of which: Australia	414	76	104	58	176	1
	New Zealand	34	8	..	15	12	..
g.	<b>OFFSHORE CENTRES</b>	<b>14,194</b>	<b>6,134</b>	<b>758</b>	<b>960</b>	<b>6,341</b>	<b>1,140</b>
	of which: Bahamas	3,967	3,941	..	4	21	..
	Cayman Islands	4,506	205	525	129	3,647	..
	Hong Kong	1,224	870	21	190	142	949
	Singapore	1,018	746	33	73	165	..
h.	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>2,444</b>	<b>3</b>	<b>..</b>	<b>367</b>	<b>2,074</b>	<b>..</b>

## Notes:

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

## Distribution by major category of banks

TDB30255

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2006

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>66,750</b>	<b>45,854</b>	<b>20,897</b>	<b>5.11</b>
Major and large banks	36,637	26,825	9,812	6.24
Medium-sized banks	11,796	8,176	3,620	3.94
Small and minor banks	18,317	10,853	7,464	4.38
Banks with their head office in the Centre or North	58,894	39,651	19,243	4.79
Banks with their head office in the South	7,856	6,203	1,654	10.31

Notes:

## Distribution by customer location (region)

TDB30256

Banks

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

June 2006		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	<b>TOTAL</b>	<b>66,750</b>	<b>45,854</b>	<b>20,897</b>		<b>5.11</b>
b.	<b>NORTH-WEST ITALY</b>	<b>16,909</b>	<b>10,993</b>	<b>5,916</b>		<b>3.35</b>
	Piedmont	3,981	2,655	1,326		4.18
	Valle d'Aosta	97	70	27		4.10
	Liguria	1,426	1,083	343		5.98
	Lombardy	11,405	7,185	4,220		2.98
c.	<b>NORTH-EAST ITALY</b>	<b>12,914</b>	<b>7,698</b>	<b>5,217</b>		<b>4.25</b>
	Trentino-Alto Adige	1,677	555	1,122		5.32
	Veneto	5,076	3,041	2,035		4.14
	Friuli-Venezia Giulia	920	576	344		3.64
	Emilia-Romagna	5,241	3,526	1,715		4.21
d.	<b>CENTRAL ITALY</b>	<b>18,413</b>	<b>13,228</b>	<b>5,185</b>		<b>6.01</b>
	Marche	2,055	1,365	690		5.92
	Tuscany	4,164	2,651	1,513		4.62
	Umbria	1,195	749	446		7.60
	Lazio	10,999	8,462	2,537		6.63
e.	<b>SOUTHERN ITALY</b>	<b>11,550</b>	<b>8,499</b>	<b>3,051</b>		<b>9.10</b>
	Abruzzo	1,426	1,013	413		7.82
	Molise	428	345	83		13.48
	Campania	3,859	2,882	977		7.55
	Puglia	3,622	2,612	1,010		10.06
	Basilicata	821	710	112		15.86
	Calabria	1,393	937	456		10.47
f.	<b>ISLANDS</b>	<b>6,964</b>	<b>5,436</b>	<b>1,528</b>		<b>10.96</b>
	Sicily	5,170	4,173	997		11.55
	Sardinia	1,794	1,263	531		9.55

Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2006

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>66,750</b>	<b>45,854</b>	<b>20,897</b>	<b>5.11</b>
General government	180	53	127	0.32
Financial companies	915	784	131	0.58
Non-financial companies	40,833	28,411	12,421	6.03
of which: industry	14,189	10,028	4,161	6.16
building	7,436	5,566	1,870	8.17
services	17,537	11,645	5,892	5.13
Producer households	9,382	6,481	2,901	11.40
Consumer households and nec	15,440	10,124	5,316	4.65

Notes:

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





## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2006

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	30	27
Customer trading	43	39
Underwriting	22	16
Placement	98	76
Individual portfolio management	66	59
Reception of orders	65	58

## b. NUMBER OF SIMs

139

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			
		Mar. 2006	June 2006
<b>a.</b>	<b>NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>809</b>	<b>811</b>
	Equity	352	351
	Balanced	67	66
	Bond	295	293
	Liquidity	39	38
	Flexible	64	70
<b>b.</b>	<b>NUMBER OF SICAV SUB-FUNDS</b>	<b>14</b>	<b>14</b>
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
<b>c.</b>	<b>NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>48</b>	<b>49</b>
<b>d.</b>	<b>NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

## Notes:

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

## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		Mar. 2006	June 2006
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>413</b>	<b>431</b>
	Leasing	52	52
	Factoring	36	35
	Consumer credit	30	32
	Other forms of finance	15	15
	Acquisition of shareholdings	7	7
	Issue and/or management of credit cards	12	14
	Securitization	256	272
	Foreign exchange trading and other activities	5	4

**Notes:**

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

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in millions of euros

	Mar. 2006	June 2006
<b>a. ASSETS</b>		
Cash and liquid assets	1	..
Receivables from banks and financial institutions	1,047	1,070
Receivables from customers	63	63
Bonds and other debt securities	416	381
Shares, capital parts and other equity securities	435	917
Options bought and the like	50	62
Participating interests	14	20
Fixed assets	54	51
Remaining asset items	421	383
<b>TOTAL</b>	<b>2,500</b>	<b>2,947</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	785	1,259
Payables to customers	69	69
Debt securities in issue	–	–
Options sold and the like	41	52
Provision for employee severance benefits	33	34
Provisions for risks	140	137
Subordinated liabilities	5	5
Capital, reserves and share premiums	793	809
Remaining liabilities items	633	582
<b>TOTAL</b>	<b>2,500</b>	<b>2,947</b>

**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in millions of euros

	Mar. 2006	June 2006
<b>a. ASSETS</b>		
Cash and liquid assets	68	90
Current account receivables from banks and deposits	2,337	2,503
Receivables from customers	116,673	121,753
Bad debts	1,320	1,219
Securities portfolio	2,153	2,247
Participating interests	1,806	1,839
<i>of which: held for merchant banking purposes</i>	388	432
Tangible and intangible fixed assets	7,248	7,390
Remaining asset items	9,454	10,259
<b>TOTAL</b>	<b>141,059</b>	<b>147,300</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	19,967	20,629
Financial payables	93,497	99,504
Securities in issue	1,630	1,532
Provisions for liabilities and charges and provision for employee severance benefits	1,656	1,380
Loan loss provision	220	218
Provision for general financial risks	173	133
Subordinated loans	745	737
Capital and reserves	10,386	10,939
Remaining liabilities items	12,838	12,285
<b>TOTAL</b>	<b>141,059</b>	<b>147,300</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	4,870	5,028
Derivative contracts	40,140	40,848

**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

June 2006		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,305,659</b>	<b>56,631</b>	<b>158,122</b>
b.	<b>NORTH-WEST ITALY</b>	<b>504,677</b>	<b>10,994</b>	<b>98,424</b>
	Piedmont	95,254	5,994	12,733
	Valle d'Aosta	2,363	92	47
	Liguria	23,836	1,064	161
	Lombardy	383,224	3,844	85,483
c.	<b>NORTH-EAST ITALY</b>	<b>304,035</b>	<b>5,413</b>	<b>21,444</b>
	Trentino-Alto Adige	31,505	609	890
	Veneto	122,626	1,846	8,366
	Friuli-Venezia Giulia	25,293	637	1,723
	Emilia-Romagna	124,611	2,321	10,466
d.	<b>CENTRAL ITALY</b>	<b>306,519</b>	<b>32,009</b>	<b>34,403</b>
	Marche	34,705	1,180	2,630
	Tuscany	90,135	2,025	13,093
	Umbria	15,734	553	110
	Lazio	165,945	28,251	18,570
e.	<b>SOUTHERN ITALY</b>	<b>126,997</b>	<b>5,711</b>	<b>2,657</b>
	Abruzzo	18,231	235	238
	Molise	3,178	110	58
	Campania	51,092	2,836	1,637
	Puglia	36,009	1,566	376
	Basilicata	5,180	270	30
	Calabria	13,306	694	318
f.	<b>ISLANDS</b>	<b>63,556</b>	<b>2,505</b>	<b>1,194</b>
	Sicily	44,777	2,019	385
	Sardinia	18,779	486	810

Notes:



## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>677,006</b>	<b>230,450</b>	<b>91,015</b>	<b>342,208</b>	<b>82,296</b>	<b>331,728</b>
<b>263,630</b>	<b>94,530</b>	<b>26,991</b>	<b>139,507</b>	<b>22,941</b>	<b>108,689</b>
44,910	19,454	5,001	19,837	6,037	25,580
1,443	667	207	565	212	568
12,215	2,853	1,686	7,572	1,848	8,548
205,061	71,557	20,096	111,533	14,844	73,992
<b>180,786</b>	<b>68,700</b>	<b>24,048</b>	<b>83,947</b>	<b>22,079</b>	<b>74,312</b>
19,211	4,510	3,390	10,824	3,189	7,606
74,234	29,887	8,421	34,219	8,441	29,738
13,552	5,679	1,430	6,130	1,929	7,453
73,789	28,624	10,808	32,775	8,519	29,515
<b>147,363</b>	<b>40,365</b>	<b>25,100</b>	<b>78,232</b>	<b>16,679</b>	<b>76,065</b>
18,503	8,455	3,107	6,562	3,406	8,986
45,302	15,266	5,468	22,676	6,789	22,927
8,841	3,513	1,407	3,572	1,530	4,699
74,716	13,132	15,118	45,422	4,954	39,453
<b>59,099</b>	<b>20,224</b>	<b>10,180</b>	<b>26,900</b>	<b>13,193</b>	<b>46,338</b>
10,314	4,583	1,848	3,616	1,796	5,649
1,655	761	305	526	429	925
24,360	7,699	3,510	12,769	3,538	18,721
15,154	4,812	3,143	6,503	4,717	14,197
2,559	999	448	981	762	1,559
5,057	1,371	926	2,505	1,950	5,287
<b>26,128</b>	<b>6,630</b>	<b>4,697</b>	<b>13,623</b>	<b>7,404</b>	<b>26,324</b>
17,902	4,056	3,024	9,914	5,330	19,141
8,227	2,575	1,673	3,709	2,074	7,183

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

TDB10234

Source: Supervisory returns  
Stocks in millions of euros

June 2006

Entire banking  
system

<b>a. TOTAL</b>	<b>1,305,659</b>
<b>b. NORTH-WEST ITALY</b>	<b>504,677</b>
Piedmont	95,254
Valle d'Aosta	2,363
Liguria	23,836
Lombardy	383,224
<b>c. NORTH-EAST ITALY</b>	<b>304,035</b>
Trentino-Alto Adige	31,505
Veneto	122,626
Friuli-Venezia Giulia	25,293
Emilia-Romagna	124,611
<b>d. CENTRAL ITALY</b>	<b>306,519</b>
Marche	34,705
Tuscany	90,135
Umbria	15,734
Lazio	165,945
<b>e. SOUTHERN ITALY</b>	<b>126,997</b>
Abruzzo	18,231
Molise	3,178
Campania	51,092
Puglia	36,009
Basilicata	5,180
Calabria	13,306
<b>f. ISLANDS</b>	<b>63,556</b>
Sicily	44,777
Sardinia	18,779

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>587,455</b>	<b>299,703</b>	<b>418,502</b>	<b>1,229,465</b>	<b>76,194</b>
<b>264,768</b>	<b>110,794</b>	<b>129,116</b>	<b>500,262</b>	<b>4,415</b>
52,900	15,307	27,048	94,608	647
1,360	361	642	2,348	14
9,990	8,018	5,829	23,393	443
200,518	87,109	95,597	379,913	3,312
<b>110,313</b>	<b>73,302</b>	<b>120,420</b>	<b>302,052</b>	<b>1,983</b>
4,246	1,326	25,933	31,461	45
57,720	26,584	38,322	122,018	607
8,193	2,685	14,415	25,208	86
40,154	42,707	41,749	123,365	1,245
<b>121,224</b>	<b>85,257</b>	<b>100,038</b>	<b>301,320</b>	<b>5,198</b>
6,954	11,326	16,425	34,162	543
29,688	26,447	34,000	89,242	893
6,629	2,446	6,659	15,671	62
77,953	45,039	42,953	162,245	3,700
<b>57,146</b>	<b>19,722</b>	<b>50,129</b>	<b>87,735</b>	<b>39,262</b>
4,490	2,960	10,782	11,797	6,434
1,133	565	1,480	2,628	550
25,706	6,849	18,537	38,663	12,430
18,039	5,637	12,332	23,295	12,714
2,073	893	2,214	2,889	2,291
5,705	2,818	4,783	8,464	4,842
<b>34,004</b>	<b>10,752</b>	<b>18,799</b>	<b>38,219</b>	<b>25,336</b>
26,367	4,239	14,171	26,897	17,879
7,638	6,514	4,628	11,322	7,457

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>759,303</b>	<b>286,571</b>	<b>202,866</b>	<b>164,043</b>	<b>72,291</b>	<b>33,532</b>
	Agricultural, forestry and fishery products	32,754	8,110	9,908	7,195	4,587	2,954
	Fuel and power products	25,446	11,696	3,412	6,581	1,983	1,775
	Ores and metals	10,438	6,731	2,163	735	647	162
	Non-metallic minerals and products	16,154	4,120	6,441	3,222	1,627	744
	Chemical products	10,893	6,299	2,056	1,580	698	259
	Metal products, except transport equipment	26,777	12,229	8,713	3,048	2,372	415
	Agricultural and industrial machinery	21,245	9,344	8,865	1,958	867	211
	Office and data processing machines, etc.	4,293	1,686	1,646	543	280	138
	Electrical goods	15,425	6,674	4,876	2,737	844	294
	Transport equipment	9,555	3,923	1,709	1,722	1,832	370
	Food and tobacco products	27,794	7,228	10,361	3,959	4,485	1,761
	Textiles, clothing and footwear	27,571	9,411	7,765	7,084	3,007	303
	Paper and paper products	15,265	7,921	3,020	3,281	779	263
	Rubber and plastic products	10,834	5,132	2,799	1,717	903	284
	Other manufactured products	20,958	5,773	7,932	4,769	1,933	551
	Building and construction	100,605	29,817	26,640	26,848	11,699	5,601
	Wholesale and retail trade services, recovery and repair services	120,706	43,268	31,176	23,765	14,995	7,501
	Lodging and catering services	29,075	6,580	10,103	6,481	3,751	2,161
	Inland transport services	14,259	3,893	3,629	4,812	1,365	560
	Maritime and air transport services	6,618	1,146	742	1,304	1,979	1,447
	Auxiliary transport services	9,594	3,988	1,986	2,300	806	514
	Communication services	15,860	9,002	223	6,478	64	94
	Other market services	187,184	82,599	46,700	41,924	10,791	5,169

Notes:

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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>1,305,659</b>	<b>504,677</b>	<b>304,035</b>	<b>306,519</b>	<b>126,997</b>	<b>63,556</b>
	Piedmont	69,673	82,301	76,216	2,536	2,420	840	290
	Valle d'Aosta	1,387	1,525	1,511	3	6	4	1
	Liguria	19,188	24,301	21,595	320	1,357	272	757
	Lombardy	343,815	438,915	359,761	24,295	37,603	12,064	5,192
	Trentino-Alto Adige	28,103	30,877	994	29,305	511	28	38
	Veneto	100,215	117,938	7,845	104,475	4,017	1,134	467
	Friuli-Venezia Giulia	19,413	23,690	1,400	21,857	325	87	21
	Emilia-Romagna	102,049	116,956	5,361	105,819	3,517	1,494	764
	Marche	29,632	33,567	501	1,292	30,779	955	41
	Tuscany	76,152	93,616	5,956	2,559	80,165	3,940	996
	Umbria	12,731	14,436	276	244	13,781	119	16
	Lazio	123,772	173,655	21,008	10,464	128,147	10,953	3,084
	Abruzzo	13,926	15,974	277	208	1,024	14,422	43
	Molise	1,955	2,303	47	4	175	2,076	1
	Campania	35,821	38,196	465	109	909	36,362	350
	Puglia	28,433	30,834	585	224	774	29,156	96
	Basilicata	3,001	3,445	29	35	70	3,309	2
	Calabria	9,380	9,858	113	35	178	9,455	78
	Sicily	36,218	37,537	473	174	413	257	36,220
	Sardinia	15,080	15,857	263	77	348	71	15,097

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

June 2006

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	26,349	10,118	3,876	8,088	3,363	905
<i>of which:</i> without recourse	14,245	4,349	2,120	5,511	1,733	531
with recourse	12,105	5,769	1,756	2,577	1,630	373
Credit implicit in leasing contracts	54,979	21,897	15,270	11,164	4,665	1,984
Receivables for consumer credit and the issue or management of credit cards	34,201	9,390	4,417	7,798	7,857	4,740
Other finance	7,105	2,038	1,099	2,060	1,275	632

## 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

June 2006

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,349	3,604	304	21,417	521	504
<i>of which:</i> without recourse	14,245	3,597	48	10,121	373	107
with recourse	12,105	7	256	11,296	148	397
Credit implicit in leasing contracts	54,979	382	628	47,237	4,363	2,370
Receivables for consumer credit and the issue or management of credit cards	34,201					
Other finance	7,105	254	774	3,734	1,097	1,246

## 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				
June 2006		Total	Banks	Financial intermediaries
<b>a. TOTAL</b>		<b>79,662</b>	<b>45,461</b>	<b>34,201</b>
<b>b. NORTH-WEST ITALY</b>		<b>20,920</b>	<b>11,530</b>	<b>9,390</b>
Piedmont		6,123	3,430	2,692
Valle d'Aosta		176	118	58
Liguria		1,986	1,203	783
Lombardy		12,635	6,779	5,856
<b>c. NORTH-EAST ITALY</b>		<b>11,760</b>	<b>7,343</b>	<b>4,417</b>
Trentino-Alto Adige		724	491	232
Veneto		4,914	3,141	1,773
Friuli-Venezia Giulia		1,389	900	489
Emilia-Romagna		4,733	2,811	1,922
<b>d. CENTRAL ITALY</b>		<b>17,473</b>	<b>9,676</b>	<b>7,798</b>
Marche		1,705	1,061	644
Tuscany		5,354	2,746	2,608
Umbria		1,226	722	505
Lazio		9,188	5,147	4,041
<b>e. SOUTHERN ITALY</b>		<b>18,378</b>	<b>10,521</b>	<b>7,857</b>
Abruzzo		1,815	1,049	766
Molise		400	187	212
Campania		7,774	4,395	3,379
Puglia		5,031	2,894	2,136
Basilicata		637	358	279
Calabria		2,721	1,637	1,085
<b>f. ISLANDS</b>		<b>11,131</b>	<b>6,391</b>	<b>4,740</b>
Sicily		8,121	4,694	3,428
Sardinia		3,009	1,697	1,312

## 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

June 2006		Total	General government	Financial companies
<b>a. TOTAL</b>		<b>695,807</b>	<b>26,506</b>	<b>50,022</b>
<b>b. NORTH-WEST ITALY</b>		<b>240,975</b>	<b>3,678</b>	<b>28,280</b>
	Piedmont	52,110	977	4,168
	Valle d'Aosta	1,609	152	51
	Liguria	17,971	527	461
	Lombardy	169,285	2,022	23,600
<b>c. NORTH-EAST ITALY</b>		<b>148,388</b>	<b>4,221</b>	<b>10,889</b>
	Trentino-Alto Adige	14,653	818	244
	Veneto	55,884	1,053	2,570
	Friuli-Venezia Giulia	17,194	1,044	2,802
	Emilia-Romagna	60,657	1,306	5,273
<b>d. CENTRAL ITALY</b>		<b>165,688</b>	<b>10,884</b>	<b>9,888</b>
	Marche	16,711	266	103
	Tuscany	42,970	1,265	1,380
	Umbria	8,275	172	191
	Lazio	97,731	9,180	8,213
<b>e. SOUTHERN ITALY</b>		<b>95,081</b>	<b>4,643</b>	<b>753</b>
	Abruzzo	11,736	319	279
	Molise	2,073	249	38
	Campania	41,205	2,807	208
	Puglia	26,878	612	129
	Basilicata	3,496	205	23
	Calabria	9,695	452	75
<b>f. ISLANDS</b>		<b>45,676</b>	<b>3,080</b>	<b>213</b>
	Sicily	32,718	2,092	107
	Sardinia	12,958	988	106

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>145,196</b>	<b>48,583</b>	<b>16,377</b>	<b>77,726</b>	<b>38,920</b>	<b>435,141</b>
<b>56,585</b>	<b>20,893</b>	<b>5,200</b>	<b>29,979</b>	<b>11,126</b>	<b>141,306</b>
10,668	4,182	1,156	5,192	2,922	33,374
308	93	51	160	106	991
2,864	686	293	1,864	1,036	13,083
42,744	15,932	3,700	22,763	7,061	93,857
<b>32,047</b>	<b>12,832</b>	<b>3,462</b>	<b>15,084</b>	<b>9,394</b>	<b>91,816</b>
2,532	828	271	1,346	965	10,094
12,632	5,203	1,304	5,839	3,602	36,005
3,512	1,607	300	1,552	716	9,120
13,370	5,194	1,587	6,347	4,110	36,597
<b>35,885</b>	<b>9,262</b>	<b>4,261</b>	<b>21,856</b>	<b>7,654</b>	<b>101,377</b>
2,838	1,289	345	1,139	1,224	12,279
8,253	3,008	862	4,151	2,712	29,360
1,472	493	186	761	466	5,974
23,322	4,471	2,869	15,805	3,252	53,763
<b>14,336</b>	<b>4,452</b>	<b>2,283</b>	<b>7,139</b>	<b>7,226</b>	<b>68,123</b>
1,979	876	272	785	844	8,314
285	93	58	120	138	1,363
6,684	1,920	944	3,691	2,856	28,650
3,888	1,187	701	1,816	2,226	20,023
436	146	97	182	290	2,542
1,064	230	210	546	872	7,232
<b>6,343</b>	<b>1,144</b>	<b>1,171</b>	<b>3,668</b>	<b>3,520</b>	<b>32,519</b>
4,058	704	807	2,405	2,331	24,129
2,285	440	364	1,263	1,189	8,390

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

TDB10265

Source: Supervisory returns  
Stocks in millions of euros

June 2006

Entire  
banking  
system

<b>a. TOTAL</b>	<b>695,807</b>
<b>b. NORTH-WEST ITALY</b>	<b>240,975</b>
Piedmont	52,110
Valle d'Aosta	1,609
Liguria	17,971
Lombardy	169,285
<b>c. NORTH-EAST ITALY</b>	<b>148,388</b>
Trentino-Alto Adige	14,653
Veneto	55,884
Friuli-Venezia Giulia	17,194
Emilia-Romagna	60,657
<b>d. CENTRAL ITALY</b>	<b>165,688</b>
Marche	16,711
Tuscany	42,970
Umbria	8,275
Lazio	97,731
<b>e. SOUTHERN ITALY</b>	<b>95,081</b>
Abruzzo	11,736
Molise	2,073
Campania	41,205
Puglia	26,878
Basilicata	3,496
Calabria	9,695
<b>f. ISLANDS</b>	<b>45,676</b>
Sicily	32,718
Sardinia	12,958

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>338,583</b>	<b>127,090</b>	<b>230,134</b>	<b>618,347</b>	<b>77,459</b>
<b>133,154</b>	<b>46,438</b>	<b>61,383</b>	<b>239,753</b>	<b>1,222</b>
32,589	3,698	15,822	51,849	261
1,123	11	474	1,608	1
7,407	6,329	4,235	17,827	145
92,034	36,399	40,851	168,469	816
<b>50,946</b>	<b>33,113</b>	<b>64,329</b>	<b>147,913</b>	<b>474</b>
1,755	212	12,685	14,647	5
26,166	11,276	18,443	55,704	180
6,559	1,008	9,627	17,178	16
16,466	20,617	23,574	60,384	273
<b>80,119</b>	<b>29,064</b>	<b>56,505</b>	<b>162,264</b>	<b>3,423</b>
2,595	5,137	8,978	16,577	134
13,103	12,012	17,855	42,821	149
3,352	629	4,294	8,236	40
61,068	11,285	25,378	94,631	3,100
<b>49,021</b>	<b>9,924</b>	<b>36,136</b>	<b>48,271</b>	<b>46,809</b>
1,902	630	9,203	4,832	6,904
896	258	919	1,609	464
26,884	2,791	11,530	23,216	17,988
14,213	3,302	9,362	13,521	13,357
873	450	2,173	768	2,727
4,254	2,492	2,949	4,325	5,369
<b>25,343</b>	<b>8,551</b>	<b>11,782</b>	<b>20,145</b>	<b>25,530</b>
20,300	2,486	9,932	14,091	18,627
5,043	6,066	1,849	6,054	6,904

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>184,117</b>	<b>67,711</b>	<b>41,441</b>	<b>43,539</b>	<b>21,563</b>	<b>9,863</b>
	Agricultural, forestry and fishery products	8,360	2,062	2,652	1,356	1,333	958
	Fuel and power products	5,684	1,674	778	2,270	656	306
	Ores and metals	1,449	849	284	139	124	53
	Non-metallic minerals and products	2,843	752	843	611	465	171
	Chemical products	2,794	1,584	474	431	248	57
	Metal products, except transport equipment	5,585	2,706	1,688	583	502	106
	Agricultural and industrial machinery	7,026	3,309	2,751	656	254	57
	Office and data processing machines, etc.	1,307	590	321	243	117	36
	Electrical goods	4,360	2,425	955	622	290	68
	Transport equipment	3,204	1,073	1,014	708	342	66
	Food and tobacco products	4,911	1,623	1,470	669	876	272
	Textiles, clothing and footwear	6,044	2,252	1,450	1,629	643	70
	Paper and paper products	2,857	1,417	561	551	247	81
	Rubber and plastic products	1,761	947	404	224	151	35
	Other manufactured products	3,708	1,217	1,006	923	454	108
	Building and construction	20,416	6,409	4,435	4,989	3,047	1,536
	Wholesale and retail trade services, recovery and repair services	31,748	10,635	7,032	6,560	5,113	2,408
	Lodging and catering services	4,047	1,194	1,002	948	566	336
	Inland transport services	4,155	1,113	965	1,332	533	213
	Maritime and air transport services	1,703	300	187	751	278	187
	Auxiliary transport services	4,858	1,495	927	1,876	312	247
	Communication services	1,301	608	65	542	49	38
	Other market services	53,997	21,474	10,179	14,927	4,964	2,453

Notes:

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

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>	<b>695,807</b>	<b>69,598</b>	<b>586,594</b>	<b>21,859</b>	<b>3,254</b>	<b>14,502</b>
<b>b. NORTH-WEST ITALY</b>	<b>240,975</b>	<b>14,657</b>	<b>216,405</b>	<b>4,367</b>	<b>741</b>	<b>4,805</b>
Piedmont	52,110	4,280	45,860	852	144	974
Valle d'Aosta	1,609	132	1,446	10	3	18
Liguria	17,971	1,365	15,933	429	59	186
Lombardy	169,285	8,879	153,166	3,075	536	3,628
<b>c. NORTH-EAST ITALY</b>	<b>148,388</b>	<b>15,531</b>	<b>120,901</b>	<b>5,868</b>	<b>575</b>	<b>5,512</b>
Trentino-Alto Adige	14,653	1,950	11,608	586	125	384
Veneto	55,884	6,837	46,463	1,518	174	893
Friuli-Venezia Giulia	17,194	1,592	14,373	309	26	894
Emilia-Romagna	60,657	5,151	48,459	3,455	250	3,342
<b>d. CENTRAL ITALY</b>	<b>165,688</b>	<b>14,094</b>	<b>144,617</b>	<b>4,925</b>	<b>317</b>	<b>1,735</b>
Marche	16,711	2,521	11,493	2,308	122	265
Tuscany	42,970	3,569	37,847	1,275	58	222
Umbria	8,275	1,148	6,437	488	11	191
Lazio	97,731	6,856	88,839	854	126	1,057
<b>e. SOUTHERN ITALY</b>	<b>95,081</b>	<b>16,654</b>	<b>70,894</b>	<b>5,289</b>	<b>444</b>	<b>1,800</b>
Abruzzo	11,736	2,538	8,248	819	30	101
Molise	2,073	302	1,614	116	6	35
Campania	41,205	5,923	32,727	1,669	199	686
Puglia	26,878	5,305	18,947	1,785	137	704
Basilicata	3,496	712	2,443	222	8	111
Calabria	9,695	1,873	6,916	678	63	164
<b>f. ISLANDS</b>	<b>45,676</b>	<b>8,663</b>	<b>33,777</b>	<b>1,410</b>	<b>1,177</b>	<b>649</b>
Sicily	32,717	6,817	23,473	786	1,153	489
Sardinia	12,958	1,846	10,304	625	24	160

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>695,807</b>	<b>240,975</b>	<b>148,388</b>	<b>165,688</b>	<b>95,081</b>	<b>45,676</b>
	Piedmont	46,573	51,341	49,521	583	864	260	114
	Valle d'Aosta	1,420	1,496	1,484	2	5	4	1
	Liguria	16,252	17,436	16,950	101	261	49	76
	Lombardy	158,695	186,231	163,741	7,981	9,665	3,275	1,570
	Trentino-Alto Adige	13,969	14,558	316	14,138	70	25	9
	Veneto	50,777	53,878	1,636	51,583	473	141	46
	Friuli-Venezia Giulia	14,704	16,145	492	15,139	245	222	47
	Emilia-Romagna	55,950	58,900	1,681	56,249	561	316	94
	Marche	15,805	16,552	155	158	16,051	178	9
	Tuscany	40,135	42,026	735	225	40,757	249	59
	Umbria	7,508	7,941	47	65	7,784	41	4
	Lazio	86,212	94,077	3,375	1,779	87,073	1,368	484
	Abruzzo	10,876	11,423	59	65	352	10,945	2
	Molise	1,839	1,973	7	2	51	1,912	..
	Campania	38,009	39,072	240	84	591	38,111	45
	Puglia	25,368	26,532	225	113	394	25,753	47
	Basilicata	3,125	3,269	9	9	29	3,221	1
	Calabria	8,919	9,218	50	24	168	8,947	28
	Sicily	30,858	31,345	177	69	187	52	30,860
	Sardinia	12,177	12,395	77	18	108	13	12,179

Notes:



TDB40150

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

<b>June 2006</b>		<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>		<b>77,287</b>	<b>57,169</b>	<b>20,119</b>
Credit implicit in leasing contracts		74,557	55,514	19,043
Overdue instalments		563	411	152
Bad debts and substandard assets		2,167	1,243	923
<b>b. FACTORING</b>		<b>25,400</b>	<b>20,354</b>	<b>5,046</b>
Advances against acquired claims		21,198	16,336	4,862
Advances against future claims		462	278	184
Claims assumed at less than nominal value or acquired outright		3,035	3,035	..
Bad debts		....	705	....

**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

June 2006

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,355,284</b>	<b>534,294</b>	<b>77,755</b>
	Italian government securities	468,581	180,480	15,503
	<i>of which:</i> BOTs	83,839	51,258	3,050
	CCTs	101,622	27,393	4,211
	BTPs	251,889	94,475	7,209
	Other debt securities	548,030	176,935	21,008
	<i>of which:</i> in non-euro-area currencies	48,080	22,136	1,911
	Equity securities	89,841	24,802	26,165
	<i>of which:</i> in non-euro-area currencies	11,092	2,276	970
	Units of collective investment undertakings	240,841	148,740	13,741
	Other securities and the like	8,173	3,361	1,338

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>99,038</b>	<b>68,094</b>	<b>6,068</b>	<b>1,256,246</b>	<b>466,201</b>	<b>71,687</b>
28,137	15,624	1,579	440,444	164,856	13,925
1,742	1,141	153	82,097	50,117	2,896
10,757	5,692	516	90,865	21,701	3,695
13,171	7,133	700	238,718	87,342	6,509
23,814	13,979	1,208	524,216	162,955	19,800
3,083	1,899	145	44,997	20,237	1,766
1,272	1,014	40	88,569	23,789	26,125
350	297	5	10,742	1,980	965
45,281	37,042	3,185	195,560	111,699	10,556
539	440	57	7,634	2,921	1,281

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

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

June 2006

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,355,284</b>	<b>534,294</b>	<b>77,755</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>773,046</b>	<b>242,367</b>	<b>23,901</b>
	Piedmont	137,316	70,457	7,308
	Valle d'Aosta	2,366	1,382	100
	Liguria	32,372	23,633	1,821
	Lombardy	600,992	146,895	14,672
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>261,248</b>	<b>131,147</b>	<b>18,544</b>
	Trentino-Alto Adige	11,082	6,768	1,156
	Veneto	67,129	44,817	5,804
	Friuli-Venezia Giulia	77,337	10,919	1,206
	Emilia-Romagna	105,698	68,643	10,378
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>244,987</b>	<b>92,867</b>	<b>29,026</b>
	Marche	10,990	9,672	940
	Tuscany	55,478	34,325	5,140
	Umbria	6,857	5,580	516
	Lazio	171,662	43,289	22,431
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>52,872</b>	<b>47,562</b>	<b>4,376</b>
	Abruzzo	5,600	5,006	437
	Molise	774	716	57
	Campania	23,548	21,189	1,768
	Puglia	16,790	15,182	1,472
	Basilicata	1,648	1,506	141
	Calabria	4,512	3,962	500
<b>f.</b>	<b>ISLANDS</b>	<b>23,131</b>	<b>20,352</b>	<b>1,908</b>
	Sicily	17,525	15,718	1,323
	Sardinia	5,606	4,634	585

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>99,038</b>	<b>68,094</b>	<b>6,068</b>	<b>1,256,246</b>	<b>466,201</b>	<b>71,687</b>
<b>53,736</b>	<b>35,113</b>	<b>2,120</b>	<b>719,310</b>	<b>207,254</b>	<b>21,781</b>
17,509	8,742	432	119,807	61,716	6,876
156	129	5	2,210	1,253	95
2,365	2,195	101	30,007	21,438	1,720
33,706	24,047	1,581	567,287	122,848	13,091
<b>20,989</b>	<b>15,770</b>	<b>1,939</b>	<b>240,258</b>	<b>115,377</b>	<b>16,605</b>
1,105	967	71	9,977	5,801	1,085
8,152	4,554	642	58,978	40,263	5,162
1,160	998	142	76,177	9,921	1,064
10,572	9,250	1,084	95,126	59,392	9,294
<b>18,402</b>	<b>12,017</b>	<b>1,297</b>	<b>226,585</b>	<b>80,850</b>	<b>27,728</b>
985	880	82	10,005	8,792	857
6,449	4,752	707	49,029	29,573	4,433
854	592	57	6,003	4,988	458
10,114	5,792	451	161,548	37,497	21,980
<b>3,994</b>	<b>3,593</b>	<b>399</b>	<b>48,878</b>	<b>43,969</b>	<b>3,977</b>
487	460	27	5,113	4,547	410
28	26	1	747	690	56
1,659	1,489	169	21,889	19,700	1,599
1,449	1,290	158	15,341	13,891	1,314
105	96	9	1,543	1,410	132
266	232	35	4,246	3,730	466
<b>1,917</b>	<b>1,601</b>	<b>312</b>	<b>21,214</b>	<b>18,751</b>	<b>1,596</b>
1,442	1,210	229	16,083	14,508	1,094
474	392	83	5,132	4,243	502

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

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>2,664,502</b>	<b>21,661</b>	<b>1,411,942</b>	<b>72,539</b>	<b>42,363</b>	<b>722,056</b>	<b>393,938</b>
Italian government securities	959,590	4,635	497,443	8,458	8,759	183,500	256,795
<i>of which:</i> BOTs	150,901	537	79,939	1,158	1,992	51,508	15,767
CCTs	185,353	995	131,674	3,583	1,386	27,932	19,782
BTPs	548,096	2,505	238,341	3,004	4,865	95,744	203,636
Other debt securities	1,148,843	7,101	663,704	21,045	20,087	347,916	88,989
<i>of which:</i> in non-euro-area currencies	69,727	212	36,713	931	1,685	25,069	5,117
Equity securities	205,286	7,722	85,693	34,899	2,494	31,118	43,360
<i>of which:</i> in non-euro-area currencies	13,930	52	10,242	856	220	2,304	255
Units of collective investment undertakings	331,718	1,274	160,302	4,595	10,632	152,165	2,749
Other securities and the like	19,977	928	5,129	3,569	458	7,653	2,237

## 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

June 2006		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>2,270,559</b>	<b>1,246,148</b>	<b>427,528</b>	<b>435,776</b>	<b>101,835</b>	<b>59,270</b>
	Italian government securities	702,795	387,860	113,241	147,374	35,354	18,967
	<i>of which:</i> BOTs	135,134	74,101	18,590	27,476	11,259	3,709
	CCTs	165,570	96,414	26,633	34,826	4,871	2,826
	BTPs	344,459	177,864	61,561	76,214	17,133	11,688
	Other debt securities	1,059,851	566,969	214,625	204,596	43,162	30,498
	<i>of which:</i> in non-euro-area currencies	64,610	41,586	9,568	10,175	1,636	1,645
	Equity securities	161,926	84,703	36,737	34,749	3,478	2,259
	<i>of which:</i> in non-euro-area currencies	13,675	9,655	2,991	847	120	62
	Units of collective investment undertakings	328,968	201,376	56,654	44,755	18,966	7,218
	Other securities and the like	17,740	5,510	6,314	4,616	944	354

## Note:

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

## Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2006

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
<b>a. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	55,522	12,802	18,575	24,144
percentage share	100.00	23.06	33.46	43.49
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	146,049	23,091	34,547	88,410
percentage share	100.00	15.81	23.66	60.54
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	389,158	86,048	108,460	194,650
percentage share	100.00	22.11	27.87	50.02
<b>d. EQUITY SECURITIES</b>				
absolute value	65,401	14,913	4,693	45,795
percentage share	100.00	22.80	7.18	70.02
<b>e. OTHER SECURITIES</b>				
absolute value	181,201	55,570	48,736	76,895
percentage share	100.00	30.67	26.90	42.44

**Note:**

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



## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## June 2006

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
	absolute value	129,791	300,446	118,930	288,164
	percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	7,641	27,142	9,482	11,257
	percentage share	5.89	9.03	7.97	3.91
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	10,439	45,992	27,195	62,423
	percentage share	8.04	15.31	22.87	21.66
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	63,509	150,979	56,381	118,288
	percentage share	48.93	50.25	47.41	41.05
<b>e. EQUITY SECURITIES</b>					
	absolute value	10,179	7,560	2,980	44,682
	percentage share	7.84	2.52	2.51	15.51
<b>f. OTHER SECURITIES</b>					
	absolute value	38,022	68,772	22,893	51,513
	percentage share	29.30	22.89	19.25	17.88

## Notes:

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

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a. TOTAL</b>		<b>125,537</b>	<b>1,786</b>	<b>15,582</b>	<b>99,614</b>	<b>2,613</b>	<b>5,942</b>
<b>b. NORTH-WEST ITALY</b>		<b>52,542</b>	<b>628</b>	<b>9,354</b>	<b>40,014</b>	<b>709</b>	<b>1,838</b>
Piedmont		8,099	151	1,791	5,733	178	246
Valle d'Aosta		212	1	2	179	9	22
Liguria		3,026	17	370	2,530	42	67
Lombardy		41,205	459	7,191	31,572	479	1,504
<b>c. NORTH-EAST ITALY</b>		<b>29,724</b>	<b>250</b>	<b>1,517</b>	<b>24,543</b>	<b>1,051</b>	<b>2,363</b>
Trentino-Alto Adige		3,860	92	121	2,955	248	444
Veneto		7,357	96	484	6,002	243	532
Friuli-Venezia Giulia		4,086	14	87	3,696	116	172
Emilia-Romagna		14,421	47	824	11,891	445	1,214
<b>d. CENTRAL ITALY</b>		<b>34,163</b>	<b>796</b>	<b>4,453</b>	<b>27,629</b>	<b>345</b>	<b>940</b>
Marche		1,542	24	119	1,192	79	128
Tuscany		6,083	40	656	5,028	135	224
Umbria		813	5	9	720	27	52
Lazio		25,725	728	3,669	20,689	104	535
<b>e. SOUTHERN ITALY</b>		<b>6,202</b>	<b>103</b>	<b>202</b>	<b>4,977</b>	<b>348</b>	<b>573</b>
Abruzzo		849	5	7	618	68	150
Molise		150	..	..	131	9	9
Campania		3,146	74	23	2,716	111	223
Puglia		1,272	9	48	1,039	94	82
Basilicata		237	11	6	152	21	48
Calabria		548	3	117	321	45	60
<b>f. ISLANDS</b>		<b>2,907</b>	<b>10</b>	<b>57</b>	<b>2,452</b>	<b>161</b>	<b>228</b>
Sicily		1,875	6	14	1,711	91	52
Sardinia		1,032	4	42	741	70	176

Notes:

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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>125,537</b>	<b>52,542</b>	<b>29,724</b>	<b>34,163</b>	<b>6,202</b>	<b>2,907</b>
	Piedmont	4,579	6,022	5,405	80	486	37	14
	Valle d'Aosta	92	124	124	..	..	–	..
	Liguria	1,896	3,090	2,182	173	211	330	194
	Lombardy	34,829	45,244	36,841	2,064	4,942	901	496
	Trentino-Alto Adige	3,555	3,737	60	3,626	45	2	4
	Veneto	6,444	15,756	4,586	8,441	2,150	358	220
	Friuli-Venezia Giulia	2,571	2,812	112	2,662	24	14	1
	Emilia-Romagna	11,738	13,151	676	12,054	285	112	25
	Marche	1,285	1,378	30	12	1,307	29	..
	Tuscany	4,594	5,508	542	53	4,870	28	14
	Umbria	600	642	1	1	635	2	3
	Lazio	18,513	21,657	1,809	538	18,758	307	244
	Abruzzo	715	895	85	10	59	740	..
	Molise	88	91	..	..	1	90	..
	Campania	1,916	2,191	14	2	220	1,945	10
	Puglia	844	889	17	..	7	864	..
	Basilicata	137	146	1	..	..	143	..
	Calabria	298	329	1	..	12	299	16
	Sicily	1,033	1,217	48	7	128	1	1,033
	Sardinia	631	659	6	1	20	1	631

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
**June 2006**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>791,902</b>	<b>3,982</b>	<b>62,415</b>	<b>2,152</b>	<b>62,458</b>
<b>b. NORTH-WEST ITALY</b>		<b>292,077</b>	<b>517</b>	<b>21,801</b>	<b>446</b>	<b>20,767</b>
Piedmont		58,953	162	4,504	232	4,747
Valle d'Aosta		1,830	32	125	10	271
Liguria		17,757	52	1,055	37	1,280
Lombardy		213,537	271	16,117	168	14,469
<b>c. NORTH-EAST ITALY</b>		<b>185,089</b>	<b>591</b>	<b>14,200</b>	<b>690</b>	<b>15,266</b>
Trentino-Alto Adige		18,179	142	1,952	292	1,707
Veneto		74,319	179	5,436	161	6,951
Friuli-Venezia Giulia		18,752	128	1,368	60	1,070
Emilia-Romagna		73,839	142	5,443	176	5,538
<b>d. CENTRAL ITALY</b>		<b>185,846</b>	<b>404</b>	<b>15,724</b>	<b>322</b>	<b>16,965</b>
Marche		20,037	45	2,014	88	1,492
Tuscany		52,808	129	4,465	99	6,415
Umbria		10,352	38	1,227	32	1,168
Lazio		102,649	192	8,017	102	7,889
<b>e. SOUTHERN ITALY</b>		<b>85,722</b>	<b>195</b>	<b>7,163</b>	<b>261</b>	<b>7,294</b>
Abruzzo		11,768	33	1,505	36	884
Molise		1,923	13	170	9	171
Campania		35,358	64	1,992	58	3,605
Puglia		24,761	25	2,499	70	1,732
Basilicata		3,198	17	257	43	285
Calabria		8,714	43	739	45	616
<b>f. ISLANDS</b>		<b>43,168</b>	<b>2,276</b>	<b>3,527</b>	<b>434</b>	<b>2,167</b>
Sicily		29,381	1,685	1,935	189	1,099
Sardinia		13,787	591	1,592	245	1,067

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
6,870	76,418	2,211	192,870	1,134	49,202	5,563	326,627
2,603	25,946	218	69,422	203	18,929	1,372	129,854
850	5,887	44	15,952	59	3,108	503	22,905
3	376	..	337	2	83	12	580
110	1,639	30	6,124	32	1,755	159	5,485
1,641	18,043	145	47,009	109	13,984	698	100,883
1,770	18,628	525	44,786	276	9,635	1,368	77,356
66	1,253	174	2,506	109	1,097	171	8,709
756	7,893	48	18,376	59	4,208	396	29,856
240	2,617	193	4,024	45	528	250	8,229
707	6,866	111	19,880	62	3,800	552	30,562
777	19,492	431	44,295	160	13,055	1,192	73,030
197	1,341	32	4,764	47	1,330	310	8,377
116	3,803	63	14,121	53	3,963	374	19,206
63	906	19	2,011	19	667	88	4,113
402	13,443	317	23,398	40	7,095	420	41,333
1,231	9,528	131	22,926	164	4,388	795	31,648
191	1,296	15	2,857	28	621	115	4,187
25	237	..	418	13	127	35	706
369	4,516	74	9,801	38	1,923	182	12,735
224	2,385	16	7,398	44	1,221	258	8,888
222	396	4	516	9	144	55	1,251
200	698	22	1,937	32	352	149	3,882
489	2,825	905	11,442	332	3,195	837	14,740
298	2,223	247	8,321	109	2,256	568	10,450
191	602	658	3,121	223	939	269	4,290

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

2nd quarter 2006		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>96,448</b>	<b>76</b>	<b>6,839</b>	<b>70</b>	<b>5,682</b>
<b>b. NORTH-WEST ITALY</b>	<b>41,677</b>	<b>1</b>	<b>2,206</b>	<b>16</b>	<b>2,622</b>
Piedmont	8,228	1	406	9	498
Valle d'Aosta	126	..	12	..	7
Liguria	1,989	..	115	2	70
Lombardy	31,334	..	1,673	5	2,047
<b>c. NORTH-EAST ITALY</b>	<b>21,101</b>	<b>10</b>	<b>1,689</b>	<b>19</b>	<b>1,247</b>
Trentino-Alto Adige	1,877	4	134	6	105
Veneto	9,318	1	611	6	506
Friuli-Venezia Giulia	1,975	4	121	2	78
Emilia-Romagna	7,932	1	823	6	558
<b>d. CENTRAL ITALY</b>	<b>19,667</b>	<b>5</b>	<b>1,783</b>	<b>7</b>	<b>980</b>
Marche	1,947	..	278	4	90
Tuscany	6,056	1	559	1	394
Umbria	991	..	114	1	81
Lazio	10,673	3	832	1	415
<b>e. SOUTHERN ITALY</b>	<b>9,840</b>	<b>3</b>	<b>807</b>	<b>12</b>	<b>643</b>
Abruzzo	1,563	1	203	2	75
Molise	295	1	27	..	38
Campania	4,119	..	197	1	307
Puglia	2,602	..	276	5	150
Basilicata	285	–	19	–	26
Calabria	976	..	86	4	48
<b>f. ISLANDS</b>	<b>4,163</b>	<b>57</b>	<b>354</b>	<b>17</b>	<b>189</b>
Sicily	2,986	46	223	9	76
Sardinia	1,177	11	131	7	114

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
416	8,124	308	16,983	40	6,449	657	50,804
177	3,627	50	6,099	11	2,540	345	23,984
72	777	25	1,449	4	348	25	4,612
1	19	..	28	—	6	1	52
8	127	4	541	2	219	9	892
95	2,704	21	4,081	4	1,966	311	18,428
109	2,386	122	3,759	10	953	104	10,694
2	75	11	190	4	201	10	1,136
56	1,456	17	1,589	3	378	44	4,652
12	146	80	336	1	37	12	1,145
39	709	13	1,645	2	336	39	3,762
45	1,018	118	3,826	6	1,971	85	9,824
14	103	16	444	2	69	25	901
3	401	11	1,179	2	299	13	3,194
4	61	21	166	1	65	6	472
23	453	70	2,038	1	1,537	42	5,257
60	871	5	2,247	3	688	43	4,457
17	248	2	255	..	59	10	690
2	14	—	34	—	30	1	148
15	271	2	994	..	447	5	1,879
15	246	1	721	2	116	15	1,057
3	22	—	50	..	11	3	151
9	69	1	193	1	24	8	533
25	222	13	1,052	10	298	80	1,846
19	174	4	789	9	228	78	1,330
5	48	9	264	2	70	1	515

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

TDB10460

 Source: Supervisory returns  
 Stocks in millions of euros

June 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>13,944</b>	<b>1,567</b>	<b>12,376</b>	<b>6,499</b>	<b>340</b>	<b>6,159</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,246</b>	<b>361</b>	<b>3,885</b>	<b>2,309</b>	<b>68</b>	<b>2,240</b>
	Piedmont	1,326	107	1,219	747	40	707
	Valle d'Aosta	26	9	17	19	9	10
	Liguria	158	12	146	92	9	83
	Lombardy	2,736	233	2,503	1,451	11	1,440
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,049</b>	<b>469</b>	<b>3,580</b>	<b>1,785</b>	<b>87</b>	<b>1,698</b>
	Trentino-Alto Adige	431	119	313	152	13	139
	Veneto	1,421	155	1,267	576	28	548
	Friuli-Venezia Giulia	379	63	315	162	13	150
	Emilia-Romagna	1,818	133	1,685	894	33	861
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,091</b>	<b>186</b>	<b>2,905</b>	<b>1,532</b>	<b>51</b>	<b>1,481</b>
	Marche	375	38	337	122	4	118
	Tuscany	1,706	47	1,659	949	17	932
	Umbria	355	20	335	190	8	182
	Lazio	656	81	575	271	22	249
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,692</b>	<b>319</b>	<b>1,373</b>	<b>562</b>	<b>67</b>	<b>495</b>
	Abruzzo	189	20	169	71	2	69
	Molise	59	16	43	16	1	14
	Campania	426	81	346	179	16	163
	Puglia	644	86	558	188	17	171
	Basilicata	125	23	103	30	1	29
	Calabria	248	93	155	78	29	48
<b>f.</b>	<b>ISLANDS</b>	<b>865</b>	<b>232</b>	<b>633</b>	<b>312</b>	<b>67</b>	<b>245</b>
	Sicily	549	137	412	108	7	101
	Sardinia	316	95	221	203	59	144

Notes:



## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,830</b>	<b>868</b>	<b>3,962</b>	<b>2,615</b>	<b>359</b>	<b>2,256</b>
<b>1,432</b>	<b>288</b>	<b>1,144</b>	<b>506</b>	<b>5</b>	<b>501</b>
453	64	388	126	3	123
4	..	4	3	..	2
48	3	46	18	1	18
926	220	706	358	1	357
<b>1,527</b>	<b>231</b>	<b>1,296</b>	<b>738</b>	<b>152</b>	<b>586</b>
93	5	88	186	101	85
651	111	539	194	15	179
165	24	141	52	26	25
619	91	528	305	10	296
<b>778</b>	<b>100</b>	<b>678</b>	<b>781</b>	<b>34</b>	<b>747</b>
144	21	123	110	14	96
293	18	275	463	12	451
101	8	92	64	4	60
240	54	187	145	5	140
<b>779</b>	<b>171</b>	<b>608</b>	<b>351</b>	<b>81</b>	<b>270</b>
80	11	69	38	7	31
26	5	21	17	10	8
164	40	124	83	25	59
303	53	251	152	16	136
72	14	58	23	7	16
134	48	86	36	16	21
<b>314</b>	<b>78</b>	<b>236</b>	<b>240</b>	<b>87</b>	<b>152</b>
235	57	178	206	72	134
79	21	58	33	15	19

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

2nd quarter 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>1,279</b>	<b>101</b>	<b>1,178</b>	<b>611</b>	<b>3</b>	<b>608</b>
<b>b. NORTH-WEST ITALY</b>		<b>450</b>	<b>39</b>	<b>411</b>	<b>243</b>	<b>..</b>	<b>243</b>
Piedmont		159	8	151	93	..	93
Valle d'Aosta		2	..	2	1	..	1
Liguria		26	..	26	16	..	16
Lombardy		263	31	232	133	..	133
<b>c. NORTH-EAST ITALY</b>		<b>338</b>	<b>25</b>	<b>313</b>	<b>168</b>	<b>1</b>	<b>167</b>
Trentino-Alto Adige		21	4	18	10	..	9
Veneto		131	9	122	56	–	56
Friuli-Venezia Giulia		30	4	26	11	1	10
Emilia-Romagna		156	8	147	91	–	91
<b>d. CENTRAL ITALY</b>		<b>252</b>	<b>11</b>	<b>241</b>	<b>131</b>	<b>1</b>	<b>130</b>
Marche		48	3	45	18	..	18
Tuscany		118	1	118	63	..	63
Umbria		35	1	34	22	..	21
Lazio		50	6	44	28	..	28
<b>e. SOUTHERN ITALY</b>		<b>141</b>	<b>12</b>	<b>129</b>	<b>54</b>	<b>1</b>	<b>53</b>
Abruzzo		15	1	14	8	–	8
Molise		5	..	4	2	–	2
Campania		37	6	32	17	1	16
Puglia		49	3	47	15	..	15
Basilicata		13	1	12	8	–	8
Calabria		21	2	20	5	–	5
<b>f. ISLANDS</b>		<b>97</b>	<b>13</b>	<b>84</b>	<b>15</b>	<b>..</b>	<b>15</b>
Sicily		85	12	72	10	..	10
Sardinia		13	1	12	5	–	5

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>482</b>	<b>85</b>	<b>397</b>	<b>186</b>	<b>13</b>	<b>173</b>
<b>159</b>	<b>39</b>	<b>120</b>	<b>48</b>	<b>..</b>	<b>48</b>
49	8	42	16	..	16
2	—	2	..	—	..
8	..	8	1	—	1
100	31	69	30	—	30
<b>131</b>	<b>20</b>	<b>111</b>	<b>39</b>	<b>4</b>	<b>35</b>
5	..	5	7	3	4
60	9	51	15	..	15
16	3	13	3	..	3
51	8	42	14	..	14
<b>70</b>	<b>10</b>	<b>60</b>	<b>51</b>	<b>1</b>	<b>50</b>
18	2	16	12	1	11
27	1	27	28	..	28
7	1	6	7	..	7
18	6	12	4	..	4
<b>74</b>	<b>11</b>	<b>62</b>	<b>13</b>	<b>..</b>	<b>13</b>
6	1	5	1	..	1
2	..	2	1	—	1
19	5	14	1	..	1
27	2	24	8	..	8
5	1	4	..	—	..
15	2	13	2	..	2
<b>48</b>	<b>5</b>	<b>43</b>	<b>35</b>	<b>8</b>	<b>26</b>
41	4	37	34	8	25
7	1	7	1	—	1

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

June 2006

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	22,247	787	3,412	1,170	4
b.	NORTH-WEST ITALY	5,421	165	1,252	502	..
	Piedmont	1,877	139	279	93	..
	Valle d'Aosta	58	..	1	1	—
	Liguria	421	3	28	8	—
	Lombardy	3,065	24	943	400	..
c.	NORTH-EAST ITALY	5,269	40	870	279	4
	Trentino-Alto Adige	961	—	12	72	—
	Veneto	1,625	14	441	79	2
	Friuli-Venezia Giulia	922	..	82	27	..
	Emilia-Romagna	1,761	26	335	101	2
d.	CENTRAL ITALY	3,390	45	450	246	..
	Marche	762	..	129	19	—
	Tuscany	861	3	85	60	—
	Umbria	260	6	42	4	—
	Lazio	1,507	35	194	164	..
e.	SOUTHERN ITALY	2,879	457	547	97	..
	Abruzzo	478	34	45	15	—
	Molise	94	4	6	1	—
	Campania	810	158	214	34	—
	Puglia	653	45	109	26	..
	Basilicata	350	202	23	12	—
	Calabria	494	13	150	8	—
f.	ISLANDS	5,288	79	294	45	—
	Sicily	3,106	65	209	17	—
	Sardinia	2,182	14	85	28	—

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>896</b>	<b>1,030</b>	<b>6,270</b>	<b>2,209</b>	<b>396</b>	<b>5,748</b>	<b>328</b>	<b>139</b>
<b>88</b>	<b>69</b>	<b>846</b>	<b>612</b>	<b>235</b>	<b>1,591</b>	<b>61</b>	<b>38</b>
16	32	208	294	155	633	27	14
..	4	7	3	–	42	..	..
38	4	172	59	2	105	2	–
34	29	459	256	79	810	32	24
<b>368</b>	<b>255</b>	<b>1,079</b>	<b>549</b>	<b>62</b>	<b>1,721</b>	<b>43</b>	<b>12</b>
35	44	381	13	1	399	4	1
81	66	205	211	7	496	24	5
108	57	227	63	4	347	6	..
143	89	266	262	50	478	9	7
<b>75</b>	<b>183</b>	<b>778</b>	<b>405</b>	<b>6</b>	<b>1,097</b>	<b>104</b>	<b>23</b>
9	35	106	299	2	118	43	..
21	57	183	44	4	377	26	..
7	22	66	37	..	75	..	..
38	69	422	25	1	527	34	22
<b>59</b>	<b>139</b>	<b>299</b>	<b>262</b>	<b>28</b>	<b>886</b>	<b>104</b>	<b>55</b>
46	16	49	84	4	124	61	44
1	6	11	6	2	57	..	..
8	50	123	11	3	185	23	6
2	35	34	147	15	225	16	4
..	7	17	8	2	78	1	..
3	26	65	7	2	217	3	..
<b>305</b>	<b>383</b>	<b>3,267</b>	<b>380</b>	<b>65</b>	<b>453</b>	<b>16</b>	<b>11</b>
117	273	1,980	36	60	338	10	6
188	110	1,287	344	5	115	5	5

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2006

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,772	7	246	31	1
b.	NORTH-WEST ITALY	512	2	101	6	–
	Piedmont	311	1	37	5	–
	Valle d'Aosta	2	–	..	..	–
	Liguria	30	..	2	..	–
	Lombardy	169	..	62	1	–
c.	NORTH-EAST ITALY	511	..	61	24	1
	Trentino-Alto Adige	67	–	1	7	–
	Veneto	134	..	32	11	–
	Friuli-Venezia Giulia	205	–	6	1	–
	Emilia-Romagna	105	–	22	4	1
d.	CENTRAL ITALY	384	..	33	1	–
	Marche	68	–	8	1	–
	Tuscany	143	–	5	–	–
	Umbria	32	–	3	–	–
	Lazio	141	..	17	1	–
e.	SOUTHERN ITALY	158	4	36	..	–
	Abruzzo	60	–	3	–	–
	Molise	5	–	1	–	–
	Campania	26	..	17	–	–
	Puglia	40	..	5	..	–
	Basilicata	6	1	2	..	–
	Calabria	22	3	9	..	–
f.	ISLANDS	206	1	16	..	–
	Sicily	169	1	12	..	–
	Sardinia	37	–	4	..	–

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>72</b>	<b>102</b>	<b>471</b>	<b>186</b>	<b>188</b>	<b>272</b>	<b>196</b>	<b>46</b>
<b>10</b>	<b>2</b>	<b>60</b>	<b>77</b>	<b>167</b>	<b>61</b>	<b>27</b>	<b>16</b>
6	1	25	40	166	20	10	5
–	–	..	..	–	1	..	..
1	–	13	8	–	2	4	–
3	1	22	28	1	37	14	11
<b>40</b>	<b>14</b>	<b>223</b>	<b>36</b>	<b>15</b>	<b>82</b>	<b>16</b>	<b>5</b>
19	1	24	..	–	10	4	1
6	3	17	20	1	37	7	2
7	3	169	4	..	14	2	–
8	7	13	11	15	20	3	2
<b>8</b>	<b>14</b>	<b>103</b>	<b>37</b>	<b>1</b>	<b>71</b>	<b>117</b>	<b>..</b>
..	4	9	31	1	13	2	–
..	3	11	2	..	7	115	..
5	6	12	3	–	4	..	–
2	2	71	1	–	47	1	..
<b>6</b>	<b>5</b>	<b>6</b>	<b>32</b>	<b>1</b>	<b>37</b>	<b>31</b>	<b>23</b>
5	1	3	10	..	11	27	21
..	–	..	1	–	3	..	..
–	2	2	..	..	3	2	1
..	2	1	20	1	10	2	1
..	..	–	1	–	3	–	–
..	..	1	..	..	8	..	–
<b>9</b>	<b>68</b>	<b>79</b>	<b>4</b>	<b>3</b>	<b>22</b>	<b>4</b>	<b>2</b>
2	68	57	3	3	21	3	1
7	..	22	2	..	1	1	1





## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2006

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>1,577,111</b>	<b>1,309,641</b>	<b>267,470</b>
Italian government securities	592,927	548,564	44,363
<i>of which:</i> BOTs	204,750	196,772	7,978
CCTs	94,165	82,824	11,341
BTPs	240,815	218,739	22,076
Other debt securities	294,890	286,598	8,291
Equity securities	661,608	447,939	213,669
Other securities	27,769	26,622	1,147
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>3,940,541</b>	<b>3,686,337</b>	<b>254,204</b>
Futures	1,741,786	1,636,608	105,178
<i>of which:</i> on Italian government securities	63,913	62,883	1,030
on interest rates	636,501	636,501	–
on stock indices	305,286	212,421	92,866
Swaps and forward rate agreements	1,049,512	1,049,512	–
<i>of which:</i> interest rate swaps	941,272	941,272	–
currency swaps	8,186	8,186	–
forward rate agreements	95,346	95,346	–
Options on securities	125,351	94,647	30,704
<i>of which:</i> on Italian government securities	4,514	4,514	–
on debt securities	4,630	4,630	–
on equity securities	109,887	79,494	30,393
Options on futures or stock indices	462,773	347,630	115,144
<i>of which:</i> on futures on Italian government securities	1,986	1,986	–
on stock indices or futures on stock indices	398,108	284,392	113,716
Foreign currency options	115,550	115,547	4
Interest rate options	219,679	219,679	–
Other derivative instruments	225,890	222,715	3,175

## 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		
Apr. 2006	May 2006	June 2006	Apr. 2006	May 2006	June 2006
<b>380,996</b>	<b>495,756</b>	<b>432,889</b>	<b>79,049</b>	<b>101,347</b>	<b>87,075</b>
173,618	200,467	174,479	14,919	15,561	13,883
62,317	69,655	64,800	2,682	2,558	2,738
26,414	29,590	26,820	3,891	3,614	3,835
67,509	81,578	69,651	7,328	8,298	6,450
86,871	106,786	92,941	1,475	3,754	3,063
114,481	175,367	158,091	62,338	81,562	69,768
6,063	13,163	7,396	316	469	361
<b>1,020,518</b>	<b>1,250,048</b>	<b>1,415,771</b>	<b>67,301</b>	<b>97,165</b>	<b>89,737</b>
454,208	538,130	644,270	27,332	39,464	38,383
23,079	15,447	24,356	258	393	379
173,897	190,966	271,638	—	—	—
51,904	78,954	81,562	23,278	34,693	34,894
294,709	355,026	399,777	—	—	—
277,999	303,153	360,121	—	—	—
2,682	1,542	3,962	—	—	—
12,935	48,769	33,641	—	—	—
27,355	34,526	32,766	8,264	12,808	9,632
1,389	1,718	1,407	—	—	—
781	1,573	2,277	—	—	—
23,878	27,956	27,660	7,953	12,808	9,632
83,487	128,272	135,872	31,275	43,297	40,571
606	938	442	—	—	—
68,905	114,811	100,676	31,000	42,795	39,921
28,942	46,243	40,362	1	1	2
63,359	76,868	79,452	—	—	—
68,459	70,984	83,272	429	1,596	1,150



## 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

2nd quarter 2006	Total	Banks	SIMs	AMCs
Assets under management	544,275	159,576	23,398	361,301
Fund-raising	62,985	16,287	1,607	45,092
Redemptions	41,730	18,091	1,800	21,839
Net fund-raising	21,256	-1,804	-193	23,253

## 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

## 2nd quarter 2006

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>135,975</b>	<b>133,958</b>	<b>527,528</b>
	Italian government securities	30,171	29,661	129,723
	<i>of which:</i> BOTs	6,982	7,535	8,000
	CCTs	5,396	6,218	29,098
	BTPs	15,290	12,550	81,613
	Other debt securities	27,636	27,026	125,721
	<i>of which:</i> in non-euro-area currencies	1,908	2,297	8,481
	Equity securities	14,890	15,400	52,350
	<i>of which:</i> in non-euro-area currencies	1,796	1,841	5,397
	Units of collective investment undertakings	50,328	49,624	218,548
	Other securities and the like	12,950	12,247	1,186

**Note:**

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

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>42,986</b>	<b>42,018</b>	<b>154,724</b>	<b>9,607</b>	<b>10,250</b>	<b>22,500</b>	<b>83,382</b>	<b>81,690</b>	<b>350,304</b>
10,674	10,803	35,053	2,222	1,593	3,778	17,275	17,265	90,892
2,233	1,977	2,057	506	311	569	4,242	5,246	5,374
2,789	3,041	12,363	174	121	842	2,433	3,056	15,893
4,004	3,729	15,845	1,389	943	2,059	9,898	7,878	63,709
7,102	6,818	27,479	2,243	2,866	8,247	18,291	17,341	89,994
766	924	2,702	85	90	346	1,057	1,282	5,433
4,297	4,312	8,110	1,150	1,216	2,080	9,442	9,872	42,160
569	576	1,145	242	248	513	986	1,017	3,739
19,780	19,221	83,500	2,406	2,362	8,252	28,142	28,042	126,796
1,133	863	581	1,586	2,214	142	10,231	9,170	463

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
June 2006	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>14.46</b>	<b>7.87</b>	<b>74.97</b>	<b>2.70</b>
Italian government securities	100.00	36.86	3.27	58.21	1.66
<i>of which: BOTs</i>	<i>100.00</i>	<i>75.96</i>	<i>0.79</i>	<i>19.10</i>	<i>4.16</i>
CCTs	100.00	37.08	3.94	56.60	2.38
BTPs	100.00	22.98	3.30	72.92	0.80
Other debt securities	100.00	5.88	5.21	87.48	1.43
Equity securities	100.00	16.70	14.92	66.08	2.31
Units of collective investment undertakings	100.00	11.67	10.94	72.83	4.56
Other financial instruments	100.00	65.42	1.62	32.33	0.63

## Notes:

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



## Asset under management and net fund-raising

TDB40548

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2006

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
<b>TOTAL</b>	310,130	45,096	63,413	-18,317	137
Equity	67,044	7,059	12,866	-5,807	-
Balanced	30,041	2,670	4,082	-1,413	-
Bond	130,524	17,569	27,947	-10,377	135
Liquidity	65,066	13,955	16,635	-2,680	2
Flexible	17,294	3,751	1,864	1,887	-

## 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

2nd quarter 2006	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
<b>a. TOTAL</b>					
Purchases in the quarter	100,776	40,453	16,186	6,173	14,588
Sales in the quarter	120,755	41,281	13,724	5,997	16,338
End-quarter stocks	282,573	97,055	21,568	31,820	32,068
<b>b. EQUITY</b>					
Purchases in the quarter	21,493	476	314	60	66
Sales in the quarter	26,695	764	305	178	114
End-quarter stocks	62,462	863	304	217	221
<b>c. BALANCED</b>					
Purchases in the quarter	10,640	2,058	499	167	1,218
Sales in the quarter	16,777	1,620	454	153	900
End-quarter stocks	28,227	6,628	683	1,622	3,708
<b>d. BOND</b>					
Purchases in the quarter	38,613	17,264	2,709	2,564	9,891
Sales in the quarter	47,821	18,840	3,289	2,761	10,152
End-quarter stocks	123,246	42,953	2,776	12,590	21,256
<b>e. LIQUIDITY</b>					
Purchases in the quarter	21,630	18,505	11,937	2,913	2,578
Sales in the quarter	22,205	18,698	9,203	2,813	4,518
End-quarter stocks	52,211	40,819	16,282	16,059	4,372
<b>f. FLEXIBLE</b>					
Purchases in the quarter	8,290	2,097	699	459	823
Sales in the quarter	7,218	1,342	459	92	652
End-quarter stocks	16,275	5,700	1,499	1,311	2,483

#### 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		

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

		SIMs		
		Apr. 2006	May 2006	June 2006
<b>a.</b>	<b>TOTAL</b>	<b>3,615</b>	<b>4,081</b>	<b>2,488</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	25	30	26
	Options bought	—	—	—
	Options sold	—	—	—
	Interest rate swaps	—	—	—
	Forward rate agreements	—	—	—
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	243	375	28
	Options bought	1,600	1,831	1,253
	Options sold	1,585	1,842	1,179
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	—	—	—
	Options sold	—	—	—
	Currency swaps	—	—	—
	Domestic currency swaps	—	—	—
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>161</b>	<b>2</b>	<b>2</b>

## Notes:

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

## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

Apr. 2006	May 2006	June 2006	Apr. 2006	May 2006	June 2006
7,510,866	7,645,534	7,498,929	85,086	91,537	91,252
274,501	304,386	307,617	21,838	21,682	16,498
822,166	836,008	865,759	6,160	6,451	4,302
852,409	870,185	881,196	5,051	5,748	4,558
4,628,113	4,660,568	4,524,529	45,464	49,792	56,680
277,218	288,351	247,703	586	941	2,303
10,212	16,634	10,910	–	–	–
166,252	167,841	158,268	2,400	2,744	2,849
215,968	215,452	207,437	1,482	1,883	1,732
90,594	99,917	106,586	315	485	524
101,273	109,462	111,896	312	456	552
50,711	50,208	51,652	1,437	1,318	1,225
5,083	5,425	5,156	–	–	–
16,366	21,096	20,221	40	38	27

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2006

2nd quarter 2006		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	<b>TOTAL</b>	<b>95,674</b>	<b>11,430</b>	<b>80,516</b>	<b>75</b>	<b>3,653</b>	<b>75</b>
	Italian government securities	4,255	3,724	531	–	..	2
	<i>of which:</i> BOTs	2	–	2	–	..	–
	CCTs	566	422	144	–	..	1
	BTPs	2,986	2,666	320	–	..	2
	Other debt securities	17,662	6,592	10,631	25	413	37
	Equity securities	1,057	832	153	49	22	30
	Other securities	72,700	281	69,201	–	3,217	6

## Notes:

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

## **Information on customers**





TDB30100

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

	Total		Banks		Financial intermediaries	
	March 2006	June 2006	March 2006	June 2006	March 2006	June 2006
<b>a. NUMBER OF BORROWERS</b>	<b>3,467,564</b>	<b>3,581,507</b>	<b>3,081,260</b>	<b>3,175,725</b>	<b>593,450</b>	<b>614,509</b>
<i>of which: joint</i>	992,110	1,038,240	870,764	905,417	128,439	140,706
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,724,545	1,766,494	1,590,343	1,627,631	134,202	138,863
<i>used margin</i>	1,182,314	1,223,293	1,065,867	1,100,696	116,447	122,597
<i>overshoot</i>	27,376	31,420	25,422	29,348	1,953	2,072
<i>unused margin</i>	569,607	574,621	549,899	556,283	19,708	18,338
<i>of which: matched loans</i>						
<i>facilities granted</i>	306,325	311,823	278,248	284,307	28,077	27,516
<i>used margin</i>	148,870	156,183	132,661	139,206	16,209	16,977
<i>term loans</i>						
<i>facilities granted</i>	1,108,399	1,139,201	1,003,927	1,029,377	104,472	109,824
<i>used margin</i>	904,560	933,956	806,057	829,952	98,504	104,004
<i>revocable loans</i>						
<i>facilities granted</i>	309,821	315,470	308,168	313,947	1,652	1,523
<i>used margin</i>	128,884	133,154	127,149	131,539	1,735	1,615
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	164,704	172,245	163,004	170,473	1,700	1,772
<i>used margin</i>	122,243	125,649	120,700	124,149	1,543	1,501
<b>d. BAD DEBTS</b>	<b>90,939</b>	<b>92,668</b>	<b>47,905</b>	<b>46,918</b>	<b>43,034</b>	<b>45,750</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>1,799,787</b>	<b>1,830,257</b>	<b>1,631,146</b>	<b>1,649,016</b>	<b>222,612</b>	<b>235,754</b>
<i>of which: joint</i>	588,301	595,767	549,619	554,575	50,781	53,212
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>471,354</b>	<b>485,887</b>	<b>407,371</b>	<b>418,139</b>	<b>63,983</b>	<b>67,748</b>

**Notes:**

The data include transactions with non-resident customers.

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

TDC30020			Banks				
Source: Central Credit Register Stocks in millions of euros							
June 2006		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	1,582,797	856,051	1,071,478	437,406	16,123	426,951
	General government	88,387	25,198	57,067	8,496	346	873
	Financial companies	221,096	165,502	143,744	105,030	2,365	7,826
	Non-financial companies	1,012,802	612,619	633,643	292,584	11,561	223,865
	of which: industry	388,352	270,741	214,283	116,363	5,548	47,057
	building	119,528	62,005	83,141	34,142	527	43,495
	services	490,119	271,915	325,110	137,631	5,409	127,672
	Producer households	57,197	22,206	47,874	13,344	378	30,513
	Consumer households and nec	200,362	29,418	186,972	17,581	1,461	162,288
b.	NORTH-WEST ITALY	657,948	374,770	428,046	185,174	6,443	155,007
	General government	16,074	6,456	10,871	2,532	85	195
	Financial companies	138,555	105,356	83,233	58,947	1,503	5,258
	Non-financial companies	413,010	245,315	251,947	113,519	4,126	81,288
	of which: industry	160,617	109,118	89,103	46,037	2,021	19,512
	building	37,007	18,244	26,303	10,125	144	13,547
	services	212,493	116,408	134,310	56,437	1,946	47,137
	Producer households	16,840	6,359	14,074	3,762	95	9,098
	Consumer households and nec	72,275	10,678	67,246	6,308	628	58,650
c.	NORTH-EAST ITALY	391,052	225,227	261,452	113,674	4,581	107,807
	General government	9,708	4,049	5,354	538	–	100
	Financial companies	34,027	21,295	22,520	16,178	228	870
	Non-financial companies	278,512	182,469	172,116	86,421	3,619	59,283
	of which: industry	119,057	87,251	65,307	36,851	2,042	13,355
	building	34,878	20,517	22,779	10,818	227	11,167
	services	119,020	71,294	80,300	37,112	1,308	33,042
	Producer households	17,783	7,563	14,716	4,654	201	8,911
	Consumer households and nec	50,332	9,632	46,163	5,761	530	38,249
d.	CENTRAL ITALY	365,689	176,661	255,372	95,382	3,398	99,888
	General government	50,217	8,709	32,793	3,162	260	506
	Financial companies	44,010	36,084	34,470	27,643	633	1,427
	Non-financial companies	213,260	121,746	134,285	58,336	2,242	52,443
	of which: industry	73,305	51,615	36,486	21,468	1,146	6,992
	building	29,685	14,321	21,075	8,116	63	11,509
	services	106,773	54,380	73,862	27,868	1,017	32,209
	Producer households	11,395	3,875	9,851	2,411	63	6,677
	Consumer households and nec	46,442	6,166	43,651	3,784	198	38,585

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

TDC30020			Banks			
	of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
<b>e. SOUTHERN ITALY</b>	<b>118,354</b>	<b>56,522</b>	<b>87,706</b>	<b>29,839</b>	<b>1,246</b>	<b>43,675</b>
General government	8,565	3,191	5,595	785	–	39
Financial companies	3,218	1,836	2,468	1,553	..	216
Non-financial companies	77,059	46,379	52,458	24,531	1,133	20,676
<i>of which: industry</i>	<i>27,071</i>	<i>17,673</i>	<i>17,601</i>	<i>9,220</i>	<i>223</i>	<i>5,042</i>
building	<i>12,812</i>	<i>6,712</i>	<i>8,958</i>	<i>3,718</i>	<i>89</i>	<i>4,853</i>
services	<i>35,543</i>	<i>21,103</i>	<i>24,578</i>	<i>11,031</i>	<i>820</i>	<i>10,105</i>
Producer households	7,432	3,001	6,129	1,734	16	3,917
Consumer households and nec	21,562	1,968	20,618	1,167	95	18,516
<b>f. ISLANDS</b>	<b>49,755</b>	<b>22,870</b>	<b>38,903</b>	<b>13,338</b>	<b>455</b>	<b>20,574</b>
General government	3,823	2,793	2,454	1,479	–	33
Financial companies	1,286	931	1,052	709	..	56
Non-financial companies	30,960	16,710	22,836	9,776	441	10,174
<i>of which: industry</i>	<i>8,303</i>	<i>5,085</i>	<i>5,787</i>	<i>2,786</i>	<i>115</i>	<i>2,155</i>
building	<i>5,146</i>	<i>2,211</i>	<i>4,026</i>	<i>1,366</i>	<i>5</i>	<i>2,420</i>
services	<i>16,291</i>	<i>8,729</i>	<i>12,060</i>	<i>5,184</i>	<i>319</i>	<i>5,179</i>
Producer households	3,746	1,409	3,104	784	3	1,910
Consumer households and nec	9,750	974	9,294	560	11	8,288

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

## June 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	1,153,644	721,983	228,384	129,522	95,483	35,104	28,253	5,783
Facilities granted	111,390	119,698	78,297	89,961	146,717	121,237	279,807	767,218
Used margin	104,006	108,166	60,527	65,092	102,867	82,897	182,343	477,047
<i>of which: backed by real security</i>	<i>89,760</i>	<i>87,370</i>	<i>33,410</i>	<i>28,284</i>	<i>41,113</i>	<i>30,452</i>	<i>58,676</i>	<i>81,287</i>
Unused margin	8,380	12,824	19,218	26,566	46,335	40,374	101,366	300,799
Overshoot	996	1,292	1,448	1,698	2,486	2,034	3,902	10,627

Note:

## Distribution by total credit used

TDB30125

Banks

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

## June 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	971,926	633,715	180,526	92,914	63,108	21,874	16,046	2,987
Facilities granted	105,038	122,050	84,550	94,036	141,669	113,193	240,745	607,034
Used margin	94,216	104,986	62,027	64,682	96,891	75,538	157,010	405,356
<i>of which: backed by real security</i>	<i>79,541</i>	<i>81,711</i>	<i>33,815</i>	<i>29,843</i>	<i>42,448</i>	<i>30,722</i>	<i>56,523</i>	<i>68,719</i>
Unused margin	12,011	18,769	24,345	31,371	47,751	39,936	88,144	213,018
Overshoot	1,189	1,706	1,822	2,017	2,973	2,281	4,410	11,340

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									
June 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
<b>a. SHORT-TERM LOANS: in euros</b>									
Facilities granted		14,366	22,944	35,625	48,343	80,786	68,104	160,390	408,661
Used margin		7,009	11,553	18,096	24,964	41,484	34,682	76,747	206,523
of which: backed by real security		679	1,338	2,256	3,174	5,527	4,337	7,342	9,925
Overshoot		720	887	1,113	1,332	1,940	1,395	2,766	7,608
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>									
Facilities granted		111	242	403	626	1,179	1,114	2,913	7,189
Used margin		108	238	387	590	1,089	1,012	2,605	5,582
of which: backed by real security		16	40	69	112	176	154	311	196
Overshoot		9	21	25	33	56	44	134	846
<b>c. MEDIUM AND LONG-TERM LOANS: in euros</b>									
Facilities granted		85,242	88,457	38,242	34,221	51,271	40,210	87,600	293,640
Used margin		84,948	87,904	37,442	32,842	47,797	36,503	77,807	220,189
of which: backed by real security		77,969	79,161	30,034	24,675	34,997	25,625	49,906	64,095
Overshoot		276	474	304	309	403	319	650	1,649
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>									
Facilities granted		239	199	122	170	245	227	489	3,181
Used margin		238	200	123	172	246	226	459	2,740
of which: backed by real security		214	151	43	30	55	75	193	1,203
Overshoot		1	4	3	5	4	5	4	90

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

## June 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
<b>a. TOTAL</b>								
Number of borrowers	1,034,302	673,229	217,439	120,399	86,987	31,748	25,496	5,203
Facilities granted	99,958	111,843	74,393	83,360	133,481	109,655	251,392	712,671
Used margin	92,303	99,895	56,049	58,568	90,617	72,423	157,620	435,034
<b>b. PIEDMONT</b>								
Number of borrowers	88,077	49,795	15,988	8,600	6,095	2,244	1,816	355
Facilities granted	8,467	8,244	5,462	5,946	9,368	7,704	17,926	52,005
Used margin	7,824	7,197	3,962	4,012	5,953	4,879	10,718	31,588
<b>c. VALLE D'AOSTA</b>								
Number of borrowers	2,083	1,462	493	242	132	40	29	9
Facilities granted	200	247	167	165	200	145	288	1,109
Used margin	178	216	122	108	131	93	180	838
<b>d. LIGURIA</b>								
Number of borrowers	27,115	17,560	5,258	2,369	1,578	565	460	86
Facilities granted	2,617	2,913	1,779	1,624	2,403	1,930	4,792	7,113
Used margin	2,443	2,658	1,406	1,165	1,650	1,268	2,903	4,295
<b>e. LOMBARDY</b>								
Number of borrowers	245,570	164,102	49,295	29,147	21,883	8,435	7,295	1,788
Facilities granted	23,879	27,018	16,906	20,197	33,799	29,248	73,178	289,227
Used margin	22,171	24,340	12,384	13,611	22,056	18,551	44,343	171,775
<b>f. TRENTINO-ALTO ADIGE</b>								
Number of borrowers	23,230	21,284	9,618	5,292	3,708	1,267	840	123
Facilities granted	2,250	3,647	3,270	3,652	5,656	4,337	7,842	8,313
Used margin	1,861	2,997	2,528	2,773	4,197	3,188	5,202	4,665
<b>g. VENETO</b>								
Number of borrowers	101,660	70,621	25,269	15,254	11,400	4,166	3,292	562
Facilities granted	9,877	11,702	8,701	10,605	17,483	14,395	32,011	46,017
Used margin	9,055	10,327	6,457	7,400	11,747	9,441	19,804	25,952
<b>h. FRIULI-VENEZIA GIULIA</b>								
Number of borrowers	25,675	13,736	4,898	2,852	2,154	764	626	91
Facilities granted	2,471	2,265	1,681	1,973	3,343	2,645	6,067	7,537
Used margin	2,293	1,984	1,254	1,384	2,226	1,700	3,594	4,222
<b>i. EMILIA-ROMAGNA</b>								
Number of borrowers	100,069	72,923	25,001	14,517	11,056	4,119	3,260	672
Facilities granted	9,724	12,128	8,583	10,045	17,000	14,272	32,460	67,214
Used margin	8,736	10,625	6,125	6,624	10,831	8,939	19,248	41,749
<b>l. MARCHE</b>								
Number of borrowers	32,683	21,416	8,050	4,609	3,068	1,106	790	108
Facilities granted	3,168	3,567	2,784	3,193	4,700	3,793	7,631	10,170
Used margin	2,875	3,120	2,062	2,248	3,232	2,462	4,871	6,571



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

TDB30145		Banks						
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000 more than
m.	<b>TUSCANY</b>							
	Number of borrowers	73,872	55,080	18,145	10,099	7,157	2,434	300
	Facilities granted	7,175	9,241	6,235	6,997	10,950	8,417	35,254
	Used margin	6,592	8,326	4,888	5,195	7,872	5,771	24,246
n.	<b>UMBRIA</b>							
	Number of borrowers	15,512	8,728	3,444	1,839	1,312	484	59
	Facilities granted	1,486	1,472	1,189	1,276	1,987	1,675	3,209
	Used margin	1,381	1,313	958	973	1,460	1,149	2,020
o.	<b>LAZIO</b>							
	Number of borrowers	96,884	69,806	18,276	7,741	5,328	1,954	534
	Facilities granted	9,369	11,694	6,121	5,320	8,121	6,733	141,657
	Used margin	8,964	10,914	4,986	3,994	5,955	4,815	87,420
p.	<b>ABRUZZO</b>							
	Number of borrowers	18,814	9,824	3,358	1,987	1,428	517	75
	Facilities granted	1,799	1,638	1,157	1,379	2,186	1,776	4,938
	Used margin	1,657	1,432	857	977	1,509	1,202	3,015
q.	<b>MOLISE</b>							
	Number of borrowers	2,786	1,464	575	310	218	88	8
	Facilities granted	265	247	196	214	331	291	802
	Used margin	242	210	145	162	224	226	469
r.	<b>CAMPANIA</b>							
	Number of borrowers	51,086	30,797	9,121	4,625	3,177	1,175	149
	Facilities granted	4,913	5,119	3,106	3,182	4,858	4,062	15,042
	Used margin	4,579	4,649	2,439	2,344	3,461	2,901	10,737
s.	<b>PUGLIA</b>							
	Number of borrowers	44,475	22,055	6,676	3,600	2,453	830	90
	Facilities granted	4,253	3,634	2,279	2,511	3,738	2,854	6,317
	Used margin	3,986	3,279	1,743	1,792	2,598	1,970	3,988
t.	<b>BASILICATA</b>							
	Number of borrowers	4,114	2,214	868	481	382	113	15
	Facilities granted	388	370	302	336	591	386	1,091
	Used margin	354	324	223	243	406	255	835
u.	<b>CALABRIA</b>							
	Number of borrowers	13,886	7,803	2,651	1,435	901	280	27
	Facilities granted	1,320	1,308	905	985	1,338	970	3,012
	Used margin	1,209	1,156	703	740	1,018	705	1,297
v.	<b>SICILY</b>							
	Number of borrowers	47,621	23,651	7,536	3,818	2,572	849	97
	Facilities granted	4,518	3,920	2,572	2,655	3,942	2,912	8,276
	Used margin	4,187	3,486	1,994	1,935	2,920	2,071	6,293
z.	<b>SARDINIA</b>							
	Number of borrowers	19,090	8,908	2,919	1,582	985	318	55
	Facilities granted	1,819	1,470	996	1,105	1,487	1,111	4,368
	Used margin	1,716	1,341	811	889	1,170	837	3,059

Note:

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

June 2006

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,957,515</b>	<b>1,373,574</b>	<b>35,481</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>91,486</b>	<b>60,109</b>	<b>941</b>
	Central government	36,095	24,758	241
	Local government	55,229	35,343	698
	Social security funds	163	9	2
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>342,646</b>	<b>233,861</b>	<b>8,581</b>
	Monetary financial institutions	118,026	86,690	2,606
	Other financial intermediaries	183,977	124,622	4,420
	Financial auxiliaries	38,349	20,861	887
	Insurance companies and pension funds	2,294	1,687	669
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>1,117,716</b>	<b>724,151</b>	<b>19,250</b>
	Public companies	22,324	9,773	317
	Private companies	983,917	631,669	16,765
	Associations of non-financial companies	2,781	1,875	67
	Craft non-financial quasi-companies	38,968	27,847	689
	Other non-financial quasi-companies	69,727	52,986	1,412
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>273,867</b>	<b>252,201</b>	<b>3,680</b>
	Producer households	62,612	52,269	1,470
	Consumer households	211,256	199,932	2,210
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>9,095</b>	<b>6,717</b>	<b>189</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>119,014</b>	<b>93,784</b>	<b>2,775</b>
	General government	1,645	643	18
	Monetary financial institutions	73,820	64,321	1,510
	Other financial institutions	20,407	14,120	905
	Non-financial companies	21,483	13,774	305
	Households	1,015	890	35
	Non-profit institutions serving households	11	9	..
	International organizations and other institutions	633	28	1
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>167</b>	<b>104</b>	<b>2</b>

## Notes:

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

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,818,345</b>	<b>1,250,184</b>	<b>32,916</b>	<b>139,170</b>	<b>123,390</b>	<b>2,564</b>
<b>88,387</b>	<b>57,067</b>	<b>797</b>	<b>3,099</b>	<b>3,042</b>	<b>144</b>
35,910	24,518	182	185	239	59
52,316	32,541	613	2,913	2,802	85
162	7	2	1	1	–
<b>338,816</b>	<b>230,028</b>	<b>8,329</b>	<b>3,830</b>	<b>3,832</b>	<b>252</b>
117,720	86,285	2,502	307	405	104
182,604	123,335	4,275	1,372	1,287	145
36,226	18,749	883	2,123	2,113	4
2,266	1,659	668	28	28	..
<b>1,012,802</b>	<b>633,643</b>	<b>17,666</b>	<b>104,914</b>	<b>90,508</b>	<b>1,585</b>
21,615	9,169	313	709	604	3
892,054	553,000	15,297	91,862	78,669	1,469
2,284	1,475	66	497	400	..
34,155	23,342	658	4,812	4,505	31
62,693	46,657	1,331	7,034	6,329	81
<b>248,673</b>	<b>228,368</b>	<b>3,524</b>	<b>25,195</b>	<b>23,833</b>	<b>156</b>
57,197	47,874	1,395	5,415	4,395	75
191,476	180,495	2,129	19,780	19,438	81
<b>8,723</b>	<b>6,377</b>	<b>172</b>	<b>372</b>	<b>340</b>	<b>17</b>
<b>117,641</b>	<b>92,222</b>	<b>2,369</b>	<b>1,373</b>	<b>1,563</b>	<b>405</b>
1,630	629	18	15	15	..
73,819	63,932	1,121	1	389	389
20,302	14,019	903	105	101	2
20,382	12,838	292	1,101	936	13
872	775	34	144	115	1
11	9	..	–	–	–
625	20	1	8	8	..
<b>163</b>	<b>101</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>..</b>

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

June 2006

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,180,328</b>	<b>776,420</b>	<b>20,720</b>
	Agricultural, forestry and fishery products	29,907	24,629	792
	Fuel and power products	53,982	26,849	544
	Ores and metals	19,108	10,845	194
	Non-metallic minerals and products	28,183	16,427	390
	Chemical products	21,386	11,352	262
	Metal products, except transport equipment	47,159	29,140	681
	Agricultural and industrial machinery	45,260	25,496	542
	Office and data processing machines, etc.	7,441	4,257	107
	Electrical goods	28,113	15,856	474
	Transport equipment	20,849	11,756	391
	Food and tobacco products	42,552	26,496	817
	Textiles, clothing and footwear	46,422	26,781	886
	Paper and paper products	24,912	16,674	358
	Rubber and plastic products	19,111	11,811	267
	Other manufactured products	31,633	20,474	597
	Building and construction	136,886	97,719	3,271
	Wholesale and retail trade services, recovery and repair services	194,117	119,490	3,433
	Lodging and catering services	31,189	26,983	555
	Inland transport services	22,015	16,611	341
	Maritime and air transport services	10,000	7,356	241
	Auxiliary transport services	16,321	10,999	193
	Communication services	27,768	17,037	64
	Other market services	276,014	201,381	5,322

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,069,999</b>	<b>681,517</b>	<b>19,061</b>	<b>110,329</b>	<b>94,903</b>	<b>1,659</b>
29,118	23,954	776	789	675	16
52,684	25,769	537	1,298	1,080	6
17,372	9,530	182	1,736	1,315	11
26,200	14,658	366	1,983	1,769	24
19,895	10,113	241	1,492	1,239	20
40,899	23,677	624	6,260	5,463	57
39,712	20,638	504	5,548	4,859	38
6,480	3,480	92	961	777	15
24,359	13,173	421	3,754	2,683	53
17,257	8,936	364	3,592	2,820	27
40,157	24,523	780	2,395	1,973	36
43,457	24,155	831	2,965	2,626	56
22,015	14,036	334	2,897	2,638	24
16,861	9,852	244	2,249	1,960	23
29,391	18,499	574	2,242	1,975	23
126,955	88,966	2,723	9,931	8,753	547
174,843	104,380	3,245	19,273	15,110	188
29,074	25,007	533	2,115	1,976	22
17,874	12,673	302	4,141	3,938	40
9,165	6,653	235	835	703	6
13,755	8,561	185	2,566	2,439	8
27,043	16,391	61	725	646	2
245,433	173,896	4,906	30,581	27,485	416

## 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								
June 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
<b>a. TOTAL</b>								
Number of borrowers	1,034,302	673,229	217,439	120,399	86,987	31,748	25,496	5,203
Facilities granted	99,958	111,843	74,393	83,360	133,481	109,655	251,392	712,671
Used margin	92,303	99,895	56,049	58,568	90,617	72,423	157,620	435,034
<b>b. GENERAL GOVERNMENT</b>								
Number of borrowers	533	1,080	1,206	1,116	1,005	454	534	310
Facilities granted	52	197	430	789	1,567	1,606	6,348	77,395
Used margin	36	123	241	436	908	995	3,371	50,898
<b>c. FINANCIAL COMPANIES</b>								
Number of borrowers	863	812	589	401	463	231	444	409
Facilities granted	83	142	200	271	741	795	5,072	213,784
Used margin	55	226	138	187	551	520	2,942	138,401
<b>d. NON-FINANCIAL COMPANIES</b>								
Number of borrowers	121,498	128,182	118,499	92,822	76,082	29,447	23,840	4,430
Facilities granted	11,608	22,929	41,787	64,945	117,691	101,890	234,063	416,778
Used margin	7,797	15,850	28,230	43,927	78,568	66,739	146,910	242,722
<i>of which: industry</i>								
Number of borrowers	30,535	33,357	33,270	28,108	24,018	10,246	9,565	1,986
Facilities granted	2,917	6,009	11,836	19,838	37,479	35,778	95,799	178,480
Used margin	1,774	3,778	7,141	11,841	21,896	20,435	53,808	93,050
<i>of which: building</i>								
Number of borrowers	16,465	19,399	20,570	17,221	14,122	4,913	3,244	377
Facilities granted	1,580	3,491	7,241	12,032	21,699	16,847	30,299	26,196
Used margin	1,010	2,394	5,018	8,541	15,467	12,058	20,887	17,282
<i>of which: services</i>								
Number of borrowers	71,970	72,579	62,064	45,508	36,301	13,548	10,528	2,023
Facilities granted	6,869	12,923	21,795	31,695	55,990	46,709	103,458	209,953
Used margin	4,829	9,270	15,352	22,421	39,204	32,280	68,941	131,054
<b>e. PRODUCER HOUSEHOLDS</b>								
Number of borrowers	107,048	83,961	33,703	12,770	4,915	753	193	3
Facilities granted	10,292	14,392	11,421	8,644	7,054	2,489	1,548	99
Used margin	8,910	12,517	9,286	6,885	5,645	2,006	1,270	71
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Number of borrowers	796,370	453,997	62,159	12,980	4,456	853	477	50
Facilities granted	77,160	73,308	20,131	8,512	6,341	2,842	4,282	4,221
Used margin	74,844	70,399	17,803	6,982	4,874	2,135	3,076	2,943

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
June 2006	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	16	826	113,845	33,158	16,014	62,062	99,817	392,984
Bad debts	14	545	28,756	9,935	5,471	12,357	6,129	9,922
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	–	305	29,464	9,193	3,336	16,642	20,483	85,213
Bad debts	–	139	7,256	2,920	865	3,383	1,071	2,327
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	–	139	21,083	6,994	2,547	11,167	14,667	54,424
Bad debts	–	47	5,248	2,174	745	2,195	891	1,450
<b>d. CENTRAL ITALY</b>								
Number of borrowers	3	222	30,611	8,496	4,598	17,006	21,528	92,935
Bad debts	..	250	9,203	2,533	2,231	4,203	1,418	2,562
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	13	91	20,713	6,037	3,346	10,421	25,844	102,670
Bad debts	14	48	4,659	1,729	996	1,617	1,563	2,055
<b>f. ISLANDS</b>								
Number of borrowers	–	69	11,974	2,438	2,187	6,826	17,295	57,742
Bad debts	–	61	2,391	579	634	960	1,186	1,528

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2006

	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>213,662</b>	<b>34,885</b>
Agricultural, forestry and fishery products	12,653	2,069
Fuel and power products	372	48
Ores and metals	669	222
Non-metallic minerals and products	3,111	574
Chemical products	1,202	390
Metal products, except transport equipment	6,072	1,235
Agricultural and industrial machinery	3,202	1,014
Office and data processing machines, etc.	1,443	194
Electrical goods	3,597	818
Transport equipment	1,589	411
Food and tobacco products	6,974	1,853
Textiles, clothing and footwear	11,831	2,084
Paper and paper products	2,859	542
Rubber and plastic products	1,723	437
Other manufactured products	7,869	1,189
Building and construction	31,398	6,567
Wholesale and retail trade services, recovery and repair services	64,676	7,063
Lodging and catering services	14,525	1,176
Inland transport services	7,100	574
Maritime and air transport services	166	280
Auxiliary transport services	2,196	548
Communication services	561	60
Other market services	27,874	5,539

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

June 2006

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>92,766</b>	<b>47,013</b>	<b>45,753</b>
<b>b. GENERAL GOVERNMENT</b>	<b>19</b>	<b>14</b>	<b>5</b>
Central government	1	..	1
Local government	18	14	4
Social security funds	–	–	–
<b>c. FINANCIAL COMPANIES</b>	<b>1,529</b>	<b>545</b>	<b>984</b>
Monetary financial institutions	1	1	..
Other financial intermediaries	1,366	508	858
Financial auxiliaries	156	33	123
Insurance companies and pension funds	6	4	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>59,442</b>	<b>28,756</b>	<b>30,686</b>
Public companies	146	90	56
Private companies	48,902	23,651	25,251
Associations of non-financial companies	222	78	144
Craft non-financial quasi-companies	2,367	1,375	992
Other non-financial quasi-companies	7,805	3,562	4,243
<b>e. HOUSEHOLDS</b>	<b>29,226</b>	<b>15,907</b>	<b>13,319</b>
Producer households	12,193	6,129	6,064
Consumer households	17,034	9,778	7,256
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>223</b>	<b>141</b>	<b>82</b>
<b>g. REST OF THE WORLD</b>	<b>1,255</b>	<b>1,071</b>	<b>184</b>
General government	1	1	–
Monetary financial institutions	169	108	61
Other financial institution	426	420	6
Non-financial companies	623	518	105
Households	36	24	11
Non-profit institutions serving households	–	–	–
International organizations and other institutions	..	..	–
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>5</b>	<b>3</b>	<b>3</b>

## Notes:

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

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 2nd quarter 2006

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>47,230</b>	<b>1,401</b>	<b>31,330</b>	<b>1,070</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>11,467</b>	<b>436</b>	<b>7,411</b>	<b>232</b>
	Piedmont	3,720	81	1,797	77
	Valle d'Aosta	83	1	62	1
	Liguria	1,236	28	1,133	26
	Lombardy	6,428	325	4,419	128
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>7,766</b>	<b>303</b>	<b>5,054</b>	<b>199</b>
	Trentino-Alto Adige	516	40	331	16
	Veneto	3,126	113	1,970	74
	Friuli-Venezia Giulia	923	32	605	21
	Emilia-Romagna	3,201	117	2,148	88
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>10,938</b>	<b>332</b>	<b>6,677</b>	<b>267</b>
	Marche	1,217	58	727	20
	Tuscany	3,189	100	2,334	50
	Umbria	847	20	327	9
	Lazio	5,685	154	3,289	188
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>10,405</b>	<b>210</b>	<b>7,512</b>	<b>261</b>
	Abruzzo	1,022	29	1,502	36
	Molise	218	5	146	8
	Campania	4,557	92	2,709	113
	Puglia	2,513	43	1,793	64
	Basilicata	260	7	232	6
	Calabria	1,835	34	1,130	35
<b>f.</b>	<b>ISLANDS</b>	<b>6,654</b>	<b>120</b>	<b>4,676</b>	<b>110</b>
	Sicily	5,435	90	4,070	87
	Sardinia	1,219	29	606	23

## 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

## 2nd quarter 2006

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>47,230</b>	<b>1,401</b>	<b>31,330</b>	<b>1,070</b>
General government	1	..	1	..
Financial companies	40	9	39	6
Non-financial companies	5,683	745	4,305	399
<i>of which: industry</i>	<i>1,506</i>	<i>185</i>	<i>1,129</i>	<i>103</i>
building	726	125	568	80
services	3,334	406	2,504	202
Producer households	5,710	169	4,461	183
Consumer households and nec	35,329	470	22,141	469

## 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								
June 2006	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	14	848	37,475	13,633	6,983	15,642	6,622	10,397
of which: backed by real security	10	80	7,800	2,575	1,809	3,093	1,561	2,940
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	–	273	9,808	4,191	1,067	4,439	1,112	2,380
of which: backed by real security	–	25	1,935	694	279	929	299	853
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	–	95	7,124	3,241	921	2,782	949	1,494
of which: backed by real security	–	6	1,395	502	222	623	252	433
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	..	323	11,649	3,341	2,813	5,223	1,538	2,697
of which: backed by real security	–	45	2,342	629	715	933	424	840
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	14	85	5,609	2,109	1,204	1,932	1,658	2,143
of which: backed by real security	10	4	1,492	586	349	446	395	536
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	–	71	3,285	751	978	1,267	1,365	1,683
of which: backed by real security	–	1	636	164	243	162	190	278

Notes:

## Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
June 2006	Bad debts (gross of writeoffs)	of which: backed by real security
<b>a. TOTAL</b>	<b>44,097</b>	<b>9,360</b>
Agricultural, forestry and fishery products	2,328	687
Fuel and power products	56	19
Ores and metals	285	50
Non-metallic minerals and products	735	185
Chemical products	563	103
Metal products, except transport equipment	1,739	320
Agricultural and industrial machinery	1,459	265
Office and data processing machines, etc.	282	32
Electrical goods	1,101	142
Transport equipment	543	119
Food and tobacco products	2,470	548
Textiles, clothing and footwear	2,844	506
Paper and paper products	679	117
Rubber and plastic products	563	110
Other manufactured products	1,478	298
Building and construction	8,213	2,078
Wholesale and retail trade services, recovery and repair services	8,974	1,402
Lodging and catering services	1,293	445
Inland transport services	676	137
Maritime and air transport services	410	55
Auxiliary transport services	670	117
Communication services	69	7
Other market services	6,667	1,619

Notes:

## Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2006

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>124,149</b>	<b>79,953</b>	<b>44,195</b>
<i>of which: in non-euro-area currencies</i>	<i>17,775</i>	<i>10,474</i>	<i>7,300</i>
General government	1,316	533	783
Financial companies	13,779	6,522	7,257
Non-financial companies	92,113	67,373	24,740
<i>of which: industry</i>	<i>37,099</i>	<i>28,904</i>	<i>8,195</i>
building	14,940	12,876	2,065
services	39,468	25,230	14,238
Producer households	1,391	937	453
Consumer households and nec	3,390	2,072	1,319
Rest of the world	12,159	2,515	9,644

## 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

June 2006		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>112,061</b>	<b>77,489</b>	<b>34,572</b>
b.	<b>NORTH-WEST ITALY</b>	<b>46,982</b>	<b>35,370</b>	<b>11,612</b>
	Piedmont	6,526	4,911	1,615
	Valle d'Aosta	201	131	70
	Liguria	2,586	2,409	177
	Lombardy	37,669	27,920	9,749
c.	<b>NORTH-EAST ITALY</b>	<b>26,997</b>	<b>20,054</b>	<b>6,942</b>
	Trentino-Alto Adige	3,427	2,683	744
	Veneto	6,638	4,828	1,810
	Friuli-Venezia Giulia	3,771	3,062	709
	Emilia-Romagna	13,161	9,481	3,680
d.	<b>CENTRAL ITALY</b>	<b>30,130</b>	<b>16,352</b>	<b>13,778</b>
	Marche	1,342	968	373
	Tuscany	5,803	3,179	2,624
	Umbria	779	394	385
	Lazio	22,206	11,810	10,396
e.	<b>SOUTHERN ITALY</b>	<b>5,440</b>	<b>4,052</b>	<b>1,388</b>
	Abruzzo	653	438	215
	Molise	132	71	61
	Campania	2,824	2,349	475
	Puglia	1,227	844	382
	Basilicata	167	112	55
	Calabria	437	238	199
f.	<b>ISLANDS</b>	<b>2,513</b>	<b>1,661</b>	<b>852</b>
	Sicily	1,789	1,243	546
	Sardinia	725	418	307

## 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

June 2006

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>93,504</b>	<b>68,311</b>	<b>25,193</b>
Agricultural, forestry and fishery products	1,021	602	418
Fuel and power products	7,033	4,041	2,992
Ores and metals	1,406	1,302	103
Non-metallic minerals and products	1,263	818	445
Chemical products	1,518	1,056	462
Metal products, except transport equipment	2,544	2,172	372
Agricultural and industrial machinery	8,052	7,364	687
Office and data processing machines, etc.	927	867	61
Electrical goods	3,251	2,724	527
Transport equipment	4,895	4,351	544
Food and tobacco products	2,110	1,465	645
Textiles, clothing and footwear	1,866	1,560	306
Paper and paper products	1,071	401	670
Rubber and plastic products	475	327	148
Other manufactured products	831	546	285
Building and construction	15,126	13,017	2,110
Wholesale and retail trade services, recovery and repair services	11,589	8,913	2,676
Lodging and catering services	1,441	940	501
Inland transport services	2,396	1,035	1,361
Maritime and air transport services	423	360	63
Auxiliary transport services	1,473	1,152	322
Communication services	4,112	968	3,145
Other market services	18,680	12,330	6,350

## 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

June 2006		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>93,429</b>	<b>84,085</b>	<b>623</b>
	<i>of which: transactions of financial intermediaries</i>	<i>73,337</i>	<i>67,361</i>	<i>322</i>
	Agricultural, forestry and fishery products	540	452	3
	Fuel and power products	849	704	3
	Ores and metals	893	747	4
	Non-metallic minerals and products	2,075	1,844	7
	Chemical products	1,198	1,106	12
	Metal products, except transport equipment	6,330	5,706	35
	Agricultural and industrial machinery	4,219	3,809	20
	Office and data processing machines, etc.	497	449	5
	Electrical goods	1,941	1,657	13
	Transport equipment	1,796	1,430	8
	Food and tobacco products	2,024	1,744	21
	Textiles, clothing and footwear	2,901	2,670	31
	Paper and paper products	3,150	2,903	34
	Rubber and plastic products	2,219	1,976	16
	Other manufactured products	2,590	2,281	15
	Building and construction	9,410	8,433	62
	Wholesale and retail trade services, recovery and repair services	13,590	12,016	84
	Lodging and catering services	2,341	2,149	18
	Inland transport services	3,875	3,660	42
	Maritime and air transport services	1,124	927	10
	Auxiliary transport services	1,290	1,183	8
	Communication services	246	234	1
	Other market services	28,330	26,005	171

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

June 2006

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>97,281</b>	<b>87,741</b>	<b>686</b>
<i>of which: transactions of financial intermediaries</i>	<i>76,225</i>	<i>70,107</i>	<i>375</i>
Piedmont	7,419	6,470	37
Valle d'Aosta	223	183	2
Liguria	1,763	1,627	58
Lombardy	30,147	27,483	205
Trentino-Alto Adige	2,343	2,156	7
Veneto	13,431	11,876	50
Friuli-Venezia Giulia	2,375	2,090	12
Emilia-Romagna	10,675	9,621	43
Marche	3,342	2,900	17
Tuscany	5,838	5,172	49
Umbria	935	829	8
Lazio	9,219	8,649	100
Abruzzo	1,200	1,091	24
Molise	122	108	2
Campania	2,857	2,656	26
Puglia	1,873	1,706	12
Basilicata	165	141	2
Calabria	682	571	7
Sicily	1,528	1,353	18
Sardinia	1,145	1,059	9

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

June 2006

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
<b>a. TOTAL</b>	<b>27,491</b>	<b>13,767</b>	<b>13,724</b>	<b>32,525</b>	<b>19,932</b>
<i>of which: transactions of financial intermediaries</i>	<i>22,359</i>	<i>10,306</i>	<i>12,053</i>	<i>24,651</i>	<i>15,735</i>
Agricultural, forestry and fishery products	71	58	13	118	61
Fuel and power products	551	144	408	898	581
Ores and metals	799	361	438	1,106	702
Non-metallic minerals and products	223	99	124	289	184
Chemical products	406	154	252	490	264
Metal products, except transport equipment	1,210	783	427	1,432	773
Agricultural and industrial machinery	1,613	716	897	2,011	1,529
Office and data processing machines, etc.	482	161	320	640	427
Electrical goods	1,494	618	875	2,367	1,333
Transport equipment	2,598	660	1,939	2,722	2,064
Food and tobacco products	673	403	269	756	435
Textiles, clothing and footwear	596	373	223	738	411
Paper and paper products	310	179	131	429	283
Rubber and plastic products	539	341	198	493	307
Other manufactured products	231	178	54	317	150
Building and construction	1,740	1,419	321	2,850	1,358
Wholesale and retail trade services, recovery and repair services	6,435	2,722	3,713	6,312	3,632
Lodging and catering services	122	75	48	169	108
Inland transport services	402	324	79	525	307
Maritime and air transport services	345	127	218	221	172
Auxiliary transport services	307	176	131	288	195
Communication services	608	82	527	575	463
Other market services	5,735	3,614	2,121	6,778	4,194

## 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

June 2006

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>27,963</b>	<b>14,141</b>	<b>13,822</b>	<b>33,558</b>	<b>20,319</b>
<i>of which: transactions of financial intermediaries</i>	<i>22,721</i>	<i>10,633</i>	<i>12,089</i>	<i>25,015</i>	<i>16,007</i>
Piedmont	3,574	1,400	2,173	4,093	2,614
Valle d'Aosta	61	54	7	66	32
Liguria	635	358	277	853	519
Lombardy	9,113	4,066	5,047	10,409	6,390
Trentino-Alto Adige	129	68	60	126	71
Veneto	1,220	733	486	1,476	721
Friuli-Venezia Giulia	232	153	79	348	169
Emilia-Romagna	1,645	874	771	2,261	1,240
Marche	220	172	48	268	150
Tuscany	1,981	1,015	966	2,343	1,598
Umbria	456	143	314	570	428
Lazio	5,045	2,570	2,475	6,114	3,779
Abruzzo	292	210	82	345	232
Molise	34	23	11	52	23
Campania	2,042	1,355	687	2,423	1,455
Puglia	291	269	22	475	222
Basilicata	106	48	58	139	41
Calabria	223	201	22	230	139
Sicily	457	321	136	697	354
Sardinia	207	106	101	271	141

## 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

June 2006

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>1,582,797</b>	<b>1,071,478</b>	<b>144,541</b>	<b>88,447</b>	<b>221,381</b>	<b>144,412</b>
Piedmont	115,554	76,670	28,521	18,135	36,895	22,414
Valle d'Aosta	2,536	1,879	1,275	943	1,451	1,055
Liguria	25,324	18,070	4,344	2,544	6,007	3,563
Lombardy	514,534	331,427	95,484	57,199	143,381	85,377
Trentino-Alto Adige	39,240	27,651	4,222	2,109	6,033	3,215
Veneto	151,454	101,154	13,904	6,548	20,724	10,911
Friuli-Venezia Giulia	28,193	18,913	4,332	2,416	6,268	3,509
Emilia-Romagna	172,165	113,734	27,161	19,388	34,062	23,183
Marche	39,261	27,711	6,711	4,592	8,286	5,457
Tuscany	102,080	75,144	19,715	14,584	24,230	17,005
Umbria	15,851	11,649	1,855	1,281	2,962	1,884
Lazio	208,496	140,869	82,306	50,139	103,250	61,916
Abruzzo	18,736	13,221	2,862	1,826	4,245	2,667
Molise	2,992	2,119	1,047	636	1,342	826
Campania	49,135	37,450	9,144	6,723	11,508	8,363
Puglia	31,406	23,432	3,531	2,372	5,098	3,154
Basilicata	4,306	3,226	1,199	924	1,584	1,168
Calabria	11,779	8,258	2,820	1,189	3,491	1,568
Sicily	34,672	26,988	4,509	3,672	6,693	5,176
Sardinia	15,083	11,914	3,216	2,212	4,239	2,966

Notes:

## Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2006

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	1,582,797	562,696	185,565	383,953	287,751	162,490
Used margin	1,071,478	366,908	121,523	259,237	205,991	117,476
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	91,658	48,996	13,431	38,273	23,060	6,627
Used margin	67,359	39,040	11,078	27,065	18,188	5,854
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	134,776	75,312	20,507	48,020	30,678	8,941
Used margin	96,705	55,470	16,210	35,594	24,643	8,057
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	211,385	107,308	31,528	66,926	41,941	13,513
Used margin	150,729	73,768	24,617	49,879	32,706	11,746
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	272,757	131,360	40,238	86,272	49,653	17,201
Used margin	191,298	87,581	31,455	61,292	38,324	14,672

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 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.	<b>TOTAL</b>	<b>2,356,804</b>	<b>48.35</b>	<b>54.40</b>	<b>69.78</b>	<b>76.24</b>	<b>1,071,478</b>
	General government	5,597	68.53	75.78	89.79	94.16	57,067
	Financial companies	4,049	52.21	69.44	94.26	97.59	143,744
	Non-financial companies	575,421	35.40	42.88	63.89	74.16	633,643
	<i>of which: industry</i>	<i>161,987</i>	<i>34.51</i>	<i>42.70</i>	<i>65.46</i>	<i>75.98</i>	<i>214,283</i>
	building	93,726	23.56	30.17	51.94	64.27	83,141
	services	306,847	39.08	46.30	66.14	75.70	325,110
	Producer households	275,515	9.18	13.39	30.33	41.70	47,874
	Consumer households and nec	1,478,888	8.13	10.43	20.45	28.83	186,972

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## June 2006

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>616,760</b>	<b>37.11</b>	<b>45.05</b>	<b>66.22</b>	<b>76.50</b>	<b>45,847</b>
Piedmont	45,186	34.19	41.87	63.43	74.51	2,568
Valle d'Aosta	1,272	33.39	39.66	62.74	74.91	73
Liguria	14,890	43.27	49.91	67.99	77.43	1,073
Lombardy	75,438	41.48	50.25	70.46	79.43	7,123
Trentino-Alto Adige	6,102	25.96	34.77	63.76	76.65	553
Veneto	34,221	30.37	39.74	64.07	75.43	3,032
Friuli-Venezia Giulia	10,364	28.47	36.87	60.47	72.73	569
Emilia-Romagna	40,304	44.86	52.49	71.26	80.24	3,499
Marche	16,615	27.96	36.27	59.98	71.80	1,350
Tuscany	40,331	28.99	37.26	61.11	73.06	2,636
Umbria	9,139	30.07	37.36	60.21	72.13	738
Lazio	80,449	47.66	55.70	74.27	82.15	8,763
Abruzzo	14,297	33.03	41.84	64.61	75.38	1,010
Molise	3,555	40.46	48.24	68.60	77.36	340
Campania	61,986	31.34	40.19	64.43	76.04	2,901
Puglia	42,764	31.78	40.49	63.89	74.30	2,610
Basilicata	8,546	22.02	29.71	54.01	66.68	653
Calabria	21,037	24.81	32.97	57.88	70.06	965
Sicily	72,686	26.90	33.23	54.84	67.61	4,143
Sardinia	17,578	23.42	32.04	56.46	68.84	1,248

Notes:



## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2006

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>616,760</b>	<b>37.11</b>	<b>45.05</b>	<b>66.22</b>	<b>76.50</b>	<b>45,847</b>
General government	16	69.81	69.81	69.81	89.16	14
Financial companies	826	40.43	52.71	78.14	86.79	545
Non-financial companies	113,845	31.98	40.49	64.91	76.17	28,756
<i>of which: industry</i>	<i>33,158</i>	<i>25.85</i>	<i>34.66</i>	<i>61.43</i>	<i>74.28</i>	<i>9,935</i>
building	<i>16,014</i>	<i>30.27</i>	<i>38.98</i>	<i>63.55</i>	<i>75.08</i>	<i>5,471</i>
services	<i>62,062</i>	<i>37.25</i>	<i>45.26</i>	<i>66.79</i>	<i>76.83</i>	<i>12,357</i>
Producer households	99,817	12.99	18.54	40.50	54.83	6,129
Consumer households and nec	392,984	19.39	25.19	48.42	63.55	9,922

Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

June 2006		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,582,797	1,071,478	2,493,445	398,294	331,946	2,142,269
b.	NORTH-WEST ITALY	657,948	428,046	843,161	148,447	120,039	725,879
	Piedmont	115,554	76,670	191,947	30,145	24,540	166,452
	Valle d'Aosta	2,536	1,879	5,052	720	596	4,414
	Liguria	25,324	18,070	62,349	9,687	8,372	55,512
	Lombardy	514,534	331,427	583,813	107,895	86,531	499,501
c.	NORTH-EAST ITALY	391,052	261,452	666,452	104,968	86,714	558,518
	Trentino-Alto Adige	39,240	27,651	76,392	15,639	12,550	66,148
	Veneto	151,454	101,154	264,378	43,211	35,676	220,912
	Friuli-Venezia Giulia	28,193	18,913	59,594	7,751	6,350	50,574
	Emilia-Romagna	172,165	113,734	266,088	38,368	32,139	220,884
d.	CENTRAL ITALY	365,689	255,372	540,368	85,520	73,741	468,496
	Marche	39,261	27,711	84,275	10,336	8,918	69,552
	Tuscany	102,080	75,144	193,430	27,772	24,219	163,178
	Umbria	15,851	11,649	37,975	4,392	3,943	31,634
	Lazio	208,496	140,869	224,688	43,020	36,661	204,132
e.	SOUTHERN ITALY	118,354	87,706	299,058	40,426	34,804	261,534
	Abruzzo	18,736	13,221	42,684	5,508	4,632	36,324
	Molise	2,992	2,119	6,459	1,055	736	5,460
	Campania	49,135	37,450	113,394	16,942	14,617	100,219
	Puglia	31,406	23,432	94,139	11,433	10,110	82,881
	Basilicata	4,306	3,226	9,847	1,251	1,074	8,273
	Calabria	11,779	8,258	32,535	4,237	3,635	28,377
f.	ISLANDS	49,755	38,903	144,406	18,932	16,648	127,842
	Sicily	34,672	26,988	105,619	13,626	11,836	93,517
	Sardinia	15,083	11,914	38,787	5,306	4,811	34,325

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>166,964</b>	<b>114,182</b>	<b>188,140</b>	<b>203,509</b>	<b>130,827</b>	<b>106,911</b>	<b>814,030</b>	<b>494,523</b>	<b>56,125</b>
<b>63,475</b>	<b>39,383</b>	<b>61,381</b>	<b>79,942</b>	<b>49,256</b>	<b>35,848</b>	<b>366,084</b>	<b>219,367</b>	<b>20,053</b>
9,817	6,511	13,917	14,560	9,122	7,780	61,033	36,497	3,798
185	128	389	413	188	186	1,218	967	63
2,719	1,846	3,894	3,044	1,992	1,894	9,875	5,860	1,049
50,755	30,899	43,181	61,926	37,953	25,988	293,958	176,043	15,143
<b>43,391</b>	<b>29,798</b>	<b>57,321</b>	<b>56,173</b>	<b>35,097</b>	<b>33,142</b>	<b>186,519</b>	<b>109,844</b>	<b>17,471</b>
7,260	4,806	6,926	6,473	4,337	2,546	9,868	5,958	772
16,928	11,740	22,721	23,661	14,799	13,858	67,655	38,938	6,887
3,393	2,591	4,690	3,832	2,461	2,768	13,217	7,511	1,562
15,811	10,660	22,984	22,207	13,499	13,970	95,779	57,436	8,250
<b>38,489</b>	<b>28,872</b>	<b>38,726</b>	<b>39,821</b>	<b>27,582</b>	<b>21,582</b>	<b>201,858</b>	<b>125,178</b>	<b>11,564</b>
5,975	4,230	7,846	5,586	3,675	4,397	17,364	10,888	2,480
14,012	10,614	15,540	13,319	9,018	9,320	46,977	31,292	5,392
1,809	1,321	3,322	2,413	1,630	1,921	7,237	4,756	1,098
16,693	12,707	12,018	18,504	13,259	5,944	130,280	78,242	2,594
<b>14,189</b>	<b>10,423</b>	<b>20,663</b>	<b>19,565</b>	<b>13,069</b>	<b>11,483</b>	<b>44,173</b>	<b>29,410</b>	<b>5,378</b>
2,238	1,632	3,296	2,682	1,809	1,940	8,307	5,148	1,124
319	219	527	420	268	314	1,198	896	158
5,621	4,335	7,245	7,513	5,380	4,029	19,060	13,119	1,901
3,821	2,712	6,154	5,193	3,415	3,543	10,958	7,195	1,561
585	381	905	742	522	468	1,729	1,248	201
1,605	1,144	2,536	3,016	1,675	1,189	2,921	1,803	433
<b>7,419</b>	<b>5,706</b>	<b>10,049</b>	<b>8,008</b>	<b>5,825</b>	<b>4,856</b>	<b>15,396</b>	<b>10,725</b>	<b>1,659</b>
5,300	4,038	7,311	5,524	3,945	3,568	10,222	7,169	1,223
2,120	1,667	2,738	2,484	1,880	1,288	5,174	3,556	436

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
June 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
<b>a. TOTAL</b>	<b>2,209,668</b>	<b>1,042,292</b>	<b>678,426</b>	<b>218,722</b>	<b>120,709</b>	<b>87,053</b>	<b>31,758</b>	<b>25,504</b>	<b>5,204</b>
of which: 1 facility	1,870,913	1,036,823	628,366	130,164	44,521	22,087	5,337	3,054	561
2 facilities	179,230	5,251	48,347	64,865	34,659	18,649	4,660	2,433	366
3-4 facilities	104,367	213	1,693	23,433	35,886	28,989	8,790	4,812	551
more than 4 facilities	55,158	5	20	260	5,643	17,328	12,971	15,205	3,726
<b>b. GENERAL GOVERNMENT</b>	<b>6,238</b>	<b>533</b>	<b>1,080</b>	<b>1,206</b>	<b>1,116</b>	<b>1,005</b>	<b>454</b>	<b>534</b>	<b>310</b>
of which: 1 facility	3,693	530	989	867	602	347	125	157	76
2 facilities	1,624	3	91	313	427	448	150	129	63
3-4 facilities	701	–	–	26	86	199	146	162	82
more than 4 facilities	220	–	–	–	1	11	33	86	89
<b>c. FINANCIAL COMPANIES</b>	<b>4,212</b>	<b>863</b>	<b>812</b>	<b>589</b>	<b>401</b>	<b>463</b>	<b>231</b>	<b>444</b>	<b>409</b>
of which: 1 facility	2,840	852	709	413	224	252	94	173	123
2 facilities	645	10	100	134	114	88	50	88	61
3-4 facilities	369	1	3	42	52	90	53	69	59
more than 4 facilities	358	–	–	–	11	33	34	114	166
<b>d. NON-FINANCIAL COMPANIES</b>	<b>594,800</b>	<b>121,498</b>	<b>128,182</b>	<b>118,499</b>	<b>92,822</b>	<b>76,082</b>	<b>29,447</b>	<b>23,840</b>	<b>4,430</b>
of which: 1 facility	329,171	120,469	99,258	55,214	29,367	17,447	4,555	2,506	355
2 facilities	122,963	1,003	28,173	44,518	27,131	15,732	4,090	2,089	227
3-4 facilities	89,903	25	748	18,580	31,220	26,383	8,153	4,393	401
more than 4 facilities	52,763	1	3	187	5,104	16,520	12,649	14,852	3,447
<b>e. PRODUCER HOUSEHOLDS</b>	<b>243,346</b>	<b>107,048</b>	<b>83,961</b>	<b>33,703</b>	<b>12,770</b>	<b>4,915</b>	<b>753</b>	<b>193</b>	<b>3</b>
of which: 1 facility	203,669	105,613	73,107	18,858	4,690	1,243	133	25	–
2 facilities	28,608	1,383	10,381	11,277	4,127	1,285	131	23	1
3-4 facilities	9,629	51	468	3,521	3,507	1,744	276	62	–
more than 4 facilities	1,440	1	5	47	446	643	213	83	2
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>1,331,342</b>	<b>796,370</b>	<b>453,997</b>	<b>62,159</b>	<b>12,980</b>	<b>4,456</b>	<b>853</b>	<b>477</b>	<b>50</b>
of which: 1 facility	1,303,176	793,497	444,485	52,732	9,166	2,700	414	177	5
2 facilities	24,106	2,734	9,032	8,169	2,744	1,072	237	104	14
3-4 facilities	3,683	136	468	1,232	989	563	160	126	9
more than 4 facilities	377	3	12	26	81	121	42	70	22

Notes:

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

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
June 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
<b>a. TOTAL</b>									
Average number of banks per borrower	1.34	1.00	1.07	1.53	2.18	3.01	4.18	5.98	9.53
First bank's share of total credit granted (%)	58	99	96	82	72	64	57	48	45
<b>b. GENERAL GOVERNMENT</b>									
Average number of banks per borrower	1.72	1.00	1.08	1.30	1.55	1.92	2.37	2.75	3.98
First bank's share of total credit granted (%)	53	99	96	89	85	80	77	78	49
<b>c. FINANCIAL COMPANIES</b>									
Average number of banks per borrower	2.32	1.01	1.13	1.37	1.69	2.00	2.68	3.53	8.33
First bank's share of total credit granted (%)	64	99	94	88	82	81	74	69	64
<b>d. NON-FINANCIAL COMPANIES</b>									
Average number of banks per borrower	2.11	1.00	1.23	1.71	2.31	3.13	4.30	6.18	10.08
First bank's share of total credit granted (%)	49	99	89	77	69	62	55	46	35
<i>of which: industry</i>									
Average number of banks per borrower	2.67	1.00	1.28	1.93	2.75	3.88	5.31	7.45	11.68
First bank's share of total credit granted (%)	37	99	86	70	59	50	43	35	28
<i>of which: building</i>									
Average number of banks per borrower	1.83	1.00	1.19	1.57	1.95	2.53	3.38	4.73	8.90
First bank's share of total credit granted (%)	65	99	91	81	77	72	67	60	47
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.00	1.21	1.65	2.19	2.88	3.91	5.49	8.69
First bank's share of total credit granted (%)	53	99	90	79	72	66	60	52	39
<b>e. PRODUCER HOUSEHOLDS</b>									
Average number of banks per borrower	1.23	1.01	1.13	1.56	2.10	2.72	3.58	4.50	6.33
First bank's share of total credit granted (%)	84	99	94	82	75	70	66	65	53
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>									
Average number of banks per borrower	1.02	1.00	1.02	1.17	1.40	1.66	1.95	2.64	4.88
First bank's share of total credit granted (%)	96	99	99	94	90	87	85	76	53

## 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–Q3	2003–Q4	2004–Q1	2004–Q2	2004–Q3
<b>a. TOTAL</b>	<b>0.36</b>	<b>0.61</b>	<b>0.28</b>	<b>0.33</b>	<b>0.24</b>
up to 125,000	0.23	0.27	0.25	0.24	0.23
from 125,000 to 500,000	0.40	0.49	0.43	0.44	0.38
more than 500,000	0.36	0.66	0.26	0.32	0.21
<b>b. GENERAL GOVERNMENT</b>	<b>–</b>	<b>–</b>	<b>0.01</b>	<b>–</b>	<b>..</b>
up to 125,000	0.18	0.09	–	–	–
from 125,000 to 500,000	–	0.07	0.03	–	–
more than 500,000	–	–	0.01	–	..
<b>c. FINANCIAL COMPANIES</b>	<b>0.12</b>	<b>0.16</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>
up to 125,000	0.52	0.29	0.24	0.37	0.35
from 125,000 to 500,000	0.45	0.11	0.16	0.58	0.86
more than 500,000	0.12	0.16	0.01	0.01	0.01
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.46</b>	<b>0.83</b>	<b>0.35</b>	<b>0.43</b>	<b>0.28</b>
up to 125,000	0.38	0.51	0.49	0.47	0.42
from 125,000 to 500,000	0.44	0.56	0.52	0.50	0.43
more than 500,000	0.47	0.86	0.33	0.42	0.26
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.58</b>	<b>0.61</b>	<b>0.49</b>	<b>0.58</b>	<b>0.57</b>
up to 125,000	0.41	0.48	0.43	0.44	0.43
from 125,000 to 500,000	0.56	0.66	0.50	0.60	0.56
more than 500,000	0.74	0.66	0.51	0.68	0.68
<b>f. CONSUMER HOUSEHOLD</b>	<b>0.22</b>	<b>0.29</b>	<b>0.25</b>	<b>0.26</b>	<b>0.27</b>
up to 125,000	0.16	0.19	0.17	0.16	0.16
from 125,000 to 500,000	0.28	0.33	0.28	0.32	0.27
more than 500,000	0.33	0.69	0.52	0.53	0.86
<b>g. OTHER SECTORS</b>	<b>0.03</b>	<b>0.41</b>	<b>0.04</b>	<b>0.12</b>	<b>0.18</b>
up to 125,000	0.17	0.07	0.08	0.28	0.36
from 125,000 to 500,000	0.09	0.14	0.10	0.13	0.10
more than 500,000	0.02	0.48	0.02	0.11	0.19

## 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–Q4	2005–Q1	2005–Q2	2005–Q3	2005–Q4	2006–Q1	2006–Q2
<b>0.30</b>	<b>0.21</b>	<b>0.25</b>	<b>0.26</b>	<b>0.30</b>	<b>0.25</b>	<b>0.23</b>
0.26	0.20	0.23	0.19	0.26	0.24	0.22
0.43	0.35	0.39	0.33	0.41	0.35	0.32
0.28	0.19	0.22	0.25	0.29	0.23	0.21
..	–	–	<b>0.45</b>	<b>0.03</b>	–	–
–	–	0.10	–	–	–	–
–	–	–	–	–	–	–
..	–	–	0.46	0.03	–	–
<b>0.01</b>	<b>0.01</b>	..	..	<b>0.03</b>	<b>0.01</b>	<b>0.01</b>
0.89	0.35	0.19	0.14	0.54	0.26	0.53
0.56	0.51	–	0.34	0.29	0.20	0.39
0.01	0.01	..	..	0.03	0.01	0.01
<b>0.37</b>	<b>0.26</b>	<b>0.30</b>	<b>0.29</b>	<b>0.36</b>	<b>0.31</b>	<b>0.28</b>
0.49	0.43	0.48	0.42	0.50	0.51	0.47
0.49	0.42	0.49	0.43	0.53	0.44	0.41
0.36	0.24	0.27	0.27	0.34	0.30	0.26
<b>0.63</b>	<b>0.50</b>	<b>0.56</b>	<b>0.55</b>	<b>0.62</b>	<b>0.51</b>	<b>0.48</b>
0.52	0.38	0.46	0.40	0.49	0.43	0.41
0.62	0.52	0.53	0.53	0.64	0.54	0.48
0.73	0.57	0.68	0.70	0.71	0.51	0.54
<b>0.26</b>	<b>0.19</b>	<b>0.24</b>	<b>0.18</b>	<b>0.29</b>	<b>0.21</b>	<b>0.21</b>
0.18	0.14	0.16	0.13	0.19	0.17	0.16
0.30	0.22	0.25	0.20	0.26	0.23	0.22
0.55	0.40	0.64	0.43	1.05	0.34	0.41
<b>0.05</b>	<b>0.23</b>	<b>0.20</b>	<b>0.38</b>	<b>0.16</b>	<b>0.12</b>	<b>0.10</b>
0.24	0.07	0.32	0.25	0.15	0.26	0.25
0.16	0.22	0.15	0.24	0.16	0.31	0.27
0.01	0.25	0.20	0.41	0.16	0.09	0.06

## 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						
June 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	41,882	3,808	10,090	17,065	10,919	
Intrinsic value	3,788	22	117	736	2,912	
b. NORTH-WEST ITALY						
Number of holders	16,730	1,778	4,124	6,617	4,211	
Intrinsic value	1,512	9	41	253	1,209	
c. NORTH-EAST ITALY						
Number of holders	13,261	1,130	3,279	5,447	3,405	
Intrinsic value	1,196	9	48	287	852	
d. CENTRAL ITALY						
Number of holders	6,442	490	1,418	2,579	1,955	
Intrinsic value	675	3	17	110	545	
e. SOUTHERN ITALY						
Number of holders	4,055	296	913	1,817	1,029	
Intrinsic value	309	1	9	68	231	
f. ISLAND						
Number of holders	1,394	114	356	605	319	
Intrinsic value	96	..	3	18	76	

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						
June 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	
<b>a. TOTAL</b>						
Number of holders	47,026	6,490	11,008	17,710	11,818	
Intrinsic value	29,151	112	245	1,488	27,307	
<b>b. GENERAL GOVERNMENT</b>						
Number of holders	577	33	127	225	192	
Intrinsic value	1,570	6	24	81	1,459	
<b>c. FINANCIAL COMPANIES</b>						
Number of holders	734	30	64	159	481	
Intrinsic value	12,289	66	51	244	11,929	
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of holders	39,133	2,757	8,965	16,544	10,867	
Intrinsic value	3,755	19	109	722	2,904	
<i>of which: industry</i>						
Number of holders	16,064	669	3,028	6,953	5,414	
Intrinsic value	1,713	4	37	303	1,369	
<b>building</b>						
Number of holders	4,534	318	1,201	2,017	998	
Intrinsic value	290	2	11	74	204	
<b>services</b>						
Number of holders	17,784	1,715	4,562	7,240	4,267	
Intrinsic value	1,707	13	59	333	1,301	
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of holders	2,749	1,051	1,125	521	52	
Intrinsic value	33	3	8	14	8	
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of holders	3,553	2,606	700	193	54	
Intrinsic value	121	10	18	44	50	
<b>g. REST OF THE WORLD</b>						
Number of holders	280	13	27	68	172	
Intrinsic value	11,383	9	34	383	10,957	

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

June 2006		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
<b>a.</b>	<b>ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	4.67	4.93	4.79	5.35	4.92	5.59	4.35
	from 1 to 5 years	3.65	3.89	3.82	4.40	3.86	4.66	4.53
	more than 5 years	4.97	4.63	4.47	5.38	4.58	5.41	5.07
<b>b.</b>	<b>NORTH-WEST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	4.51	4.80	4.74	5.30	4.74	5.48	4.32
	from 1 to 5 years	3.44	3.79	3.85	4.60	3.68	3.79	4.38
	more than 5 years	4.65	4.33	4.23	5.28	4.29	5.36	5.04
<b>c.</b>	<b>NORTH-EAST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	4.60	4.70	4.54	5.10	4.74	5.33	4.38
	from 1 to 5 years	3.77	3.93	3.55	4.02	4.28	4.59	4.92
	more than 5 years	4.74	4.57	4.52	4.41	4.68	5.26	4.96
<b>d.</b>	<b>CENTRAL ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	4.74	5.07	4.93	5.33	5.07	5.55	4.34
	from 1 to 5 years	3.77	3.78	3.83	4.37	3.67	4.86	4.23
	more than 5 years	5.11	4.77	4.59	5.64	4.64	5.30	5.02
<b>e.</b>	<b>SOUTHERN ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	5.32	5.77	5.54	5.96	5.87	6.31	4.42
	from 1 to 5 years	4.77	4.88	4.69	4.87	5.03	5.47	5.03
	more than 5 years	5.21	5.30	5.12	5.64	5.26	5.61	5.25
<b>f.</b>	<b>ISLANDS</b>							
	Initial period of rate fixation:							
	up to 1 year	5.10	5.44	5.27	5.91	5.38	6.22	4.43
	from 1 to 5 years	4.73	4.82	4.46	5.14	4.96	5.72	5.04
	more than 5 years	5.24	5.17	5.10	6.08	4.92	5.47	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

June 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.	<b>ITALY</b>	<b>7.25</b>	<b>12.11</b>	<b>11.10</b>	<b>10.02</b>	<b>8.54</b>	<b>7.03</b>	<b>4.20</b>
b.	<b>NORTH-WEST ITALY</b>	<b>6.71</b>	<b>12.05</b>	<b>11.03</b>	<b>9.89</b>	<b>8.36</b>	<b>6.88</b>	<b>4.09</b>
	Piedmont	7.40	12.48	11.43	10.35	8.81	7.38	3.77
	Valle d'Aosta	9.66	10.85	10.08	10.00	10.50	8.66	5.95
	Liguria	8.40	11.37	10.49	9.59	8.34	7.07	5.26
	Lombardy	6.45	12.00	10.98	9.77	8.24	6.76	4.12
c.	<b>NORTH-EAST ITALY</b>	<b>7.06</b>	<b>11.17</b>	<b>10.05</b>	<b>8.89</b>	<b>7.49</b>	<b>6.29</b>	<b>4.35</b>
	Trentino-Alto Adige	5.28	7.87	6.96	6.33	5.27	4.64	3.73
	Veneto	7.55	12.18	11.29	10.01	8.45	7.02	4.25
	Friuli-Venezia Giulia	8.43	12.55	11.72	10.22	8.71	6.97	4.54
	Emilia-Romagna	7.07	11.02	9.96	8.73	7.45	6.31	4.60
d.	<b>CENTRAL ITALY</b>	<b>7.32</b>	<b>12.46</b>	<b>11.62</b>	<b>10.72</b>	<b>9.32</b>	<b>7.59</b>	<b>4.21</b>
	Marche	7.48	11.07	10.58	9.92	8.42	7.29	3.93
	Tuscany	6.82	12.40	11.53	10.72	9.52	7.76	3.70
	Umbria	9.15	13.26	12.02	10.79	9.20	8.66	4.80
	Lazio	7.52	12.92	12.09	11.05	9.56	7.46	4.76
e.	<b>SOUTHERN ITALY</b>	<b>9.47</b>	<b>13.79</b>	<b>12.78</b>	<b>11.77</b>	<b>10.40</b>	<b>8.87</b>	<b>4.72</b>
	Abruzzo	9.06	12.59	11.84	10.75	9.53	8.98	5.69
	Molise	9.75	12.85	12.00	10.51	9.44	8.71	7.58
	Campania	9.03	14.19	13.04	12.14	10.97	9.68	4.10
	Puglia	9.95	13.65	12.58	11.69	10.20	7.95	5.77
	Basilicata	8.98	14.07	13.12	11.78	9.91	6.43	5.28
	Calabria	11.14	14.48	13.55	12.30	10.71	9.46	6.16
f.	<b>ISLANDS</b>	<b>8.08</b>	<b>12.00</b>	<b>11.27</b>	<b>10.60</b>	<b>9.45</b>	<b>7.33</b>	<b>3.99</b>
	Sicily	8.40	12.38	11.63	10.75	9.48	7.36	3.99
	Sardinia	7.40	11.05	10.45	10.25	9.38	7.26	3.99

## 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

June 2006

June 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	5.07	4.19	3.84	4.72	8.17
	up to 250,000	7.94	4.48	5.27	5.52	12.16
	from 250,000 to 1,000,000	6.88	4.44	4.63	5.56	10.44
	from 1,000,000 to 5,000,000	5.67	4.32	4.32	5.23	8.75
	from 5,000,000 to 25,000,000	4.57	4.16	3.85	4.82	7.20
	more than 25,000,000	3.75	4.00	3.56	4.20	5.06
b.	NORTH-WEST ITALY	4.97	4.16	3.72	4.41	7.79
	up to 250,000	8.22	4.47	5.42	5.50	12.20
	from 250,000 to 1,000,000	7.07	4.44	4.16	5.45	10.38
	from 1,000,000 to 5,000,000	5.64	4.30	4.44	5.03	8.63
	from 5,000,000 to 25,000,000	4.45	4.17	4.08	4.70	7.08
	more than 25,000,000	3.64	4.00	3.47	3.97	4.95
c.	NORTH-EAST ITALY	4.71	4.11	3.88	4.62	7.36
	up to 250,000	7.08	4.44	4.84	5.15	11.06
	from 250,000 to 1,000,000	6.17	4.36	4.60	5.14	9.23
	from 1,000,000 to 5,000,000	5.25	4.25	3.90	4.63	7.63
	from 5,000,000 to 25,000,000	4.31	4.10	3.32	4.59	6.39
	more than 25,000,000	3.60	3.82	3.96	4.48	4.80
d.	CENTRAL ITALY	5.35	4.21	3.75	4.83	8.80
	up to 250,000	7.88	4.42	5.05	5.43	12.66
	from 250,000 to 1,000,000	6.94	4.41	4.81	5.64	11.20
	from 1,000,000 to 5,000,000	5.83	4.33	4.47	5.55	9.61
	from 5,000,000 to 25,000,000	4.89	4.15	3.93	5.02	7.82
	more than 25,000,000	4.07	4.08	3.48	4.28	5.48
e.	SOUTHERN ITALY	5.71	4.51	4.84	5.36	10.28
	up to 250,000	8.87	4.59	5.46	5.69	13.66
	from 250,000 to 1,000,000	7.68	4.62	5.31	5.74	12.06
	from 1,000,000 to 5,000,000	6.37	4.45	4.84	5.52	10.55
	from 5,000,000 to 25,000,000	5.06	4.29	4.51	5.15	9.02
	more than 25,000,000	4.06	4.69	3.90	4.90	5.96
f.	ISLANDS	6.26	4.27	4.90	5.25	8.65
	up to 250,000	8.97	4.69	5.77	5.76	11.66
	from 250,000 to 1,000,000	8.13	4.71	5.61	5.77	10.76
	from 1,000,000 to 5,000,000	6.80	4.52	4.93	5.72	9.57
	from 5,000,000 to 25,000,000	5.56	4.24	4.64	5.10	7.37
	more than 25,000,000	4.12	3.76	3.88	3.93	4.39

**Notes:**

Only lending in euros is considered.

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

TDB30850

Sample of banks

Source: Survey of lending rates  
Percentages

June 2006

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>5.07</b>	<b>4.97</b>	<b>4.71</b>	<b>5.35</b>	<b>5.71</b>	<b>6.26</b>
<i>of which:</i> discount lendings	5.32	4.59	5.00	5.70	6.13	6.46
advance on loan selling for factoring	4.43	4.37	4.22	4.24	4.92	5.26
<b>b. TERM LOANS</b>	<b>4.21</b>	<b>4.15</b>	<b>4.12</b>	<b>4.24</b>	<b>4.60</b>	<b>4.37</b>
Initial period of rate fixation:						
up to 1 year	4.19	4.16	4.11	4.21	4.51	4.27
more than 1 year	4.37	4.09	4.28	4.43	5.26	5.18
<i>of which:</i> leasing	4.49	4.52	4.42	4.46	4.65	4.51
Initial period of rate fixation:						
up to 1 year	4.48	4.53	4.43	4.43	4.63	4.50
more than 1 year	4.58	4.44	4.27	5.37	5.48	4.85
<b>c. REVOCABLE LOANS</b>	<b>8.17</b>	<b>7.79</b>	<b>7.36</b>	<b>8.80</b>	<b>10.28</b>	<b>8.65</b>

**Notes:**

Only lending in euros is considered.

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

TDB30860					Sample of banks		
Source: Survey of lending rates Percentages							
June 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	5.07	4.18	4.72	8.17	4.09	4.96
	Agricultural, forestry and fishery products	5.63	4.23	5.24	8.80	4.54	5.28
	Fuel and power products	4.15	3.55	4.38	4.84	3.31	3.48
	Ores and metals	3.58	3.81	3.74	7.30	3.52	3.94
	Non-metallic minerals and products	4.73	3.95	4.14	9.53	3.95	4.44
	Chemical products	4.40	4.16	4.88	8.73	4.22	4.95
	Metal products, except transport equipment	5.19	4.23	5.05	10.74	4.33	5.18
	Agricultural and industrial machinery	5.03	4.20	5.05	10.61	4.08	4.77
	Office and data processing machines, etc.	5.29	4.28	4.86	7.78	4.07	10.23
	Electrical goods	4.98	4.39	3.76	8.66	4.02	6.14
	Transport equipment	5.01	3.75	4.82	9.24	4.22	5.19
	Food and tobacco products	4.56	3.80	4.83	7.30	3.95	4.36
	Textiles, clothing and footwear	4.90	4.12	4.93	10.47	4.19	5.29
	Paper and paper products	5.17	4.16	4.55	9.50	3.98	5.02
	Rubber and plastic products	4.68	4.23	5.06	9.89	4.55	4.99
	Other manufactured products	5.06	4.26	4.72	10.90	4.36	6.92
	Building and construction	6.30	4.35	5.39	8.13	4.75	5.09
	Wholesale and retail trade services, recovery and repair services	4.79	4.25	5.27	9.49	4.29	5.21
	Lodging and catering services	5.97	4.27	5.41	8.63	4.18	4.71
	Inland transport services	5.97	4.05	4.98	9.26	5.04	5.17
	Maritime and air transport services	4.50	3.72	3.77	6.69	3.17	4.29
	Auxiliary transport services	5.98	3.99	4.79	8.56	4.22	3.87
	Communication services	5.43	4.23	3.40	5.12	4.11	5.46
	Other market services	5.53	4.23	4.71	6.49	3.88	4.83

## 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						
June 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	4.05	4.51	4.89	4.69	5.14	5.36
North-west Italy	3.96	4.66	4.36	4.63	5.27	5.39
North-east Italy	4.03	4.33	6.76	4.50	5.03	5.14
Central Italy	4.07	4.14	4.92	4.85	4.94	5.34
Southern Italy	4.57	5.13	4.69	5.00	5.24	5.43
Islands	4.47	4.98	5.65	5.00	5.40	5.49

**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

June 2006

June 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	4.45	4.14	4.71	5.06	7.55
b.	NORTH-WEST ITALY	4.39	4.14	4.65	5.04	7.16
	Piedmont	4.53	4.19	4.57	5.23	7.86
	Valle d'Aosta	4.69	4.31	4.43	4.76	10.64
	Liguria	4.45	4.16	5.36	5.18	8.10
	Lombardy	4.34	4.12	4.63	4.93	6.87
c.	NORTH-EAST ITALY	4.42	4.14	4.90	4.95	7.38
	Trentino-Alto Adige	4.41	4.08	4.54	4.87	6.00
	Veneto	4.41	4.13	5.24	5.02	7.87
	Friuli-Venezia Giulia	4.46	4.14	5.34	4.99	8.38
	Emilia Romagna	4.42	4.15	4.58	4.88	7.36
d.	CENTRAL ITALY	4.47	4.13	4.47	4.99	7.47
	Marche	4.37	4.12	5.02	4.90	7.67
	Tuscany	4.35	4.07	4.56	4.53	8.16
	Umbria	4.51	4.13	5.12	5.04	8.81
	Lazio	4.55	4.18	4.31	5.16	6.93
e.	SOUTHERN ITALY	4.59	4.19	5.01	5.25	9.47
	Abruzzo	4.55	4.14	5.29	5.15	9.97
	Molise	4.64	4.14	5.69	5.38	9.01
	Campania	4.65	4.26	4.97	5.31	8.86
	Puglia	4.50	4.13	4.67	5.18	9.86
	Basilicata	4.66	4.16	5.40	5.15	10.44
	Calabria	4.65	4.14	5.86	5.30	10.49
f.	ISLANDS	4.58	4.15	5.03	5.18	9.93
	Sicily	4.57	4.11	4.99	5.16	9.95
	Sardinia	4.62	4.27	5.08	5.26	9.84

**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

June 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
<b>a.</b>	<b>ITALY</b>	<b>4.14</b>	<b>4.09</b>	<b>5.14</b>	<b>4.79</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4.15</b>	<b>4.11</b>	<b>5.10</b>	<b>4.77</b>
	Piedmont and Valle d'Aosta	4.19	4.15	5.30	4.92
	Liguria	4.13	4.11	5.25	4.93
	Lombardy	4.13	4.09	4.97	4.67
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4.10</b>	<b>4.08</b>	<b>5.01</b>	<b>4.77</b>
	Trentino-Alto Adige	4.01	3.99	5.33	4.79
	Veneto	4.07	4.09	5.04	4.81
	Friuli-Venezia Giulia	4.10	4.08	5.13	5.03
	Emilia Romagna	4.14	4.08	4.92	4.69
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>4.12</b>	<b>4.05</b>	<b>5.12</b>	<b>4.71</b>
	Marche	4.09	4.04	4.92	4.75
	Tuscany	4.04	3.97	4.66	4.14
	Umbria	4.10	4.02	5.02	4.74
	Lazio	4.20	4.10	5.29	4.90
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4.21</b>	<b>4.14</b>	<b>5.30</b>	<b>4.99</b>
	Abruzzo and Molise	4.15	4.08	5.30	4.91
	Campania	4.30	4.20	5.37	5.04
	Puglia	4.16	4.08	5.22	4.88
	Basilicata	4.11	4.08	5.25	4.94
	Calabria	4.11	4.11	5.25	5.00
<b>f.</b>	<b>ISLANDS</b>	<b>4.16</b>	<b>4.05</b>	<b>5.20</b>	<b>4.95</b>
	Sicily	4.12	4.01	5.20	4.94
	Sardinia	4.27	4.18	5.22	4.98

**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

**June 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
<b>ITALY</b>	<b>4.32</b>	<b>4.28</b>	<b>5.15</b>	<b>5.02</b>
NORTH-WEST ITALY	4.32	4.29	5.09	5.03
NORTH-EAST ITALY	4.18	4.21	5.11	5.00
CENTRAL ITALY	4.35	4.30	5.19	4.99
SOUTHERN ITALY	4.52	4.41	5.16	5.03
ISLANDS	4.43	4.24	5.24	5.15

**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								
June 2006		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.09	6.23	5.76	7.23	6.35	9.38	7.09
b.	NORTH-WEST ITALY	5.76	5.98	5.64	7.08	6.03	9.39	6.92
	Piedmont and Valle d'Aosta	6.20	6.47	5.97	7.43	6.76	9.90	7.69
	Liguria	7.10	6.91	6.57	7.37	6.95	9.56	7.76
	Lombardy	5.58	5.81	5.52	6.96	5.81	9.19	6.63
c.	NORTH-EAST ITALY	5.75	5.67	5.26	6.45	5.86	8.41	7.15
	Trentino-Alto Adige	4.99	4.86	4.69	5.30	4.80	6.44	5.82
	Veneto	5.99	5.96	5.44	7.04	6.29	9.29	7.57
	Friuli-Venezia Giulia	6.24	6.09	5.38	7.03	6.83	9.66	8.11
	Emilia-Romagna	5.62	5.51	5.11	6.25	5.69	8.29	7.22
d.	CENTRAL ITALY	6.32	6.73	6.18	7.51	6.85	9.68	6.56
	Marche	5.73	5.77	5.22	6.56	6.28	8.36	7.50
	Tuscany	6.05	6.67	6.26	7.83	6.76	10.05	7.93
	Umbria	6.95	6.76	6.14	7.81	6.98	10.38	8.51
	Lazio	6.72	7.20	7.22	7.62	7.03	10.18	5.85
e.	SOUTHERN ITALY	7.54	7.55	7.03	8.52	7.61	10.70	8.90
	Campania	7.44	7.76	7.49	9.16	7.52	11.11	8.45
	Abruzzo and Molise	6.98	6.90	6.18	7.80	7.44	10.24	9.12
	Puglia and Basilicata	7.69	7.44	7.08	8.09	7.51	10.69	9.31
	Calabria	9.01	8.77	8.47	9.54	8.64	10.60	9.24
f.	ISLANDS	7.37	7.42	7.68	8.68	6.98	10.07	8.79
	Sicily	7.54	7.34	7.88	8.78	6.80	10.10	9.05
	Sardinia	6.98	7.65	7.27	8.44	7.58	9.98	8.02

## 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										
June 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	1.05	2.38	2.02	1.40	1.52	1.15	1.37	0.65	0.74
b.	NORTH-WEST ITALY	0.99	2.37	1.84	1.35	1.45	1.16	1.31	0.58	0.67
	Piedmont	0.85	2.27	2.04	1.19	1.26	1.05	1.17	0.55	0.59
	Valle d'Aosta	0.99	2.55	2.36	1.56	1.87	1.21	1.43	0.42	0.51
	Liguria	0.71	1.85	1.83	1.11	1.26	1.08	1.05	0.55	0.58
	Lombardy	1.05	2.46	1.80	1.40	1.50	1.20	1.36	0.59	0.71
c.	NORTH-EAST ITALY	1.06	2.78	2.15	1.47	1.54	1.26	1.47	0.69	0.72
	Trentino-Alto Adige	1.31	3.22	2.03	1.81	1.95	1.02	1.84	0.72	0.71
	Veneto	0.97	2.84	2.00	1.38	1.43	1.15	1.39	0.62	0.68
	Friuli-Venezia Giulia	1.22	2.49	2.34	1.62	1.68	1.51	1.61	0.63	0.62
	Emilia Romagna	1.06	2.74	2.17	1.48	1.56	1.33	1.46	0.75	0.79
d.	CENTRAL ITALY	1.28	2.38	2.36	1.57	1.78	1.19	1.55	0.74	0.90
	Marche	1.10	2.48	2.10	1.46	1.66	1.00	1.37	0.82	0.96
	Tuscany	1.03	2.41	2.12	1.21	1.30	1.05	1.17	0.72	0.87
	Umbria	0.99	2.35	1.27	1.30	1.39	0.93	1.35	0.74	0.84
	Lazio	1.42	2.37	2.42	1.71	2.08	1.26	1.68	0.73	0.92
e.	SOUTHERN ITALY	0.80	2.08	1.76	1.09	1.31	0.90	1.01	0.60	0.66
	Abruzzo	1.03	2.51	1.88	1.46	1.66	1.01	1.42	0.80	0.80
	Molise	1.01	1.69	2.29	1.05	1.11	0.99	1.00	0.66	0.78
	Campania	0.74	2.09	1.52	0.92	1.07	0.68	0.92	0.52	0.61
	Puglia	0.84	2.20	1.63	1.24	1.54	1.14	1.11	0.67	0.70
	Basilicata	0.88	2.27	0.68	1.02	1.01	1.27	0.91	0.76	0.74
	Calabria	0.68	1.83	1.51	0.82	0.86	0.85	0.68	0.49	0.55
f.	ISLANDS	0.97	2.20	1.49	1.21	1.19	1.14	1.21	0.71	0.77
	Sicily	0.95	2.18	1.42	1.20	1.27	1.25	1.17	0.69	0.77
	Sardinia	1.02	2.22	1.56	1.23	1.04	0.92	1.27	0.74	0.78

## 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									
June 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
<b>a.</b>	<b>TOTAL</b>	<b>0.30</b>	<b>0.46</b>	<b>0.77</b>	<b>1.78</b>	<b>0.37</b>	<b>0.54</b>	<b>0.94</b>	<b>1.67</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>0.27</b>	<b>0.43</b>	<b>0.74</b>	<b>1.68</b>	<b>0.32</b>	<b>0.47</b>	<b>0.87</b>	<b>1.66</b>
	Piedmont	0.23	0.38	0.68	1.60	0.29	0.43	0.83	1.65
	Valle d'Aosta	0.23	0.37	0.72	1.98	0.30	0.41	0.72	1.37
	Liguria	0.22	0.39	0.73	1.52	0.28	0.43	0.83	1.53
	Lombardy	0.30	0.45	0.77	1.70	0.33	0.49	0.89	1.67
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>0.31</b>	<b>0.50</b>	<b>0.88</b>	<b>1.91</b>	<b>0.34</b>	<b>0.54</b>	<b>1.00</b>	<b>1.77</b>
	Trentino-Alto Adige	0.38	0.59	0.93	2.21	0.36	0.54	0.97	1.71
	Veneto	0.25	0.43	0.82	1.84	0.29	0.48	0.95	1.76
	Friuli-Venezia Giulia	0.23	0.42	0.84	2.08	0.28	0.46	0.88	1.71
	Emilia Romagna	0.37	0.57	0.94	1.90	0.40	0.60	1.07	1.80
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.36</b>	<b>0.52</b>	<b>0.79</b>	<b>1.93</b>	<b>0.50</b>	<b>0.69</b>	<b>1.03</b>	<b>1.71</b>
	Marche	0.44	0.64	1.04	2.00	0.53	0.83	1.28	1.91
	Tuscany	0.39	0.57	0.85	1.63	0.54	0.74	1.07	1.70
	Umbria	0.40	0.59	0.91	1.77	0.50	0.71	1.11	1.69
	Lazio	0.29	0.42	0.67	2.00	0.46	0.63	0.99	1.70
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.26</b>	<b>0.39</b>	<b>0.65</b>	<b>1.55</b>	<b>0.35</b>	<b>0.49</b>	<b>0.82</b>	<b>1.51</b>
	Abruzzo	0.40	0.58	0.93	1.94	0.44	0.64	1.02	1.78
	Molise	0.29	0.44	0.78	1.52	0.35	0.53	0.97	2.03
	Campania	0.19	0.30	0.52	1.38	0.32	0.44	0.73	1.44
	Puglia	0.30	0.46	0.75	1.71	0.35	0.55	0.93	1.48
	Basilicata	0.30	0.45	0.82	1.43	0.37	0.57	1.03	1.72
	Calabria	0.20	0.33	0.57	1.17	0.29	0.42	0.74	1.42
<b>f.</b>	<b>ISLANDS</b>	<b>0.38</b>	<b>0.52</b>	<b>0.78</b>	<b>1.59</b>	<b>0.41</b>	<b>0.61</b>	<b>0.98</b>	<b>1.57</b>
	Sicily	0.36	0.49	0.77	1.58	0.40	0.59	0.99	1.59
	Sardinia	0.41	0.58	0.79	1.61	0.44	0.65	0.95	1.50

## 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

June 2006		Total	North-west	North-east	Centre	South	Islands
<b>a. TOTAL</b>		<b>1.24</b>	<b>1.22</b>	<b>1.30</b>	<b>1.43</b>	<b>0.92</b>	<b>1.04</b>
Agricultural, forestry and fishery products		0.82	0.78	0.81	0.92	0.68	1.01
Fuel and power products		2.22	1.84	2.01	2.57	2.08	1.78
Ores and metals		1.50	1.58	1.55	0.88	1.04	1.51
Non-metallic minerals and products		1.41	1.33	1.62	1.34	1.38	0.85
Chemical products		1.48	1.46	1.67	1.45	1.41	0.85
Metal products, except transport equipment		1.15	1.16	1.27	0.96	0.89	0.83
Agricultural and industrial machinery		1.36	1.28	1.49	1.51	0.89	0.68
Office and data processing machines, etc.		1.08	0.99	1.43	1.02	0.80	0.63
Electrical goods		1.30	1.35	1.52	1.13	0.63	0.72
Transport equipment		1.48	1.32	1.79	1.51	1.42	0.68
Food and tobacco products		1.27	1.30	1.49	1.36	0.96	0.80
Textiles, clothing and footwear		1.30	1.54	1.24	1.18	0.76	0.66
Paper and paper products		1.54	1.64	1.41	1.48	1.40	1.37
Rubber and plastic products		1.25	1.30	1.25	1.19	1.10	0.82
Other manufactured products		1.00	1.01	1.01	1.16	0.72	0.59
Building and construction		1.04	1.01	1.11	1.13	0.83	1.05
Wholesale and retail trade services, recovery and repair services		0.97	0.97	1.11	0.96	0.79	0.88
Lodging and catering services		0.81	0.84	0.84	0.78	0.71	0.85
Inland transport services		1.30	1.15	1.24	1.67	1.26	0.95
Maritime and air transport services		2.03	1.53	1.69	2.49	1.47	1.82
Auxiliary transport services		1.59	1.40	1.87	1.76	0.85	1.56
Communication services		1.39	1.36	1.36	1.51	0.60	1.12
Other market services		1.31	1.28	1.38	1.51	0.88	1.07

## 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

	Apr. 2006	May 2006	June 2006
<b>a. TOTAL</b>	<b>203,569</b>	<b>199,472</b>	<b>231,319</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>38,034</b>	<b>38,034</b>	<b>37,229</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>20,713</b>	<b>19,879</b>	<b>20,329</b>
Receivables from the IMF	1,790	1,726	1,822
Securities (other than shares)	15,060	14,797	14,657
Current accounts and other deposits	3,693	3,227	3,805
Reverse operations	165	124	41
Other claims	4	4	4
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>6,739</b>	<b>7,306</b>	<b>6,845</b>
Financial counterparties	6,739	7,306	6,845
of which: securities (other than shares)	2,294	2,329	2,130
reverse operations	4	3	–
other claims	4,441	4,974	4,716
General government	–	–	–
Other counterparties	–	–	–
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>–</b>	<b>–</b>	<b>–</b>
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>19,671</b>	<b>17,830</b>	<b>14,791</b>
Main refinancing operations	17,370	15,528	14,171
Longer-term refinancing operations	2,301	2,302	620
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	..	–	–
Credits related to margin calls	..	..	..
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>11</b>	<b>9</b>	<b>7</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,974</b>	<b>1,979</b>	<b>1,973</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>18,330</b>	<b>18,330</b>	<b>18,304</b>

TDB40605

Bank of Italy

	Apr. 2006	May 2006	June 2006
<i>(cont.)</i>			
<b>I. INTRA-EUROSYSTEM CLAIMS</b>	<b>26,896</b>	<b>21,504</b>	<b>55,558</b>
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)	18,907	13,515	47,569
<b>m. ITEMS TO BE SETTLED</b>	<b>2</b>	<b>2</b>	<b>13</b>
<b>n. OTHER ASSETS</b>	<b>70,256</b>	<b>73,472</b>	<b>74,646</b>
Euro-area coins	39	39	36
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	29,940	29,324	28,847
Intangible fixed assets	24	24	24
Deferred charges	5	5	5
Tangible fixed assets (net of depreciation)	4,003	4,011	4,013
Accrued income and prepaid expenses	1,083	1,154	1,073
Sundry	34,904	38,656	40,390
<b>o. EXPENSE FOR THE YEAR</b>	<b>944</b>	<b>1,129</b>	<b>1,626</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>269,562</b>	<b>268,391</b>	<b>259,989</b>

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Apr. 2006	May 2006	June 2006
<b>a. TOTAL</b>	<b>203,569</b>	<b>199,472</b>	<b>231,319</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>95,541</b>	<b>95,878</b>	<b>97,439</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>9,611</b>	<b>12,901</b>	<b>9,712</b>
Current accounts (covering the minimum reserve system)	9,610	12,900	9,711
Deposit facility	1	1	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>30,865</b>	<b>22,503</b>	<b>57,508</b>
General government	30,859	22,459	57,499
of which: Treasury payments account	30,602	22,204	57,218
sinking fund for the redemption of government securities	217	217	217
other liabilities	40	38	64
Other counterparties	6	44	10
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>137</b>	<b>129</b>	<b>81</b>
Liabilities to non-euro-area EU central banks	46	59	50
Other liabilities	90	70	31
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>–</b>	<b>–</b>	<b>–</b>
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,048</b>	<b>767</b>	<b>1,385</b>
Deposits and balances	11	11	10
Other liabilities	1,038	756	1,375
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>837</b>	<b>837</b>	<b>817</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>7,330</b>	<b>7,493</b>	<b>7,299</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	7,330	7,493	7,299
Other intra-Eurosystem liabilities (net)	–	–	–

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Bank of Italy

		Apr. 2006	May 2006	June 2006
<i>(cont.)</i>				
<b>m.</b>	<b>ITEMS TO BE SETTLED</b>	<b>18</b>	<b>18</b>	<b>16</b>
<b>n.</b>	<b>OTHER LIABILITIES</b>	<b>1,845</b>	<b>1,748</b>	<b>1,664</b>
	Bank of Italy drafts	330	226	232
	Cashier's department services	–	–	–
	Accrued expenses and deferred income	10	9	32
	Sundry	1,506	1,513	1,400
<b>o.</b>	<b>PREVISIONS</b>	<b>6,753</b>	<b>6,753</b>	<b>6,753</b>
	Provisions for specific risks	1,088	1,088	1,088
	Sundry staff-related provisions	5,665	5,665	5,665
<b>p.</b>	<b>REVALUATION ACCOUNTS</b>	<b>24,285</b>	<b>24,285</b>	<b>22,246</b>
<b>q.</b>	<b>PROVISION FOR GENERAL RISKS</b>	<b>7,535</b>	<b>7,535</b>	<b>7,535</b>
<b>r.</b>	<b>CAPITAL AND RESERVES</b>	<b>16,235</b>	<b>16,235</b>	<b>16,206</b>
	Capital	..	..	..
	Ordinary and extraordinary reserves	10,693	10,693	10,664
	Other reserves	5,541	5,541	5,541
<b>s.</b>	<b>PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>50</b>	<b>50</b>	<b>–</b>
<b>t.</b>	<b>INCOME FOR THE YEAR</b>	<b>1,478</b>	<b>2,341</b>	<b>2,657</b>
<b>u.</b>	<b>MEMORANDUM ACCOUNTS</b>	<b>269,562</b>	<b>268,391</b>	<b>259,989</b>



## **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.

As regards the geographical aggregates, it should be noted that for the regions reference is made to the list contained in Article 131 of the Italian Constitution while in the case of the provinces – for the sake of statistical continuity – reference is made to the situation at 1 January 1996.

### 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.

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

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



## Glossary



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims. Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
<b>APRC</b>	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
<b>ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)</b>	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
<b>BAD DEBTS</b>	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>BAD DEBTS DELETED</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>BANKS WITH THEIR HEAD OFFICE IN THE SOUTH</b>	comprises the regions of Southern Italy and the Islands.
<b>BORROWERS (NUMBER)</b>	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>BRANCH LOCATION</b>	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>BRANCHES (NUMBER)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
<b>CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)</b>	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.

<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
<b>CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS</b>	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
<b>CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)</b>	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
<b>CUSTOMER BRANCH OF ECONOMIC ACTIVITY</b>	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
<b>CUSTOMER LOCATION</b>	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
<b>DERIVATIVES BUSINESS</b>	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
<b>ECONOMIC PURPOSE OF THE INVESTMENT</b>	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FINANCIAL DERIVATES: INTRINSIC VALUE</b>	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
<b>FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.

<b>FUNDS RAISED IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GROSS BAD DEBTS</b>	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS</b>	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the “historical default rate” for each subsequent year is the ratio of the number of such borrowers who become “adjusted bad debtors” (see above) during the year to the original number of borrowers belonging to the cohort in question.
<b>HOME AND CORPORATE BANKING: PERSONAL SERVICES</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>INITIAL PERIOD OF RATE FIXATION</b>	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the “variable interest rate or fixed up to 1 year” duration class.
<b>INTERNATIONAL CLAIMS</b>	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks’ external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT BORROWERS (NUMBER)</b>	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
<b>LOAN FACILITIES</b>	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.

<b>LOANS</b>	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
<b>MATCHED LOANS</b>	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
<b>MULTIPLE BANK BORROWING: NUMBER OF FACILITIES</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
<b>NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an "adjusted bad debt".
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>NUMBER OF ATMS IN OPERATION</b>	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>OVERSHOOT</b>	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under "own securities".
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PAYABLES TO BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.



<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS – NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)</b>	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.
<b>REAL SECURITY: AMOUNT BACKED</b>	this category includes all forms of real security – such as pledges, mortgages and liens – involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
<b>RECEIVABLES FOR CONSUMER CREDIT AND THE ISSUE OR MANAGEMENT OF CREDIT CARDS</b>	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.
<b>REPORTING INSTITUTION</b>	<p>persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: <b>MAJOR CATEGORIES OF BANKS</b> – 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. <b>SIZE CLASS OF BANKS</b> – 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:</p> <p>– 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 <i>Supplemento al Bollettino Statistico</i>, no. 32 of 16.6.1995). <b>INSTITUTIONAL CATEGORIES OF BANKS</b> – 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. <b>GEOGRAPHICAL</b></p>

COVERAGE OF BANKS – the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).

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

<b>RESIDENTS</b>	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
<b>RESIDUAL MATURITY</b>	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
<b>REVOCABLE LOANS</b>	classification used by the Central Credit Register for overdrafts.
<b>SECURITIES</b>	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
<b>SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
<b>SECURITIES ON DEPOSIT (NOMINAL VALUE)</b>	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
<b>SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
<b>SUBSIDIZED LOANS</b>	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>SUNDRY PROVISIONS FOR LOSSES AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>UNDERWRITING</b>	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary’s prior subscription to or outright purchase of the securities in question.

**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.