



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

IV - 2006

Statistical publications and distribution options

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

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

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

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

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

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

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

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

Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

Notice to readers

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

Additional information concerning this issue

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.

* * *

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

Key to symbols and information in the index

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

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

A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

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

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

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

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

B2 ACCOUNTING DATA

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

B3 RISK DATA

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

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

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

C2 ACCOUNTING DATA

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

D INFORMATION ON BANKING BUSINESS

D1 LOANS

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

	D2	DEPOSITS		
○ Q 1 [ba]	D2 5.1	Deposits distribution by customer location (region) and segment of economic activity	[TDB10262]	p. 40
○ Q 1 [ba]	D2 5.2	Deposits distribution by customer location (region) and major category of bank	[TDB10265]	p. 42
○ Q 1 [ba]	D2 5.3	Deposits distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p. 44
○ Q 1 [ba]	D2 5.4	Deposits distribution by technical form and customer location (region)	[TDB10268]	p. 45
○ Q 1 [ba]	D2 5.5	Deposits distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p. 46
● A 1 [ba]	D1 7.1	Deposits distribution by branch location (municipality)	[TDB10194]	
⊙ Q 1 [ba]		Deposits distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]	
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and size of bank	[TDB10284]	
⊙ Q 1 [bs]		Deposits distribution by branch location (province) and geographical coverage of bank	[TDB10114]	
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]	
	D3	LEASING AND FACTORING		
○ Q 1 [ba - fi]	D3 5.1	Leasing and factoring receivables	[TDB40150]	p. 47
	D4	SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT		
○ Q 1 [ba]	D4 5.1	Customer assets under management distribution by type of security and type of account	[TDB40080]	p. 48
○ Q 1 [ba]	D4 5.2	Customer assets under management distribution by customer location (region) and type of account	[TDB40085]	p. 50
○ Q 1 [ba]	D4 5.3	Securities on deposit distribution by type of security and customer segment of economic activity	[TDB40055]	p. 52
● Q 1 [ba]	D4 5.4	Securities on deposit distribution by type of security and customer location (geographical area)	[TDB40060]	p. 53
○ H 1 [ba]	D4 6.1	Securities on deposit distribution by size of deposits of types of securities	[TDB40065]	
○ H 1 [ba]	D4 6.2	Securities on deposit distribution by size of deposits	[TDB40070]	
	D5	GUARANTEES		
● Q 1 [ba]	D5 5.1	Guarantees distribution by customer location (region) and segment of economic activity	[TDB40100]	p. 54
○ Q 1 [ba]	D5 5.2	Guarantees distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p. 55

D6 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

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

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND OTHER INTERMEDIARIES

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

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

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

F2 LOAN FACILITIES

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

F3 BAD DEBTS

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

F4 GUARANTEES GRANTED TO CUSTOMERS

<input type="radio"/> Q 2 [ba]	F4 5.1	Guarantees granted to customers distribution by customer segment of economic activity	[TDB30280]	p.	106
<input type="radio"/> Q 2 [ba]	F4 5.2	Guarantees granted to customer distribution by customer location (region)	[TDB30300]	p.	107
<input type="radio"/> Q 2 [ba]	F4 5.3	Guarantees granted to customers distribution by customer branch of economic activity	[TDB30290]	p.	108
<input checked="" type="radio"/> Q 2 [ba]		Guarantees granted to customers distribution by customer location (province)	[TDB30310]		

F5 LEASING AND FACTORING

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

F6 RISK CONCENTRATION

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

F7 MULTIPLE-BANK BORROWING

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

F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

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

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

F9 FINANCIAL DERIVATIVES

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

G LENDING AND DEPOSIT RATES

G1 LENDING RATES

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

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

G2 DEPOSIT RATES

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

H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

○ Q 6 [bi]	H1 5.1	Assets	[TDB40605]	p.	142
○ Q 6 [bi]	H1 5.2	Liabilities	[TDB40615]	p.	144

	METHODOLOGICAL APPENDIX	p.	147
--	--------------------------------	----	-----

	GLOSSARY	p.	159
--	-----------------	----	-----

Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2006		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a.	TOTAL	788	31,973	244	24,352
b.	PIEDMONT	30	2,580	20	2,351
	Alessandria	2	290	2	285
	Asti	1	154	1	144
	Biella	3	129	3	129
	Cuneo	13	496	5	383
	Novara	1	199	1	172
	Turin	9	1,094	8	1,050
	Verbano-Cusio-Ossola	1	83	–	54
	Vercelli	–	135	–	134
c.	VALLE D'AOSTA	2	98	–	79
	Aosta	2	98	–	79
d.	LIGURIA	7	946	5	840
	Genoa	5	515	3	445
	Imperia	–	118	–	106
	La Spezia	1	132	1	127
	Savona	1	181	1	162
e.	LOMBARDY	188	6,169	74	4,506
	Bergamo	16	690	5	542
	Brescia	19	865	7	619
	Como	3	348	–	247
	Cremona	8	268	2	184
	Lecco	3	216	–	128
	Lodi	5	141	1	69
	Mantua	5	321	2	253
	Milan	125	2,414	55	1,805
	Pavia	–	323	–	272
	Sondrio	4	126	2	30
	Varese	–	457	–	357
f.	TRENTINO-ALTO ADIGE	110	940	8	300
	Bolzano	57	410	3	145
	Trento	53	530	5	155
g.	VENETO	57	3,394	10	2,098
	Belluno	1	195	–	131
	Padua	11	605	2	424
	Rovigo	5	178	–	122
	Treviso	9	623	2	348
	Venice	6	494	2	348
	Verona	13	672	4	392
	Vicenza	12	627	–	333

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>	
37	3,803	436	3,703	71	115	5,917
1	79	9	147	–	3	660
–	4	–	1	–	–	92
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	112	–	–	152
–	27	–	–	–	–	60
–	16	1	25	–	3	181
1	28	–	1	–	–	29
–	1	–	–	–	–	45
–	–	2	19	–	–	35
–	–	2	19	–	–	35
–	85	1	19	1	2	134
–	66	1	2	1	2	51
–	4	–	8	–	–	23
–	3	–	2	–	–	25
–	12	–	7	–	–	35
7	953	49	640	58	70	1,159
1	35	10	113	–	–	191
1	73	11	172	–	1	180
–	60	3	41	–	–	100
–	19	6	65	–	–	88
1	67	2	21	–	–	66
1	35	3	37	–	–	45
–	36	3	32	–	–	68
1	411	11	129	58	69	183
–	31	–	20	–	–	101
2	94	–	2	–	–	43
–	92	–	8	–	–	94
1	109	99	524	2	7	302
1	67	51	192	2	6	111
–	42	48	332	–	1	191
5	725	41	568	1	3	552
–	42	1	22	–	–	58
1	70	8	110	–	1	101
–	4	5	52	–	–	47
1	159	6	116	–	–	95
–	79	4	67	–	–	44
1	187	7	91	1	2	95
2	184	10	110	–	–	112

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	25	923	7	630
Gorizia	5	107	–	69
Pordenone	3	220	1	153
Trieste	3	140	1	116
Udine	14	456	5	292
i. EMILIA ROMAGNA	57	3,356	28	2,411
Bologna	15	795	8	567
Ferrara	3	217	2	187
Forlì	12	329	5	214
Modena	5	481	3	315
Parma	2	342	2	280
Piacenza	3	213	1	147
Ravenna	5	320	3	261
Reggio Emilia	5	380	2	265
Rimini	7	279	2	175
l. MARCHE	29	1,151	9	948
Ancona	11	358	4	302
Ascoli Piceno	6	255	2	217
Macerata	4	230	1	197
Pesaro e Urbino	8	308	2	232
m. TUSCANY	60	2,345	21	1,914
Arezzo	4	217	–	146
Florence	17	653	9	544
Grosseto	4	141	–	108
Livorno	2	197	–	173
Lucca	5	252	3	224
Massa Carrara	2	105	1	103
Pisa	6	261	2	218
Pistoia	8	180	1	133
Prato	2	135	1	119
Siena	10	204	4	146
n. UMBRIA	12	547	7	490
Perugia	9	424	5	374
Terni	3	123	2	116
o. LAZIO	65	2,550	27	2,061
Frosinone	6	180	1	128
Latina	6	174	1	128
Rieti	2	84	1	65
Rome	44	1,917	23	1,593
Viterbo	7	195	1	147
p. ABRUZZO	13	664	5	591
Chieti	4	178	2	165
L'Aquila	2	151	1	129
Pescara	2	160	1	141
Teramo	5	175	1	156

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	88	16	203	1	2	176
–	4	5	33	–	1	21
–	28	2	39	–	–	39
–	11	1	12	1	1	5
1	45	8	119	–	–	111
4	589	25	354	–	2	329
–	120	7	106	–	2	59
–	12	1	18	–	–	26
–	39	7	76	–	–	30
2	156	–	10	–	–	47
–	55	–	7	–	–	46
1	57	1	9	–	–	40
–	17	2	42	–	–	18
–	90	3	25	–	–	45
1	43	4	61	–	–	18
–	35	20	168	–	–	216
–	8	7	48	–	–	48
–	3	4	35	–	–	58
–	4	3	29	–	–	49
–	20	6	56	–	–	61
3	166	36	262	–	3	276
2	53	2	18	–	–	38
–	37	8	69	–	3	44
–	6	4	27	–	–	28
–	10	2	14	–	–	20
–	10	2	18	–	–	29
–	1	1	1	–	–	15
1	20	3	23	–	–	38
–	11	7	36	–	–	22
–	6	1	10	–	–	6
–	12	6	46	–	–	36
–	17	5	40	–	–	84
–	16	4	34	–	–	53
–	1	1	6	–	–	31
6	265	24	205	8	19	264
2	33	3	19	–	–	61
1	32	4	14	–	–	30
–	11	1	8	–	–	32
2	178	11	127	8	19	85
1	11	5	37	–	–	56
–	8	8	65	–	–	171
–	2	2	11	–	–	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. MOLISE	3	142	–	115
Campobasso	3	108	–	87
Isernia	–	34	–	28
r. CAMPANIA	31	1,580	7	1,344
Avellino	4	128	1	92
Benevento	3	85	1	67
Caserta	4	198	2	181
Naples	6	812	3	747
Salerno	14	357	–	257
s. PUGLIA	32	1,390	5	1,033
Bari	16	596	1	435
Brindisi	2	121	–	91
Foggia	3	246	2	185
Lecce	5	261	2	195
Taranto	6	166	–	127
t. BASILICATA	7	247	1	169
Matera	3	86	1	69
Potenza	4	161	–	100
u. CALABRIA	20	529	2	430
Catanzaro	4	106	–	88
Cosenza	10	202	1	147
Crotone	3	39	1	31
Reggio Calabria	1	140	–	130
Vibo Valentia	2	42	–	34
v. SICILY	35	1,740	5	1,367
Agrigento	4	169	–	116
Caltanissetta	7	98	–	60
Catania	3	357	1	287
Enna	1	67	–	50
Messina	2	230	–	192
Palermo	11	407	4	348
Ragusa	1	116	–	76
Siracusa	2	122	–	91
Trapani	4	174	–	147
z. SARDINIA	5	682	3	675
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	117	–	2	342
–	20	3	16	–	–	54
–	7	2	11	–	–	40
–	11	2	6	–	–	66
3	61	–	2	–	2	85
–	18	14	82	–	–	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	–	–	85
–	7	2	10	–	–	24
–	40	4	21	–	–	61
–	11	18	88	–	–	193
–	1	4	17	–	–	39
–	8	9	47	–	–	71
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
2	231	28	141	–	1	338
1	27	3	26	–	–	40
–	13	7	25	–	–	21
–	58	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

September 2006

	Entire banking system
Teller cash and the like	25,769
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,224
Receivables from BI-ECB	10,253
Receivables from banks	536,799
<i>of which:</i> time deposits and interbank CDs	249,825
repos	137,666
Receivables from non-bank customers:	
current account receivables	225,364
repos	22,648
personal loans	27,242
export credits	18,025
import credits	13,596
mortgage loans	618,806
other loans	366,847
bad debts	47,929
unpaid and protested own bills	401
Securities	272,021
<i>of which:</i> not held as fixed assets	185,392
Subordinated loans	20,297
Participating interests	124,893
Fixed assets	48,088
<i>of which:</i> buildings	21,312
Bills, other credit instruments and documents	175,876
Sundry debtors net of items in suspense accounts	197,903
Negative capital items	1,199
Items in transit or in suspense accounts	19,879
Remaining asset items	462,100
TOTAL	3,244,108
 COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS	
Guarantees granted	218,098
Guarantees applied for	5,969
Commitments and contingent liabilities	1,205,145
Credit implicit in leasing contracts with customers	22,016
Customer bill portfolio	10,223
Undrawn customer credit lines	824,518
Securities and the like on deposit	2,692,572

Notes:

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

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
11,887	6,385	7,497	23,136	2,633
612	936	677	1,862	362
4,523	1,696	4,034	9,947	306
336,139	86,277	114,382	510,824	25,975
177,927	37,876	34,022	234,783	15,042
82,331	25,389	29,946	132,801	4,865
96,174	47,210	81,981	211,521	13,843
16,587	1,463	4,599	22,648	..
8,707	7,588	10,947	24,750	2,492
11,506	3,747	2,772	17,648	377
8,089	2,927	2,580	12,976	620
258,958	158,769	201,080	577,075	41,731
188,441	69,404	109,001	355,358	11,488
27,806	8,883	11,240	41,673	6,255
216	86	99	320	81
118,614	67,742	85,665	257,139	14,883
83,442	36,085	65,866	174,793	10,599
13,290	3,802	3,205	18,573	1,724
97,511	15,506	11,876	123,774	1,119
23,575	9,004	15,509	44,066	4,021
10,515	4,030	6,768	19,989	1,323
87,260	40,532	48,084	166,371	9,505
125,778	36,558	35,566	193,560	4,343
427	119	654	1,194	5
8,452	4,209	7,218	18,387	1,492
288,965	79,382	93,753	455,826	6,274
1,736,309	653,246	854,553	3,093,354	150,754
142,842	41,709	33,547	213,968	4,130
4,832	531	606	5,952	17
798,429	199,491	207,225	1,191,606	13,539
..	10,120	11,896	21,925	91
3,530	3,297	3,396	9,128	1,095
388,683	193,637	242,197	787,474	37,044
1,311,284	587,170	794,119	2,622,063	70,509

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

September 2006

	Entire banking system
Payables to non-bank customers	837,393
<i>of which:</i> savings deposits	76,354
time savings deposits	6,176
savings certificates and CDs	26,320
current account deposits	605,076
time current account deposits	15,529
repos	108,916
Payables to BI-ECB	18,482
Payables to banks	675,544
<i>of which:</i> time deposits and interbank CDs	390,353
repos	97,098
Funds raised in the market	536,904
<i>of which:</i> bonds in issue	466,955
Provision for employee severance benefits	8,708
Supplementary pension fund	3,579
Provision for writedown of securities	87
Provision for writedown of investments	906
Accumulated depreciation	20,109
<i>of which:</i> accumulated depreciation of buildings	6,384
Provision for writedown of loans	36,747
Provision for writedown of commitments and guarantees granted	939
Sundry provisions for losses and charges	14,700
Provision for loan losses	1,116
Capital, reserves and provisions included in capital	197,401
Sundry creditors net of items in suspense accounts	164,831
Discounted bills, other credit instruments and documents	225,946
Items in transit or in suspense accounts	17,211
Remaining liabilities items	478,096
TOTAL	3,244,108

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
400,215	161,462	275,716	752,373	85,020
22,786	11,570	41,998	59,207	17,147
797	2,384	2,996	4,712	1,465
8,543	6,913	10,864	20,206	6,115
308,258	112,974	183,843	551,085	53,991
7,467	1,449	6,613	15,375	154
51,359	21,517	36,041	101,934	6,982
7,205	9,470	1,808	18,482	..
315,549	170,136	189,859	666,654	8,890
166,780	111,788	111,785	383,500	6,853
60,326	20,379	16,393	96,751	346
294,587	108,706	133,611	521,151	15,754
241,841	98,773	126,341	452,588	14,367
4,840	1,580	2,288	7,635	1,074
1,337	1,454	788	3,018	561
81	4	2	84	3
751	85	70	895	11
10,121	3,730	6,257	18,882	1,226
2,900	1,457	2,026	6,006	377
21,489	6,945	8,313	31,490	5,258
751	76	112	859	80
9,497	2,533	2,670	13,987	712
270	59	786	1,100	16
107,769	34,141	55,491	186,311	11,090
99,396	35,118	30,317	161,782	3,049
114,256	52,705	58,984	215,967	9,978
9,775	2,307	5,130	16,441	770
334,425	62,274	81,397	470,836	7,260
1,736,309	653,246	854,553	3,093,354	150,754

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 2006	Total	<i>of which:</i> variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	69.57	19.32	17.63	10.22	25.29	27.53
Receivables from BI-ECB and other banks	100.00	12.56	23.64	53.60	11.43	5.79	5.54
Securities portfolio	100.00	64.09	1.60	5.64	16.58	42.59	33.59
b. LIABILITIES							
Payables to non-bank customers	100.00	1.50	82.59	15.20	1.50	0.27	0.44
Payables to BI-ECB and other banks	100.00	17.23	17.21	52.94	12.29	8.80	8.76
Bonds, savings certificates and CDs	100.00	68.65	1.32	5.93	13.90	59.23	19.62

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						
September 2006	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
a. TOTAL	124,893	97,511	15,506	11,876	123,774	1,119
Banks	81,378	65,252	9,402	6,723	80,876	502
<i>of which: non-resident</i>	24,902	24,158	258	486	24,901	1
Other financial intermediaries	24,999	18,659	3,075	3,265	24,531	468
<i>of which: non-resident</i>	7,838	6,804	485	549	7,837	1
Financial auxiliaries	4,717	2,974	960	782	4,622	95
Insurance companies	5,062	3,895	871	297	5,053	9
Non-financial companies	8,738	6,731	1,198	808	8,692	46
<i>of which: qualified holdings</i>	1,906	1,309	298	299	1,901	5

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	2006 June	2006 Sept.
a. ASSETS		
Cash	6	9
Receivables from parent bank and other foreign branches	70,667	83,852
Receivables from banks and central banks	20,684	21,726
<i>of which:</i> from non-residents	11,156	11,964
repos with banks	236	237
Receivables from non-bank customers	25,372	26,042
<i>of which:</i> from non-residents	24,938	25,602
repos	1,792	1,143
Subordinated loans	1,792	1,143
Securities and participating interests	19,515	17,547
<i>of which:</i> securities not held as fixed assets	16,084	14,355
Bad debts	150	144
Other liabilities items	9,940	14,199
TOTAL	146,333	163,519
b. LIABILITIES		
Payables to parent bank and other foreign branches	32,158	35,230
Payables to banks and central banks	38,296	40,934
<i>of which:</i> to non-residents	34,282	37,243
repos with banks	47	-
Payables to non-bank customers	60,453	67,891
<i>of which:</i> to non-residents	55,674	62,662
repos	315	293
Subordinated loans	2,647	2,654
Endowment funds and capital reserves	1,635	1,693
Other liabilities items	11,144	15,118
TOTAL	146,333	163,519
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	13,342	13,562
Commitments and contingent liabilities	160,176	167,456
Bill portfolio	195	144

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

September 2006		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	632,560	50,291	1.07	47,447	2,576
b.	NORTH-WEST ITALY	140,589	12,107	1.09	11,550	771
	Piedmont	47,044	2,948	1.08	3,660	257
	Valle d'Aosta	1,307	78	1.07	91	7
	Liguria	15,549	1,150	1.05	1,336	35
	Lombardy	76,689	7,930	1.10	6,463	473
c.	NORTH-EAST ITALY	94,203	8,559	1.08	7,198	624
	Trentino-Alto Adige	6,289	613	1.04	457	56
	Veneto	35,581	3,440	1.09	2,866	295
	Friuli-Venezia Giulia	10,634	628	1.10	720	41
	Emilia-Romagna	41,699	3,878	1.09	3,155	232
d.	CENTRAL ITALY	152,065	14,974	1.06	11,504	665
	Marche	17,257	1,506	1.06	1,308	93
	Tuscany	41,738	2,923	1.06	3,347	179
	Umbria	9,788	874	1.10	1,033	79
	Lazio	83,282	9,670	1.06	5,816	314
e.	SOUTHERN ITALY	157,670	9,298	1.05	10,989	333
	Abruzzo	14,792	1,128	1.08	1,112	49
	Molise	3,666	351	1.02	221	7
	Campania	64,219	3,140	1.05	4,715	119
	Puglia	44,350	2,802	1.05	3,016	107
	Basilicata	8,620	816	1.05	283	9
	Calabria	22,023	1,062	1.06	1,642	42
f.	ISLANDS	88,033	5,352	1.03	6,206	184
	Sicily	69,769	4,047	1.04	4,895	140
	Sardinia	18,264	1,305	1.02	1,311	43

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2006	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	632,560	50,291	1.07	47,447	2,576
General government	12	16	1.11	–	–
Financial companies	848	568	1.06	50	1
Non-financial companies	115,109	32,215	1.08	5,896	1,665
<i>of which:</i> industry	33,472	11,271	1.09	1,608	787
building	16,226	5,789	1.05	775	206
services	62,805	14,089	1.09	3,418	635
Producer households	101,422	6,530	1.05	6,062	284
Consumer households and nec	406,223	10,497	1.03	35,047	618

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

	International claims	<i>of which:</i>				Local claims in local currency
		banks residual maturity		non-banks residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a. TOTAL	276,975	128,243	33,061	33,496	82,174	70,917
b. EUROPE	234,710	115,359	28,018	28,388	62,946	56,720
<i>of which:</i> Albania	79	19	..	22	38	54
Austria	3,688	2,078	814	168	628	92
Belgium	24,018	21,865	1,399	398	356	460
Bulgaria	708	98	16	190	405	790
Czech Republic	463	70	2	169	222	1,410
Croatia	6,630	1,595	605	1,067	3,363	9,548
Denmark	767	422	101	33	211	–
Finland	549	69	195	37	248	–
France	28,838	15,448	5,692	2,607	5,090	4,393
Germany	30,127	14,266	6,644	2,831	6,386	1,200
Greece	2,400	276	35	124	1,966	–
Ireland	11,590	3,233	480	3,227	4,649	1,702
Liechtenstein	26	14	–	11	2	–
Luxemburg	19,056	4,210	1,038	2,385	11,423	5,117
Malta	242	28	186	6	22	–
Norway	354	111	173	6	64	–
Netherlands	17,722	8,164	1,157	2,256	6,146	162
Poland	2,966	166	23	650	2,128	12,942
Portugal	5,168	1,957	506	894	1,811	–
United Kingdom	48,493	32,330	2,703	7,120	6,340	2,559
Romania	1,846	383	249	381	832	386
Russia	1,341	259	313	99	671	445
Serbia and Montenegro	968	345	47	188	389	319
Slovenia	381	47	195	38	101	18
Spain	12,475	4,089	3,166	927	4,293	2,224
Sweden	845	389	88	88	280	–
Switzerland	4,468	2,432	76	862	1,099	1,626
Turkey	2,040	389	225	362	1,064	–
Hungary	3,850	155	834	875	1,986	3,959
c. ASIA	6,422	1,937	1,339	1,469	1,677	1,205
<i>of which:</i> Saudi Arabia	131	10	60	19	42	–
China	615	275	98	87	154	79
South Korea	607	332	174	36	65	–
Philippines	44	20	..	18	5	–
Japan	2,258	532	7	1,008	710	1,124
India	335	178	31	57	70	–
Indonesia	39	11	..	7	21	–
Iran	947	265	548	26	108	–
Iraq	5	3	..	..	1	–

Distribution by country, type of customer and residual maturity

TDB30274

Banks

	International claims	<i>of which:</i>				Local claims in local currency
		banks residual maturity		non-banks residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)						
Israel	53	13	4	4	32	..
Malaysia	47	17	12	2	16	–
Pakistan	7	..	..	7	..	–
Qatar	205	46	10	40	108	–
Taiwan	150	134	12	..	3	2
Thailand	27	6	6	5	10	–
d. AFRICA	801	217	61	144	379	–
<i>of which:</i> Algeria	29	5	10	2	11	–
Egypt	286	2	8	78	197	–
Morocco	135	49	6	12	67	–
Nigeria	50	..	8	11	31	–
South Africa	53	10	20	7	16	–
Tunisia	64	19	8	10	28	–
e. AMERICA	17,414	4,192	2,755	2,183	8,284	11,906
<i>of which:</i> Argentina	268	9	70	121	68	2
Brazil	1,162	99	258	244	560	..
Canada	579	61	72	250	197	–
Chile	544	86	103	51	304	–
Colombia	42	14	–	4	24	–
Cuba	71	2	47	..	22	–
Ecuador	6	1	3	1	2	–
Mexico	636	29	..	147	459	–
Paraguay	..	..	–	..	..	–
Peru	90	..	55	..	34	60
United States	13,638	3,887	2,145	1,326	6,281	11,844
Uruguay	166	1	2	3	160	–
Venezuela	170	..	–	17	153	–
f. OCEANIA	559	172	122	65	199	1
<i>of which:</i> Australia	492	146	122	49	174	1
New Zealand	53	26	–	16	12	–
g. OFFSHORE CENTRES	14,950	6,367	766	968	6,849	1,085
<i>of which:</i> Bahamas	3,944	3,899	–	4	40	–
Cayman Islands	4,677	297	515	264	3,602	–
Hong Kong	1,190	891	21	114	164	940
Singapore	1,194	938	40	34	182	141
h. INTERNATIONAL ORGANIZATIONS	2,118	–	–	279	1,840	–

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2006

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	30	27
Customer trading	45	40
Underwriting	23	17
Placement	101	79
Individual portfolio management	66	58
Reception of orders	66	58

b. NUMBER OF SIMs

140

109

Notes:

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

Distribution by operational specialization

TDB40225		Collective investment undertakings	
Source: Archives of intermediary identification data			
		2006 June	2006 Sept.
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	811	796
	Equity	351	341
	Balanced	66	65
	Bond	293	287
	Liquidity	38	38
	Flexible	70	72
b.	NUMBER OF SICAV SUB-FUNDS	14	14
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	49	49
d.	NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

	2006 June	2006 Sept.
a. NUMBER OF FINANCIAL INTERMEDIARIES	431	441
Leasing	52	50
Factoring	34	34
Consumer credit	34	35
Other forms of finance	15	16
Acquisition of shareholdings	8	8
Issue and/or management of credit cards	14	15
Securitization	270	280
Foreign exchange trading and other activities	4	3

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

	2006 June	2006 Sept.
a. ASSETS		
Cash and liquid assets	..	1
Receivables from banks and financial institutions	1,053	990
Receivables from customers	64	51
Bonds and other debt securities	392	405
Shares, capital parts and other equity securities	917	444
Options bought and the like	62	51
Participating interests	18	161
Fixed assets	50	54
Remaining asset items	384	392
TOTAL	2,940	2,548
b. LIABILITIES		
Payables to banks and financial institutions	1,271	726
Payables to customers	51	119
Debt securities in issue	–	–
Options sold and the like	52	54
Provision for employee severance benefits	34	33
Provisions for risks	139	126
Subordinated liabilities	5	5
Capital, reserves and share premiums	795	929
Remaining liabilities items	594	556
TOTAL	2,940	2,548

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

	2006 June	2006 Sept.
a. ASSETS		
Cash and liquid assets	90	92
Current account receivables from banks and deposits	2,492	2,877
Receivables from customers	121,892	120,379
Bad debts	1,220	1,253
Securities portfolio	2,247	2,076
Participating interests	1,839	1,783
<i>of which: held for merchant banking purposes</i>	432	501
Tangible and intangible fixed assets	7,393	7,246
Remaining asset items	10,299	10,071
TOTAL	147,472	145,777
b. LIABILITIES		
Current account payables to banks	20,704	18,591
Financial payables	99,557	99,254
Securities in issue	1,532	1,357
Provisions for liabilities and charges and provision for employee severance benefits	1,440	1,587
Loan loss provision	217	220
Provision for general financial risks	136	131
Subordinated loans	741	684
Capital and reserves	10,931	10,856
Remaining liabilities items	12,271	13,143
TOTAL	147,472	145,777
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	5,030	5,506
Derivative contracts	40,848	39,814

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

September 2006		Total	General government	Financial companies
a.	TOTAL	1,322,877	56,843	153,589
b.	NORTH-WEST ITALY	509,835	11,354	98,069
	Piedmont	96,457	6,020	12,851
	Valle d'Aosta	2,361	92	27
	Liguria	24,126	1,138	113
	Lombardy	386,891	4,105	85,078
c.	NORTH-EAST ITALY	309,758	5,831	21,457
	Trentino-Alto Adige	31,886	655	860
	Veneto	124,608	2,175	7,963
	Friuli-Venezia Giulia	25,884	608	2,006
	Emilia-Romagna	127,380	2,392	10,627
d.	CENTRAL ITALY	308,654	31,505	30,283
	Marche	34,529	1,374	1,552
	Tuscany	91,006	2,301	12,096
	Umbria	16,086	544	62
	Lazio	167,033	27,287	16,574
e.	SOUTHERN ITALY	130,233	5,569	2,533
	Abruzzo	18,968	305	237
	Molise	3,268	136	58
	Campania	52,288	2,707	1,382
	Puglia	36,783	1,534	325
	Basilicata	5,251	259	36
	Calabria	13,675	627	494
f.	ISLANDS	64,495	2,583	1,247
	Sicily	45,582	2,095	403
	Sardinia	18,914	489	844

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
687,095	232,309	93,732	347,644	83,714	339,495
265,801	95,801	27,565	139,816	23,456	111,154
45,224	19,318	5,155	20,136	6,174	26,188
1,443	666	214	560	211	588
12,254	2,848	1,716	7,585	1,884	8,738
206,880	72,969	20,481	111,536	15,188	75,640
183,996	69,281	24,946	85,707	22,364	76,110
19,353	4,437	3,460	10,995	3,205	7,812
75,429	30,116	8,817	34,814	8,587	30,453
13,684	5,650	1,488	6,222	1,961	7,625
75,530	29,079	11,180	33,676	8,611	30,220
149,567	39,913	25,736	80,194	16,978	78,080
18,949	8,527	3,251	6,790	3,463	9,190
46,338	15,298	5,798	23,336	6,871	23,402
9,112	3,575	1,482	3,704	1,570	4,799
75,168	12,513	15,204	46,364	5,075	40,690
61,268	20,681	10,661	28,056	13,441	47,423
10,862	4,618	1,978	3,991	1,833	5,731
1,688	775	318	527	434	951
25,361	7,926	3,679	13,362	3,641	19,198
15,573	4,958	3,235	6,649	4,803	14,549
2,589	976	470	997	775	1,592
5,196	1,428	982	2,530	1,956	5,401
26,462	6,632	4,825	13,870	7,475	26,728
18,255	4,190	3,147	10,051	5,369	19,459
8,206	2,442	1,677	3,820	2,105	7,269

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

September 2006

Entire banking
system

a. TOTAL	1,322,877
b. NORTH-WEST ITALY	509,835
Piedmont	96,457
Valle d'Aosta	2,361
Liguria	24,126
Lombardy	386,891
c. NORTH-EAST ITALY	309,758
Trentino-Alto Adige	31,886
Veneto	124,608
Friuli-Venezia Giulia	25,884
Emilia-Romagna	127,380
d. CENTRAL ITALY	308,654
Marche	34,529
Tuscany	91,006
Umbria	16,086
Lazio	167,033
e. SOUTHERN ITALY	130,233
Abruzzo	18,968
Molise	3,268
Campania	52,288
Puglia	36,783
Basilicata	5,251
Calabria	13,675
f. ISLANDS	64,495
Sicily	45,582
Sardinia	18,914

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
589,412	304,295	429,170	1,244,986	77,891
264,606	112,758	132,471	505,365	4,470
53,095	15,340	28,022	95,779	677
1,360	359	642	2,348	13
9,959	8,219	5,948	23,711	415
200,191	88,840	97,859	383,526	3,365
111,875	74,887	122,996	307,698	2,060
4,232	1,375	26,279	31,842	44
58,435	26,762	39,411	123,957	651
8,202	2,708	14,974	25,790	93
41,006	44,042	42,332	126,108	1,271
120,157	85,689	102,809	303,358	5,296
6,509	11,622	16,398	33,973	555
29,735	25,958	35,314	90,073	933
6,658	2,479	6,949	16,010	76
77,255	45,631	44,148	163,302	3,731
58,500	20,059	51,674	89,929	40,304
4,784	2,934	11,250	12,152	6,816
1,149	586	1,532	2,695	573
26,142	7,114	19,032	39,547	12,741
18,485	5,695	12,604	23,829	12,954
2,085	877	2,289	2,921	2,330
5,854	2,853	4,968	8,785	4,890
34,275	11,000	19,221	38,735	25,760
26,791	4,414	14,377	27,317	18,264
7,484	6,586	4,844	11,418	7,496

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	770,809	289,258	206,360	166,546	74,709	33,937
	Agricultural, forestry and fishery products	33,194	8,232	9,997	7,306	4,720	2,939
	Fuel and power products	24,557	11,720	3,372	5,525	2,198	1,742
	Ores and metals	10,497	6,942	2,044	697	645	168
	Non-metallic minerals and products	16,129	4,012	6,426	3,237	1,695	758
	Chemical products	11,107	6,708	2,032	1,413	687	267
	Metal products, except transport equipment	26,925	12,044	8,839	3,130	2,492	420
	Agricultural and industrial machinery	21,605	9,457	8,906	2,149	884	209
	Office and data processing machines, etc.	4,627	2,025	1,630	546	286	140
	Electrical goods	15,309	6,561	4,949	2,683	841	275
	Transport equipment	10,291	4,251	1,919	1,976	1,767	378
	Food and tobacco products	28,490	7,751	10,494	4,044	4,447	1,754
	Textiles, clothing and footwear	28,169	9,393	8,081	7,283	3,109	303
	Paper and paper products	15,404	7,899	3,003	3,390	842	271
	Rubber and plastic products	10,783	5,093	2,776	1,696	917	301
	Other manufactured products	20,741	5,613	7,875	4,764	1,937	552
	Building and construction	103,605	30,502	27,621	27,539	12,206	5,737
	Wholesale and retail trade services, recovery and repair services	120,774	42,891	31,462	23,468	15,388	7,565
	Lodging and catering services	28,853	6,409	10,021	6,539	3,724	2,161
	Inland transport services	14,322	3,697	3,731	4,839	1,494	562
	Maritime and air transport services	6,463	1,075	638	1,358	1,926	1,466
	Auxiliary transport services	9,315	4,087	2,034	1,825	857	511
	Communication services	16,122	9,109	236	6,613	69	95
	Other market services	193,527	83,789	48,272	44,525	11,579	5,362

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,322,877	509,835	309,758	308,654	130,233	64,495
	Piedmont	70,850	82,910	77,124	2,365	2,337	800	284
	Valle d'Aosta	1,389	1,502	1,487	3	7	3	1
	Liguria	19,565	24,748	21,934	300	1,466	294	753
	Lombardy	347,015	444,565	363,029	24,784	38,978	12,684	5,090
	Trentino-Alto Adige	28,415	31,293	1,052	29,643	520	28	51
	Veneto	102,066	119,844	7,275	106,645	4,278	1,176	470
	Friuli-Venezia Giulia	19,807	23,972	1,389	22,269	202	91	22
	Emilia-Romagna	103,759	116,114	5,194	105,012	3,618	1,520	771
	Marche	29,965	34,369	980	1,223	31,145	983	38
	Tuscany	77,324	96,873	6,409	3,118	81,890	4,305	1,151
	Umbria	12,924	14,658	275	244	13,994	126	19
	Lazio	121,597	175,504	21,481	13,255	126,206	11,406	3,155
	Abruzzo	14,334	16,384	284	229	1,038	14,789	44
	Molise	1,989	2,353	56	4	179	2,112	1
	Campania	36,413	38,883	479	107	945	36,956	396
	Puglia	28,995	31,470	577	234	819	29,742	98
	Basilicata	3,050	3,478	27	34	62	3,352	2
	Calabria	9,449	9,935	110	35	191	9,521	78
	Sicily	36,914	38,216	411	173	436	278	36,917
	Sardinia	15,137	15,903	263	79	344	66	15,152

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

September 2006

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	24,700	9,034	3,587	7,720	3,409	949
<i>of which:</i> without recourse	13,273	3,977	1,932	5,214	1,605	545
with recourse	11,427	5,057	1,655	2,506	1,805	404
Credit implicit in leasing contracts	53,811	21,909	15,012	10,412	4,580	1,897
Receivables for consumer credit and the issue or management of credit cards	35,461	9,316	4,659	8,169	8,219	5,097
Other finance	7,041	1,934	1,099	2,130	1,309	569

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

September 2006

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	24,700	3,441	171	20,093	544	450
<i>of which:</i> without recourse	13,273	3,418	30	9,409	358	58
with recourse	11,427	24	141	10,685	186	392
Credit implicit in leasing contracts	53,811	377	624	46,251	4,149	2,409
Receivables for consumer credit and the issue or management of credit cards	35,461					
Other finance	7,041	255	891	3,701	1,163	1,030

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

September 2006		Total	Banks	Financial intermediaries
a.	TOTAL	81,866	46,406	35,461
b.	NORTH-WEST ITALY	21,105	11,788	9,316
	Piedmont	6,047	3,517	2,530
	Valle d'Aosta	181	121	60
	Liguria	2,055	1,232	823
	Lombardy	12,822	6,918	5,904
c.	NORTH-EAST ITALY	12,174	7,515	4,659
	Trentino-Alto Adige	740	496	244
	Veneto	5,092	3,213	1,879
	Friuli-Venezia Giulia	1,446	920	526
	Emilia-Romagna	4,896	2,886	2,010
d.	CENTRAL ITALY	17,998	9,829	8,169
	Marche	1,758	1,077	681
	Tuscany	5,497	2,749	2,748
	Umbria	1,257	731	526
	Lazio	9,485	5,272	4,213
e.	SOUTHERN ITALY	18,978	10,759	8,219
	Abruzzo	1,878	1,062	816
	Molise	415	192	223
	Campania	7,993	4,496	3,497
	Puglia	5,200	2,955	2,245
	Basilicata	656	367	289
	Calabria	2,836	1,686	1,150
f.	ISLANDS	11,613	6,515	5,097
	Sicily	8,511	4,786	3,724
	Sardinia	3,102	1,729	1,373

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

September 2006		Total	General government	Financial companies
a.	TOTAL	693,220	24,995	52,141
b.	NORTH-WEST ITALY	240,914	3,289	30,351
	Piedmont	51,316	985	3,962
	Valle d'Aosta	1,723	187	59
	Liguria	17,821	352	369
	Lombardy	170,053	1,766	25,961
c.	NORTH-EAST ITALY	149,649	4,284	11,120
	Trentino-Alto Adige	14,922	775	306
	Veneto	56,065	1,094	2,517
	Friuli-Venezia Giulia	17,879	1,188	3,449
	Emilia-Romagna	60,783	1,227	4,847
d.	CENTRAL ITALY	162,278	10,385	9,762
	Marche	16,806	252	89
	Tuscany	43,072	1,185	1,441
	Umbria	8,267	190	79
	Lazio	94,133	8,758	8,153
e.	SOUTHERN ITALY	94,176	3,657	710
	Abruzzo	11,961	314	254
	Molise	2,173	348	37
	Campania	39,886	1,806	189
	Puglia	26,821	598	133
	Basilicata	3,495	215	23
	Calabria	9,841	376	74
f.	ISLANDS	46,203	3,380	199
	Sicily	32,959	2,260	120
	Sardinia	13,244	1,120	79

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
143,693	48,901	16,263	76,030	38,536	433,843
56,417	21,625	4,978	29,311	10,941	139,915
10,320	4,351	1,107	4,735	2,838	33,211
365	133	51	177	109	1,004
3,055	719	294	2,024	1,032	13,013
42,677	16,423	3,526	22,375	6,961	92,687
32,905	12,996	3,497	15,708	9,372	91,968
2,658	795	290	1,480	990	10,193
13,019	5,386	1,305	6,018	3,575	35,859
3,422	1,379	322	1,663	708	9,112
13,806	5,437	1,580	6,546	4,098	36,804
33,058	8,457	4,280	19,822	7,520	101,548
2,829	1,231	351	1,183	1,177	12,459
8,343	3,014	860	4,248	2,723	29,379
1,519	507	179	800	452	6,028
20,367	3,706	2,890	13,591	3,168	53,682
14,800	4,546	2,348	7,423	7,207	67,797
2,186	907	276	952	865	8,340
303	113	54	122	152	1,334
6,754	1,965	956	3,718	2,782	28,354
3,939	1,190	696	1,850	2,187	19,959
440	134	106	189	291	2,525
1,177	238	260	591	931	7,284
6,513	1,276	1,160	3,767	3,496	32,615
4,069	750	804	2,388	2,298	24,210
2,444	526	356	1,379	1,198	8,405

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

September 2006		Entire banking system
a. TOTAL		693,220
b. NORTH-WEST ITALY		240,914
	Piedmont	51,316
	Valle d'Aosta	1,723
	Liguria	17,821
	Lombardy	170,053
c. NORTH-EAST ITALY		149,649
	Trentino-Alto Adige	14,922
	Veneto	56,065
	Friuli-Venezia Giulia	17,879
	Emilia-Romagna	60,783
d. CENTRAL ITALY		162,278
	Marche	16,806
	Tuscany	43,072
	Umbria	8,267
	Lazio	94,133
e. SOUTHERN ITALY		94,176
	Abruzzo	11,961
	Molise	2,173
	Campania	39,886
	Puglia	26,821
	Basilicata	3,495
	Calabria	9,841
f. ISLANDS		46,203
	Sicily	32,959
	Sardinia	13,244

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
332,073	128,281	232,867	616,189	77,031
131,710	47,554	61,650	239,640	1,273
31,326	3,968	16,023	51,046	270
1,211	12	500	1,723	1
7,354	6,250	4,218	17,668	153
91,818	37,324	40,910	169,203	849
50,544	32,765	66,340	149,190	460
1,775	205	12,942	14,917	6
26,193	11,066	18,806	55,905	161
6,248	968	10,663	17,862	17
16,327	20,526	23,929	60,506	276
76,069	29,409	56,801	158,809	3,469
2,546	5,236	9,024	16,671	135
12,839	12,193	18,039	42,919	153
3,361	588	4,319	8,230	37
57,323	11,392	25,419	90,989	3,145
47,917	9,925	36,334	48,168	46,008
2,023	631	9,306	4,969	6,992
922	334	917	1,709	463
25,649	2,744	11,492	22,894	16,991
14,186	3,246	9,390	13,461	13,360
871	443	2,180	770	2,725
4,266	2,527	3,049	4,365	5,477
25,833	8,628	11,742	20,382	25,821
20,602	2,490	9,867	14,106	18,853
5,231	6,138	1,875	6,276	6,968

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	182,230	67,358	42,277	40,579	22,008	10,009
	Agricultural, forestry and fishery products	8,098	1,960	2,597	1,327	1,347	867
	Fuel and power products	5,230	1,761	610	1,715	715	429
	Ores and metals	1,579	984	268	150	134	43
	Non-metallic minerals and products	3,036	837	953	616	459	171
	Chemical products	2,957	1,711	516	415	260	56
	Metal products, except transport equipment	6,005	2,984	1,843	582	493	103
	Agricultural and industrial machinery	7,157	3,560	2,714	590	233	58
	Office and data processing machines, etc.	1,297	595	304	246	119	32
	Electrical goods	4,376	2,324	1,040	642	290	80
	Transport equipment	2,654	903	776	525	385	65
	Food and tobacco products	5,084	1,548	1,671	675	894	297
	Textiles, clothing and footwear	5,883	2,192	1,388	1,600	632	72
	Paper and paper products	2,993	1,493	586	558	270	86
	Rubber and plastic products	1,842	1,014	410	233	154	31
	Other manufactured products	3,715	1,237	1,074	883	416	105
	Building and construction	20,227	6,172	4,464	4,982	3,098	1,512
	Wholesale and retail trade services, recovery and repair services	32,255	10,666	7,490	6,457	5,207	2,434
	Lodging and catering services	4,918	1,259	1,307	1,158	751	443
	Inland transport services	4,037	1,149	962	1,214	513	198
	Maritime and air transport services	1,699	324	181	744	254	196
	Auxiliary transport services	4,926	1,564	929	1,816	365	252
	Communication services	1,184	535	61	514	49	26
	Other market services	51,079	20,587	10,133	12,937	4,968	2,454

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
			Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a.	TOTAL	693,220	69,880	581,785	21,843	3,199	16,512
b.	NORTH-WEST ITALY	240,914	14,785	215,318	4,384	701	5,725
	Piedmont	51,316	4,319	45,275	813	136	773
	Valle d'Aosta	1,723	132	1,559	9	2	20
	Liguria	17,821	1,378	15,748	420	53	223
	Lombardy	170,053	8,956	152,737	3,141	510	4,709
c.	NORTH-EAST ITALY	149,649	15,466	121,273	5,784	560	6,567
	Trentino-Alto Adige	14,922	1,971	11,867	578	122	385
	Veneto	56,065	6,831	46,725	1,487	163	860
	Friuli-Venezia Giulia	17,879	1,565	13,997	302	25	1,990
	Emilia-Romagna	60,783	5,099	48,684	3,417	250	3,332
d.	CENTRAL ITALY	162,278	14,167	140,904	5,102	316	1,789
	Marche	16,806	2,496	11,438	2,490	127	254
	Tuscany	43,072	3,584	37,971	1,241	53	222
	Umbria	8,267	1,147	6,445	478	10	187
	Lazio	94,133	6,940	85,049	893	126	1,126
e.	SOUTHERN ITALY	94,176	16,745	70,018	5,213	435	1,766
	Abruzzo	11,961	2,535	8,464	826	31	105
	Molise	2,173	297	1,726	113	6	31
	Campania	39,886	5,938	31,438	1,634	198	678
	Puglia	26,821	5,367	18,895	1,749	131	679
	Basilicata	3,495	715	2,440	223	8	109
	Calabria	9,841	1,892	7,057	667	62	163
f.	ISLANDS	46,203	8,717	34,273	1,360	1,187	665
	Sicily	32,959	6,866	23,685	757	1,164	488
	Sardinia	13,244	1,851	10,588	603	23	178

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	693,220	240,914	149,649	162,278	94,176	46,203
	Piedmont	46,266	50,964	49,234	468	878	271	113
	Valle d'Aosta	1,525	1,628	1,613	2	7	4	2
	Liguria	16,128	17,345	16,838	75	275	43	115
	Lombardy	159,046	185,064	163,620	7,280	9,175	3,337	1,652
	Trentino-Alto Adige	14,254	14,900	361	14,426	77	27	8
	Veneto	51,292	54,235	1,506	52,081	468	132	48
	Friuli-Venezia Giulia	15,834	17,357	479	16,330	264	236	50
	Emilia-Romagna	56,148	59,580	2,106	56,497	578	303	96
	Marche	15,892	16,580	118	155	16,117	182	9
	Tuscany	40,234	42,157	742	248	40,833	267	67
	Umbria	7,561	7,995	43	64	7,843	42	4
	Lazio	83,051	90,966	3,387	1,638	83,851	1,593	497
	Abruzzo	10,965	11,524	62	73	355	11,032	3
	Molise	1,927	2,061	8	2	57	1,993	..
	Campania	36,578	37,686	215	80	655	36,685	52
	Puglia	25,298	26,465	230	113	375	25,701	46
	Basilicata	3,120	3,276	12	7	23	3,234	1
	Calabria	9,001	9,291	54	24	157	9,030	27
	Sicily	31,032	31,547	197	67	195	54	31,035
	Sardinia	12,376	12,596	89	19	97	13	12,379

Notes:

TDB40150

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

September 2006	Total	Financial intermediaries	Banks
a. LEASING	79,033	56,002	23,031
Credit implicit in leasing contracts	76,183	54,428	21,755
Overdue instalments	551	373	178
Bad debts and substandard assets	2,299	1,201	1,098
b. FACTORING	23,939	19,707	4,232
Advances against acquired claims	19,760	15,713	4,047
Advances against future claims	459	274	185
Claims assumed at less than nominal value or acquired outright	3,026	3,026	–
Bad debts	....	695	....

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

September 2006

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,364,525	538,705	80,460
Italian government securities	476,794	185,876	15,679
<i>of which:</i> BOTs	87,969	54,094	3,181
CCTs	106,597	29,822	4,520
BTPs	253,674	94,352	6,970
Other debt securities	556,490	179,474	22,377
<i>of which:</i> in non-euro-area currencies	48,123	22,260	1,852
Equity securities	89,628	24,596	27,058
<i>of which:</i> in non-euro-area currencies	10,192	1,920	851
Units of collective investment undertakings	233,634	145,257	13,651
Other securities and the like	8,137	3,525	1,695

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
95,438	64,677	5,914	1,269,086	474,028	74,546
28,965	15,791	1,593	447,829	170,085	14,086
1,858	1,208	171	86,110	52,886	3,010
11,537	5,910	497	95,061	23,912	4,023
13,097	6,998	720	240,577	87,354	6,250
22,792	13,383	1,166	533,697	166,091	21,211
2,356	1,579	129	45,767	20,680	1,723
1,141	901	42	88,487	23,695	27,017
214	179	8	9,978	1,741	844
42,275	34,385	3,084	191,360	110,873	10,567
271	223	29	7,866	3,302	1,666

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

September 2006

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,364,525	538,705	80,460
b. NORTH-WEST ITALY	774,167	243,847	24,398
Piedmont	137,814	69,946	7,710
Valle d'Aosta	2,372	1,377	101
Liguria	32,743	23,940	1,814
Lombardy	601,238	148,584	14,773
c. NORTH-EAST ITALY	263,830	133,192	19,527
Trentino-Alto Adige	10,919	6,808	1,094
Veneto	68,054	45,741	5,905
Friuli-Venezia Giulia	75,794	11,153	1,206
Emilia-Romagna	109,063	69,490	11,321
d. CENTRAL ITALY	249,926	93,275	30,285
Marche	10,981	9,610	929
Tuscany	55,711	34,259	5,363
Umbria	6,752	5,538	579
Lazio	176,482	43,868	23,414
e. SOUTHERN ITALY	53,134	47,779	4,328
Abruzzo	5,655	5,066	431
Molise	768	722	45
Campania	23,749	21,343	1,759
Puglia	16,751	15,134	1,446
Basilicata	1,651	1,512	138
Calabria	4,560	4,003	509
f. ISLANDS	23,471	20,612	1,921
Sicily	17,753	15,913	1,310
Sardinia	5,718	4,699	612

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
95,438	64,677	5,914	1,269,086	474,028	74,546
51,545	33,246	2,101	722,622	210,601	22,297
15,981	7,676	456	121,833	62,271	7,254
135	106	5	2,237	1,270	96
2,250	2,080	100	30,493	21,859	1,714
33,179	23,383	1,540	568,060	125,201	13,233
20,908	15,241	1,919	242,922	117,951	17,608
1,013	906	64	9,906	5,902	1,030
7,757	4,299	649	60,297	41,442	5,256
1,122	964	143	74,672	10,189	1,064
11,017	9,072	1,064	98,046	60,418	10,257
17,375	11,285	1,194	232,551	81,991	29,091
950	847	80	10,031	8,764	849
6,273	4,502	685	49,438	29,757	4,678
562	486	53	6,190	5,052	526
9,590	5,450	375	166,892	38,418	23,038
3,756	3,369	386	49,378	44,410	3,942
462	438	24	5,193	4,628	406
27	25	1	741	697	44
1,582	1,416	165	22,168	19,926	1,594
1,321	1,169	152	15,430	13,965	1,294
102	93	9	1,549	1,419	129
263	227	36	4,297	3,776	473
1,855	1,537	314	21,617	19,074	1,607
1,411	1,179	229	16,342	14,734	1,081
444	358	85	5,275	4,340	527

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,691,562	21,033	1,441,543	74,115	41,501	727,674	385,700
Italian government securities	975,453	4,153	520,492	8,700	8,673	189,144	244,290
<i>of which:</i> BOTs	147,774	492	78,696	1,203	2,075	54,424	10,884
CCTs	196,627	1,114	140,741	3,909	1,459	30,412	18,994
BTPs	559,698	2,418	253,624	2,947	4,616	95,610	200,483
Other debt securities	1,167,369	7,066	675,874	21,904	19,566	351,196	91,763
<i>of which:</i> in non-euro-area currencies	69,746	219	36,948	906	1,684	25,432	4,557
Equity securities	206,509	7,698	86,025	34,653	2,398	30,967	44,768
<i>of which:</i> in non-euro-area currencies	12,947	14	9,790	833	127	1,938	245
Units of collective investment undertakings	322,933	1,206	155,101	4,645	10,488	148,695	2,797
Other securities and the like	20,228	910	4,465	4,240	439	7,952	2,227

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

September 2006	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	2,305,858	1,261,604	429,950	452,444	102,939	58,924
Italian government securities	731,162	402,987	112,009	161,309	36,143	18,714
<i>of which:</i> BOTs	136,890	74,713	19,519	26,774	11,880	4,003
CCTs	177,634	102,457	26,641	40,279	5,120	3,137
BTPs	359,215	186,907	60,118	84,209	17,051	10,930
Other debt securities	1,075,603	572,913	220,635	207,754	43,849	30,451
<i>of which:</i> in non-euro-area currencies	65,189	42,146	9,766	9,939	1,677	1,661
Equity securities	161,741	84,976	36,319	34,756	3,443	2,248
<i>of which:</i> in non-euro-area currencies	12,702	8,842	2,952	732	117	59
Units of collective investment undertakings	320,136	195,312	54,561	44,509	18,584	7,169
Other securities and the like	18,002	5,653	6,465	4,534	986	367

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL		128,143	1,784	15,849	101,474	2,655	5,986
b. NORTH-WEST ITALY		54,356	639	10,401	40,809	701	1,807
	Piedmont	8,893	151	2,519	5,808	175	240
	Valle d'Aosta	216	1	2	182	9	22
	Liguria	2,748	18	31	2,583	43	74
	Lombardy	42,500	469	7,849	32,236	475	1,471
c. NORTH-EAST ITALY		30,133	252	1,292	25,144	1,069	2,376
	Trentino-Alto Adige	3,980	93	122	3,065	255	445
	Veneto	7,456	94	443	6,152	246	521
	Friuli-Venezia Giulia	4,098	16	84	3,710	115	174
	Emilia-Romagna	14,598	49	642	12,217	453	1,236
d. CENTRAL ITALY		34,375	772	3,898	27,989	353	967
	Marche	1,584	27	145	1,194	81	137
	Tuscany	5,816	31	673	4,755	141	215
	Umbria	772	4	2	685	30	51
	Lazio	26,203	710	3,078	21,354	102	563
e. SOUTHERN ITALY		6,167	101	202	4,903	360	601
	Abruzzo	830	6	7	592	70	155
	Molise	136	..	..	116	10	9
	Campania	3,068	73	22	2,630	117	227
	Puglia	1,327	9	49	1,076	94	98
	Basilicata	234	11	6	145	23	49
	Calabria	573	1	118	343	48	63
f. ISLANDS		3,113	20	57	2,629	171	235
	Sicily	1,953	6	15	1,782	97	52
	Sardinia	1,161	14	42	847	74	183

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	128,143	54,356	30,133	34,375	6,167	3,113
	Piedmont	4,583	6,070	5,414	113	493	36	13
	Valle d'Aosta	94	150	150	..	..	–	..
	Liguria	1,940	3,199	2,273	172	233	332	189
	Lombardy	36,044	48,373	39,458	2,185	5,213	917	599
	Trentino-Alto Adige	3,652	3,834	72	3,722	37	2	2
	Veneto	6,537	15,273	3,831	8,631	2,198	390	222
	Friuli-Venezia Giulia	2,583	2,834	120	2,673	31	9	2
	Emilia-Romagna	11,818	13,354	777	12,134	309	108	26
	Marche	1,297	1,405	41	13	1,320	32	..
	Tuscany	4,301	5,171	529	43	4,557	27	14
	Umbria	622	668	2	1	660	2	3
	Lazio	18,841	21,407	1,527	426	18,918	269	267
	Abruzzo	700	882	85	12	57	727	..
	Molise	81	85	..	..	1	84	..
	Campania	1,848	2,127	13	2	216	1,886	10
	Puglia	862	913	19	2	7	884	..
	Basilicata	140	150	1	..	..	147	..
	Calabria	309	343	1	..	15	311	16
	Sicily	1,097	1,221	36	2	83	3	1,097
	Sardinia	652	687	6	1	27	..	653

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

September 2006		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	812,118	3,803	62,782	2,175	64,639
b.	NORTH-WEST ITALY	297,569	445	22,280	433	21,045
	Piedmont	59,881	150	4,532	228	4,918
	Valle d'Aosta	1,843	30	131	9	274
	Liguria	18,255	48	1,049	35	1,318
	Lombardy	217,590	217	16,568	161	14,535
c.	NORTH-EAST ITALY	191,631	560	14,643	719	15,839
	Trentino-Alto Adige	18,917	138	2,000	321	1,852
	Veneto	77,015	167	5,610	171	7,146
	Friuli-Venezia Giulia	19,144	127	1,397	59	1,070
	Emilia-Romagna	76,555	129	5,637	168	5,771
d.	CENTRAL ITALY	191,030	375	14,879	326	18,008
	Marche	20,687	38	2,082	85	1,568
	Tuscany	54,835	120	4,579	116	6,865
	Umbria	10,733	34	1,289	35	1,277
	Lazio	104,776	183	6,928	89	8,298
e.	SOUTHERN ITALY	87,498	177	7,382	250	7,483
	Abruzzo	12,018	30	1,551	35	915
	Molise	1,969	12	169	8	179
	Campania	35,925	58	2,048	55	3,697
	Puglia	25,342	20	2,568	75	1,776
	Basilicata	3,233	16	270	39	273
	Calabria	9,011	40	776	38	642
f.	ISLANDS	44,389	2,246	3,597	447	2,264
	Sicily	30,350	1,675	2,030	186	1,130
	Sardinia	14,039	571	1,567	261	1,134

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
6,672	77,704	2,175	200,886	1,116	49,653	5,497	335,017
2,514	26,288	217	71,712	202	19,033	1,338	132,064
847	5,889	43	16,411	61	3,162	496	23,144
3	377	..	348	2	85	12	573
113	1,821	29	6,283	31	1,821	162	5,545
1,551	18,201	144	48,669	107	13,966	668	102,802
1,721	19,108	521	46,232	268	9,701	1,400	80,920
90	1,314	177	2,640	113	1,126	191	8,956
737	8,192	43	18,984	52	4,230	405	31,279
231	2,551	190	4,151	44	533	247	8,545
662	7,051	111	20,456	59	3,813	557	32,141
784	19,712	434	47,394	161	13,167	1,181	74,610
195	1,316	31	4,906	47	1,317	317	8,784
129	4,021	62	14,712	55	4,053	368	19,755
77	923	19	2,080	20	684	89	4,206
383	13,451	322	25,697	39	7,113	407	41,865
1,189	9,625	128	23,618	159	4,462	780	32,243
179	1,309	14	2,921	27	627	112	4,299
24	243	..	440	12	131	34	715
364	4,578	74	10,123	37	1,977	176	12,738
220	2,390	15	7,613	43	1,217	256	9,148
212	396	3	535	8	145	54	1,282
191	708	21	1,986	32	366	147	4,062
465	2,971	876	11,931	326	3,290	798	15,180
282	2,367	241	8,674	109	2,355	546	10,756
183	604	634	3,256	217	935	252	4,424

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2006		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	81,645	48	6,112	92	4,837
b.	NORTH-WEST ITALY	31,501	1	2,087	23	1,701
	Piedmont	5,299	1	297	13	351
	Valle d'Aosta	105	..	12	..	7
	Liguria	1,762	..	88	2	66
	Lombardy	24,334	..	1,690	7	1,277
c.	NORTH-EAST ITALY	20,601	8	1,455	35	1,068
	Trentino-Alto Adige	1,728	2	135	12	143
	Veneto	8,883	1	628	15	440
	Friuli-Venezia Giulia	1,549	3	109	2	65
	Emilia-Romagna	8,442	1	583	5	420
d.	CENTRAL ITALY	18,449	1	1,520	15	1,387
	Marche	1,798	..	214	3	96
	Tuscany	5,276	..	464	6	444
	Umbria	1,015	..	134	5	131
	Lazio	10,360	..	708	2	715
e.	SOUTHERN ITALY	7,633	4	751	13	514
	Abruzzo	1,196	..	168	2	68
	Molise	211	1	24	1	16
	Campania	2,921	..	179	2	254
	Puglia	2,009	2	236	8	99
	Basilicata	296	..	33	..	23
	Calabria	999	..	112	1	54
f.	ISLANDS	3,462	35	300	7	167
	Sicily	2,490	27	181	1	92
	Sardinia	972	8	119	6	75

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
407	7,614	39	13,861	39	3,236	343	45,016
168	3,140	4	4,576	8	1,176	83	18,534
69	578	..	1,019	4	174	28	2,766
..	15	–	23	..	7	..	40
8	276	1	425	1	175	9	710
91	2,271	3	3,109	3	820	46	15,017
113	2,450	13	3,371	8	692	121	11,268
9	97	5	183	5	70	28	1,040
57	1,496	2	1,343	1	256	35	4,610
12	129	4	277	1	26	12	908
36	729	2	1,568	1	339	46	4,710
43	1,093	11	3,362	11	851	59	10,095
11	65	..	335	3	51	32	988
11	446	1	1,096	6	242	13	2,547
9	60	..	153	2	43	6	471
13	522	10	1,778	1	515	8	6,089
61	633	1	1,724	3	301	35	3,594
13	127	–	210	..	33	8	567
3	16	–	29	..	10	1	112
19	247	1	716	–	141	6	1,357
17	161	..	533	1	70	14	869
2	28	..	53	..	14	1	142
8	55	–	184	1	33	5	547
21	297	11	829	8	216	46	1,525
18	253	2	612	6	176	45	1,076
3	44	8	216	2	41	1	449

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

September 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	14,583	1,520	13,063	7,037	313	6,723
b.	NORTH-WEST ITALY	4,558	359	4,199	2,563	62	2,501
	Piedmont	1,401	103	1,298	814	36	778
	Valle d'Aosta	26	8	18	18	8	11
	Liguria	158	11	147	93	8	85
	Lombardy	2,973	237	2,736	1,637	10	1,627
c.	NORTH-EAST ITALY	4,237	456	3,780	1,948	81	1,867
	Trentino-Alto Adige	433	122	312	153	14	139
	Veneto	1,515	147	1,367	662	26	635
	Friuli-Venezia Giulia	395	61	334	169	12	157
	Emilia-Romagna	1,894	126	1,768	964	28	936
d.	CENTRAL ITALY	3,204	179	3,025	1,621	48	1,573
	Marche	387	38	349	133	3	130
	Tuscany	1,734	44	1,690	953	16	937
	Umbria	366	19	348	204	7	196
	Lazio	717	79	638	331	21	310
e.	SOUTHERN ITALY	1,702	304	1,398	583	61	522
	Abruzzo	194	20	174	75	2	73
	Molise	59	14	45	16	1	15
	Campania	448	80	367	196	15	181
	Puglia	640	81	559	197	16	180
	Basilicata	117	20	97	27	1	26
	Calabria	244	88	156	73	26	47
f.	ISLANDS	882	221	661	321	62	260
	Sicily	555	132	423	113	6	107
	Sardinia	327	89	238	208	55	153

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,885	852	4,033	2,661	354	2,307
1,470	293	1,176	525	4	521
457	65	392	130	2	127
5	..	5	3	..	3
47	3	44	18	1	17
961	225	735	375	1	374
1,557	224	1,333	732	152	580
94	4	90	187	104	83
658	108	550	195	13	182
175	23	151	51	26	25
630	89	541	300	9	291
774	97	677	809	34	775
142	20	122	112	15	97
298	17	282	482	11	471
98	8	91	64	4	61
235	53	182	151	5	146
764	164	601	354	78	276
79	11	69	39	7	32
25	3	21	19	9	9
167	41	126	85	24	61
291	49	242	152	16	137
69	12	56	22	7	15
134	47	87	37	15	22
320	74	246	240	85	155
234	54	180	207	71	136
86	20	66	33	14	19

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,328	84	1,244	798	3	794
b.	NORTH-WEST ITALY	493	33	460	332	..	332
	Piedmont	132	7	125	87	..	87
	Valle d'Aosta	2	..	2	1	..	1
	Liguria	8	..	8	6	..	6
	Lombardy	350	25	325	239	..	238
c.	NORTH-EAST ITALY	410	24	386	249	1	248
	Trentino-Alto Adige	23	6	17	11	1	10
	Veneto	177	8	169	120	..	120
	Friuli-Venezia Giulia	36	1	35	14	..	14
	Emilia-Romagna	173	8	165	105	..	105
d.	CENTRAL ITALY	239	10	229	145	1	144
	Marche	35	3	32	17	–	17
	Tuscany	82	2	80	38	1	38
	Umbria	27	..	27	18	..	18
	Lazio	95	4	91	71	1	71
e.	SOUTHERN ITALY	123	10	112	55	1	54
	Abruzzo	13	1	12	7	–	7
	Molise	7	..	7	2	–	2
	Campania	43	5	38	25	1	25
	Puglia	38	2	36	14	..	14
	Basilicata	9	1	8	4	–	4
	Calabria	13	2	11	3	..	3
f.	ISLANDS	64	7	56	17	–	17
	Sicily	44	7	37	9	–	9
	Sardinia	20	1	20	8	–	8

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
388	69	319	142	12	130
122	33	90	39	..	39
39	7	32	6	..	6
1	..	1	..	..	..
2	..	1	1	..	1
80	25	55	32	–	32
141	18	123	20	5	15
6	..	6	6	4	2
50	8	41	8	–	8
22	1	21	1	..	..
63	8	55	5	..	5
49	6	43	45	2	43
12	2	11	6	2	4
16	1	16	27	..	27
7	..	6	2	–	2
14	4	10	10	..	10
51	10	41	17	..	17
5	1	4	1	–	1
2	..	2	3	–	3
14	4	10	4	–	4
19	2	16	6	..	6
4	1	4	1	–	1
7	1	6	2	–	2
26	3	23	21	5	17
14	2	12	21	5	16
12	1	11	..	..	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

September 2006

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
a. TOTAL	21,751	769	3,365	1,163	4
b. NORTH-WEST ITALY	5,211	152	1,223	475	..
Piedmont	1,853	127	284	96	–
Valle d'Aosta	55	..	1	1	–
Liguria	420	4	27	13	–
Lombardy	2,882	21	911	365	..
c. NORTH-EAST ITALY	5,233	51	881	308	4
Trentino-Alto Adige	1,034	–	45	94	–
Veneto	1,599	27	436	84	2
Friuli-Venezia Giulia	901	1	79	25	..
Emilia-Romagna	1,700	23	321	105	2
d. CENTRAL ITALY	3,358	52	452	244	..
Marche	756	5	131	21	–
Tuscany	877	9	94	61	–
Umbria	275	9	41	4	–
Lazio	1,450	29	186	158	..
e. SOUTHERN ITALY	2,777	438	527	95	..
Abruzzo	464	26	43	14	–
Molise	91	4	5	1	–
Campania	772	156	210	34	–
Puglia	644	49	102	25	..
Basilicata	333	193	21	12	–
Calabria	473	11	144	8	–
f. ISLANDS	5,172	77	282	41	–
Sicily	3,048	55	204	15	–
Sardinia	2,124	22	79	26	–

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
902	977	6,073	2,261	371	5,558	308	137
94	64	774	668	211	1,489	62	37
23	30	195	318	135	616	28	15
..	3	7	3	–	40	..	–
37	4	166	69	1	97	2	–
33	26	406	278	74	736	31	22
378	240	1,050	548	68	1,665	41	11
50	43	381	13	1	406	1	–
82	62	195	220	7	463	22	5
106	59	222	62	4	336	7	..
140	76	251	253	56	461	11	6
73	174	751	409	5	1,100	96	20
9	35	98	296	1	118	42	..
20	53	173	53	3	384	27	..
8	21	63	39	..	88	..	..
35	65	418	21	..	510	27	19
58	135	276	272	26	858	94	58
44	16	45	83	3	121	67	49
1	5	10	6	2	56	..	..
8	50	118	10	3	176	8	5
2	35	26	158	14	218	15	4
..	7	15	7	2	75	1	..
3	22	62	7	2	212	3	..
299	364	3,222	365	62	444	16	10
113	260	1,965	35	57	333	10	6
186	104	1,257	329	5	111	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2006

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
a. TOTAL	1,147	22	246	78	..
b. NORTH-WEST ITALY	310	1	96	17	–
Piedmont	131	1	32	9	–
Valle d'Aosta	1	–	..	–	–
Liguria	22	1	2	..	–
Lombardy	157	..	62	7	–
c. NORTH-EAST ITALY	304	9	69	48	..
Trentino-Alto Adige	62	–	2	25	–
Veneto	111	9	35	12	–
Friuli-Venezia Giulia	35	..	7	..	–
Emilia-Romagna	96	–	24	10	..
d. CENTRAL ITALY	255	3	32	9	–
Marche	49	1	12	3	–
Tuscany	150	..	6	6	–
Umbria	21	1	4	..	–
Lazio	35	1	10	..	–
e. SOUTHERN ITALY	134	8	34	3	–
Abruzzo	38	..	2	..	–
Molise	5	..	..	..	–
Campania	28	3	15	2	–
Puglia	44	4	6	1	–
Basilicata	3	..	1	..	–
Calabria	15	..	9	..	–
f. ISLANDS	144	2	15	1	–
Sicily	101	1	14	..	–
Sardinia	43	..	2	..	–

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
41	59	111	189	15	211	176	30
10	3	15	82	2	59	24	11
8	2	3	36	1	26	12	4
–	..	–	..	–	–
..	–	6	9	–	4	1	–
2	1	7	37	..	29	11	7
18	6	22	41	10	70	11	2
2	1	8	1	–	22	1	–
4	1	3	24	1	19	4	1
6	1	7	3	..	9	2	..
5	3	4	13	10	21	5	1
4	5	11	35	–	40	116	..
..	2	1	27	–	3	1	..
1	2	..	4	–	18	114	..
2	..	1	3	–	10	..	..
..	1	9	2	–	10	1	..
4	6	2	28	1	28	19	14
3	1	..	8	–	9	15	13
1	..	..	1	..	3	–	–
–	1	1	..	..	4	2	1
..	3	..	19	1	7	2	..
–	–	–	..	–	1	–	–
..	..	..	..	–	4	..	–
6	38	60	2	2	13	6	3
1	38	28	1	2	12	3	1
4	..	31	1	..	1	2	2

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2006		Total	Banks	SIMs
a.	TOTAL SECURITIES	1,313,780	1,122,217	191,563
	Italian government securities	553,666	508,044	45,622
	<i>of which:</i> BOTs	195,190	184,896	10,294
	CCTs	113,660	101,670	11,990
	BTPs	206,342	185,473	20,870
	Other debt securities	304,537	293,152	11,386
	Equity securities	434,872	301,029	133,844
	Other securities	20,744	20,032	711
b.	TOTAL DERIVATIVE INSTRUMENTS	3,444,734	3,219,905	224,829
	Futures	1,568,262	1,492,368	75,894
	<i>of which:</i> on Italian government securities	59,117	58,355	762
	on interest rates	588,057	588,057	–
	on stock indices	236,454	169,243	67,211
	Swaps and forward rate agreements	894,850	894,850	–
	<i>of which:</i> interest rate swaps	766,445	766,445	–
	currency swaps	14,405	14,405	–
	forward rate agreements	108,265	108,265	–
	Options on securities	86,582	73,882	12,700
	<i>of which:</i> on Italian government securities	4,746	4,746	–
	on debt securities	4,938	4,938	–
	on equity securities	75,270	62,570	12,700
	Options on futures or stock indices	415,615	281,637	133,978
	<i>of which:</i> on futures on Italian government securities	4,042	4,042	–
	on stock indices or futures on stock indices	336,072	203,003	133,069
	Foreign currency options	63,955	63,917	38
	Interest rate options	156,379	156,379	–
	Other derivative instruments	259,091	256,872	2,219

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		
2006 July	2006 Aug.	2006 Sept.	2006 July	2006 Aug.	2006 Sept.
345,072	349,112	428,033	61,922	57,288	72,352
160,433	155,326	192,285	14,149	12,656	18,818
64,450	57,188	63,258	3,687	2,406	4,201
29,824	33,992	37,855	3,458	3,458	5,075
53,456	52,953	79,063	6,100	6,023	8,747
89,013	85,381	118,758	7,256	2,284	1,846
89,709	101,887	109,433	40,264	42,136	51,444
5,937	6,535	7,560	254	212	245
1,021,976	984,589	1,213,340	70,513	62,877	91,439
466,692	476,457	549,218	22,113	20,886	32,895
14,112	19,102	25,141	239	232	292
207,084	198,894	182,080	–	–	–
49,005	51,031	69,206	19,190	18,243	29,779
261,482	290,981	342,387	–	–	–
223,876	242,819	299,750	–	–	–
8,560	3,508	2,336	–	–	–
26,966	42,891	38,408	–	–	–
21,397	20,495	31,990	2,825	4,699	5,175
1,443	1,227	2,076	–	–	–
2,238	843	1,858	–	–	–
17,193	18,009	27,368	2,825	4,699	5,175
107,346	69,285	105,006	44,605	36,707	52,666
826	1,833	1,382	–	–	–
88,705	42,887	71,411	44,405	36,452	52,212
24,123	16,654	23,141	1	1	36
44,802	48,597	62,981	–	–	–
96,134	62,121	98,618	970	583	666

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

3rd quarter 2006	Total	Banks	SIMs	AMCs
Assets under management	558,199	158,901	23,618	375,679
Fund-raising	26,945	9,548	590	16,806
Redemptions	28,226	12,127	832	15,267
Net fund-raising	-1,281	-2,579	-242	1,539

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

3rd quarter 2006

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	112,009	110,708	544,796
Italian government securities	32,340	32,005	133,294
<i>of which:</i> BOTs	7,239	6,503	9,067
CCTs	6,738	5,362	31,190
BTPs	15,521	15,895	83,814
Other debt securities	30,504	25,635	132,904
<i>of which:</i> in non-euro-area currencies	2,176	2,052	8,575
Equity securities	9,599	10,549	55,478
<i>of which:</i> in non-euro-area currencies	1,280	1,515	5,412
Units of collective investment undertakings	33,233	34,566	222,171
Other securities and the like	6,333	7,955	949

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
32,427	31,927	154,640	7,154	7,814	22,711	72,428	70,967	367,445
10,873	10,306	35,370	1,602	1,649	3,467	19,865	20,049	94,457
1,785	1,459	2,630	488	489	513	4,965	4,555	5,923
3,338	2,722	13,151	130	95	883	3,271	2,546	17,156
4,217	4,405	15,463	851	871	1,822	10,453	10,620	66,529
5,898	5,531	27,028	1,372	1,056	8,607	23,234	19,048	97,269
776	805	2,456	94	94	356	1,307	1,153	5,762
3,845	3,757	8,342	807	923	2,147	4,946	5,869	44,989
403	395	1,198	164	194	522	713	926	3,692
11,172	11,735	83,611	1,515	1,596	8,371	20,545	21,235	130,189
638	597	290	1,857	2,591	118	3,837	4,767	541

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

TDB40530		Securities firms				
Source: Supervisory returns Percentages						
September 2006		Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a.	TOTAL PORTFOLIO	100.00	17.27	8.05	71.90	2.78
	Italian government securities	100.00	40.97	4.04	53.00	2.00
	<i>of which:</i> BOTs	100.00	68.36	0.95	26.26	4.42
	CCTs	100.00	41.27	3.99	51.96	2.79
	BTPs	100.00	30.11	4.59	64.46	0.84
	Other debt securities	100.00	6.13	5.23	87.16	1.49
	Equity securities	100.00	17.00	13.76	66.41	2.83
	Units of collective investment undertakings	100.00	18.62	10.93	66.15	4.31
	Other financial instruments	100.00	47.74	6.54	45.67	0.05

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

3rd quarter 2006

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	309,070	25,695	32,342	-6,646	32
Equity	68,327	4,370	5,659	-1,289	-
Balanced	29,338	901	2,315	-1,414	-
Bond	125,719	7,545	13,832	-6,287	32
Liquidity	66,509	10,062	8,968	1,094	-
Flexible	19,010	2,804	1,556	1,248	-

Notes:

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

Distribution of portfolio by type of security and operational specialization

TDB40543

 Source: Supervisory returns
 Stocks and flows in millions of euros

3rd quarter 2006	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	87,011	40,765	16,993	5,522	14,296
Sales in the quarter	89,632	38,087	15,398	5,748	12,314
End-quarter stocks	283,820	99,110	22,744	31,619	33,826
b. EQUITY					
Purchases in the quarter	17,436	303	199	44	38
Sales in the quarter	19,026	342	173	35	95
End-quarter stocks	63,853	828	333	227	165
c. BALANCED					
Purchases in the quarter	6,862	1,223	227	76	763
Sales in the quarter	8,396	1,486	240	397	777
End-quarter stocks	27,378	6,389	669	1,303	3,716
d. BOND					
Purchases in the quarter	28,709	14,822	2,268	1,630	9,012
Sales in the quarter	33,310	14,430	2,546	2,384	7,979
End-quarter stocks	118,997	43,108	2,463	11,845	22,107
e. LIQUIDITY					
Purchases in the quarter	25,211	21,931	13,314	3,479	3,452
Sales in the quarter	21,525	19,744	11,714	2,377	2,750
End-quarter stocks	55,256	42,620	17,535	17,174	5,002
f. FLEXIBLE					
Purchases in the quarter	8,720	2,442	962	291	1,029
Sales in the quarter	7,302	2,069	726	555	703
End-quarter stocks	18,182	6,042	1,695	1,049	2,815

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: in non-euro-area currencies	Equity securities	of which: in non-euro-area currencies	Other securities
20,659	3,945	25,328	13,075	258
23,451	3,844	27,956	14,745	138
101,800	13,338	82,011	44,941	899
245	146	16,828	9,010	60
156	121	18,474	10,041	53
620	377	62,077	35,065	328
1,881	738	3,741	1,980	17
2,165	756	4,740	2,700	5
9,916	1,773	10,956	5,911	117
13,022	2,171	830	326	35
18,017	2,380	833	303	30
73,759	9,871	1,971	720	160
3,281	1	–	–	–
1,782	2	–	–	–
12,636	22	–	–	–
2,216	886	3,917	1,752	145
1,293	574	3,892	1,692	48
4,850	1,292	6,995	3,238	295

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		June 2006	Aug. 2006	Sept. 2006
a.	TOTAL	2,007	2,499	2,983
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	16	25	25
	Options bought	–	–	–
	Options sold	–	–	–
	Interest rate swaps	–	–	–
	Forward rate agreements	–	–	–
c.	ON EQUITY SECURITIES			
	Futures	9	24	226
	Options bought	1,021	1,221	1,384
	Options sold	952	1,226	1,345
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	–	–	–
	Options sold	8	–	–
	Currency swaps	–	–	–
	Domestic currency swaps	–	–	–
e.	OTHER DERIVATIVE INSTRUMENTS	2	3	4

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

July 2006	Aug. 2006	Sept. 2006	July 2006	Aug. 2006	Sept. 2006
-----------	-----------	------------	-----------	-----------	------------

7,501,809	7,705,874	7,623,834	89,380	90,703	84,555
------------------	------------------	------------------	---------------	---------------	---------------

330,011	311,880	261,650	14,370	16,260	16,051
---------	---------	---------	--------	--------	--------

842,928	853,862	856,746	2,851	3,847	1,938
---------	---------	---------	-------	-------	-------

889,834	890,050	889,974	4,251	4,231	3,300
---------	---------	---------	-------	-------	-------

4,475,676	4,552,037	4,595,447	58,983	57,650	54,056
-----------	-----------	-----------	--------	--------	--------

220,942	224,171	202,938	2,288	2,362	3,294
---------	---------	---------	-------	-------	-------

12,732	16,526	10,324	-	-	-
--------	--------	--------	---	---	---

162,342	171,706	166,933	2,848	2,893	2,891
---------	---------	---------	-------	-------	-------

261,863	390,464	348,703	1,734	1,731	1,366
---------	---------	---------	-------	-------	-------

103,349	98,932	95,876	416	257	211
---------	--------	--------	-----	-----	-----

108,539	103,338	106,998	403	272	251
---------	---------	---------	-----	-----	-----

61,684	62,557	60,556	1,208	1,179	1,178
--------	--------	--------	-------	-------	-------

5,212	5,201	5,408	-	-	-
-------	-------	-------	---	---	---

26,697	25,149	22,281	29	22	19
---------------	---------------	---------------	-----------	-----------	-----------

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2006

	Securities placed in the quarter					Securities to be placed
	Totale	Banks		SIMs		
		with guarantee	without guarantee	with guarantee	without guarantee	
a. TOTAL	49,725	11,809	35,546	2	2,369	71
Italian government securities	3,787	3,117	670	–	..	5
<i>of which:</i> BOTs	..	–	–	–	..	–
CCTs	678	532	146	–	–	1
BTPs	2,664	2,216	448	–	–	4
Other debt securities	16,342	6,851	9,253	–	238	60
Equity securities	1,921	1,840	15	2	63	–
Other securities	27,675	–	25,608	–	2,067	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	
	June 2006	Sept. 2006	June 2006	Sept. 2006	June 2006	Sept. 2006
a. NUMBER OF BORROWERS	3,581,507	3,673,673	3,175,725	3,244,653	614,509	636,604
<i>of which: joint</i>	1,038,240	1,072,417	905,417	927,117	140,706	152,740
b. LOAN FACILITIES						
<i>facilities granted</i>	1,766,494	1,806,234	1,627,631	1,667,855	138,863	138,379
<i>used margin</i>	1,223,293	1,244,601	1,100,696	1,122,283	122,597	122,318
<i>overshoot</i>	31,420	26,856	29,348	24,724	2,072	2,132
<i>unused margin</i>	574,621	588,489	556,283	570,297	18,338	18,192
<i>of which: matched loans</i>						
<i>facilities granted</i>	311,823	314,285	284,307	287,042	27,516	27,243
<i>used margin</i>	156,183	151,931	139,206	135,538	16,977	16,393
term loans						
<i>facilities granted</i>	1,139,201	1,170,527	1,029,377	1,060,901	109,824	109,626
<i>used margin</i>	933,956	961,036	829,952	856,707	104,004	104,329
revocable loans						
<i>facilities granted</i>	315,470	321,423	313,947	319,912	1,523	1,510
<i>used margin</i>	133,154	131,634	131,539	130,038	1,615	1,596
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	172,245	190,887	170,473	189,075	1,772	1,813
<i>used margin</i>	125,649	132,534	124,149	131,066	1,501	1,469
d. BAD DEBTS	92,668	95,701	46,918	47,975	45,750	47,725
e. NUMBER OF GUARANTORS	1,830,257	1,862,041	1,649,016	1,673,396	235,754	243,677
<i>of which: joint</i>	595,767	602,855	554,575	560,619	53,212	54,083
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	485,887	498,474	418,139	428,533	67,748	69,941

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

September 2006		<i>of which:</i>		<i>of which:</i>			
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
a.	ITALY	1,618,080	869,728	1,089,693	434,500	15,033	448,876
	General government	86,353	26,283	55,003	8,786	343	1,129
	Financial companies	221,802	166,602	144,366	104,427	1,856	7,826
	Non-financial companies	1,040,791	623,848	644,968	290,172	11,027	232,503
	<i>of which: industry</i>	<i>395,963</i>	<i>273,605</i>	<i>216,019</i>	<i>113,626</i>	<i>5,255</i>	<i>48,231</i>
	building	122,964	62,796	85,392	34,763	515	45,646
	services	506,847	279,417	332,376	137,412	5,194	132,878
	Producer households	58,694	22,436	49,226	13,385	383	32,418
	Consumer households and nec	207,415	29,487	193,860	17,383	1,413	173,357
b.	NORTH-WEST ITALY	674,775	384,865	434,608	185,014	5,840	163,144
	General government	16,740	7,182	11,228	2,931	83	189
	Financial companies	138,741	108,157	82,543	59,054	1,120	5,073
	Non-financial companies	425,891	251,642	255,930	112,783	3,908	84,610
	<i>of which: industry</i>	<i>163,754</i>	<i>110,220</i>	<i>90,325</i>	<i>44,818</i>	<i>1,971</i>	<i>20,180</i>
	building	37,334	18,475	26,289	10,233	147	14,130
	services	221,795	121,332	137,007	56,788	1,771	49,147
	Producer households	17,272	6,437	14,481	3,785	98	9,748
	Consumer households and nec	74,947	10,852	69,754	6,358	625	62,980
c.	NORTH-EAST ITALY	401,477	226,014	269,420	112,227	4,308	113,181
	General government	10,080	4,215	5,767	665	–	118
	Financial companies	36,032	20,441	24,868	15,942	169	965
	Non-financial companies	284,619	183,857	175,506	85,141	3,421	61,329
	<i>of which: industry</i>	<i>121,676</i>	<i>88,197</i>	<i>66,201</i>	<i>36,140</i>	<i>1,957</i>	<i>13,603</i>
	building	36,079	20,535	23,767	11,031	212	11,818
	services	121,280	71,732	81,837	36,394	1,232	34,166
	Producer households	18,168	7,598	15,014	4,607	209	9,474
	Consumer households and nec	51,902	9,696	47,690	5,757	507	40,883
d.	CENTRAL ITALY	368,514	178,140	255,305	93,597	3,215	104,386
	General government	46,229	8,283	30,070	2,871	260	755
	Financial companies	42,555	35,242	33,667	27,330	557	1,518
	Non-financial companies	219,808	124,653	136,063	57,448	2,162	54,172
	<i>of which: industry</i>	<i>74,595</i>	<i>52,246</i>	<i>35,884</i>	<i>20,654</i>	<i>1,047</i>	<i>7,100</i>
	building	31,183	14,751	21,898	8,266	44	12,025
	services	110,380	56,140	75,319	27,606	1,050	33,285
	Producer households	11,682	3,891	10,128	2,407	57	6,954
	Consumer households and nec	47,888	5,991	45,068	3,501	177	40,740

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

TDC30020		Banks				
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro-area currencies	with real security
e. SOUTHERN ITALY	121,324	56,999	90,242	30,448	1,215	46,279
General government	9,238	3,564	5,423	773	–	34
Financial companies	3,165	1,788	2,206	1,350	9	219
Non-financial companies	78,245	46,452	54,213	25,274	1,105	21,603
<i>of which:</i> industry	27,711	17,955	17,957	9,338	212	5,164
building	13,145	6,785	9,385	3,863	107	5,188
services	35,709	20,809	25,504	11,494	784	10,558
Producer households	7,691	3,064	6,369	1,765	16	4,211
Consumer households and nec	22,472	1,992	21,591	1,220	83	19,883
f. ISLANDS	51,989	23,711	40,118	13,215	455	21,885
General government	4,066	3,040	2,514	1,546	–	33
Financial companies	1,308	975	1,081	752	..	50
Non-financial companies	32,228	17,245	23,256	9,526	431	10,790
<i>of which:</i> industry	8,227	4,987	5,651	2,675	68	2,186
building	5,223	2,249	4,053	1,370	5	2,484
services	17,683	9,403	12,709	5,131	356	5,722
Producer households	3,881	1,446	3,234	821	2	2,030
Consumer households and nec	10,206	956	9,757	547	21	8,871

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

September 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	from more than 25,000,000
Number of borrowers	1,179,009	752,658	233,162	130,960	96,708	35,807	28,772	5,937
Facilities granted	113,974	124,782	79,934	91,008	148,834	123,793	285,323	781,303
Used margin	106,767	113,230	61,956	65,669	104,013	84,075	184,553	481,115
<i>of which: backed by real security</i>	94,354	94,735	35,707	29,533	42,776	31,836	61,232	84,201
Unused margin	8,235	12,765	19,480	26,961	47,221	41,548	104,409	307,514
Overshoot	1,028	1,213	1,502	1,622	2,400	1,829	3,638	7,326

Note:

Distribution by total credit used

TDB30125

Banks

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

September 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	988,860	660,445	184,862	94,244	64,092	22,335	16,438	3,021
Facilities granted	105,776	126,672	87,110	94,289	143,089	117,014	246,947	615,974
Used margin	95,963	109,425	63,470	65,671	98,454	77,159	160,574	408,297
<i>of which: backed by real security</i>	83,161	88,364	36,113	31,046	44,219	32,024	59,207	71,052
Unused margin	10,967	18,907	25,419	30,597	47,456	41,985	90,502	215,197
Overshoot	1,154	1,661	1,778	1,979	2,821	2,130	4,129	7,519

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									
September 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	from 25,000,000 to 50,000,000	more than 50,000,000
a. SHORT-TERM LOANS: in euros									
Facilities granted	14,329	22,890	35,634	48,682	81,703	69,365	163,414	417,385	
Used margin	6,930	11,363	17,859	24,633	41,311	34,804	76,686	206,169	
<i>of which: backed by real security</i>	723	1,410	2,365	3,358	5,833	4,618	7,560	10,030	
Overshoot	719	847	1,152	1,243	1,881	1,376	2,535	5,749	
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted	106	229	373	601	1,172	1,084	2,898	6,828	
Used margin	100	220	354	556	1,066	977	2,567	4,707	
<i>of which: backed by real security</i>	13	34	61	110	171	161	299	214	
Overshoot	6	15	21	26	45	43	156	277	
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted	86,979	92,843	39,895	35,321	52,764	41,757	91,763	299,054	
Used margin	86,784	92,256	39,121	33,969	49,338	38,024	81,474	225,693	
<i>of which: backed by real security</i>	81,522	85,616	32,173	25,677	36,357	26,756	52,402	66,663	
Overshoot	281	337	292	315	397	306	579	847	
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted	230	199	122	161	254	220	497	3,281	
Used margin	229	199	125	163	255	220	474	2,763	
<i>of which: backed by real security</i>	206	155	45	31	61	76	239	1,175	
Overshoot	1	2	4	4	5	7	6	59	

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

September 2006	from	from	from	from	from	from	from	from
	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 1,000,000	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	1,050,499	699,086	222,240	122,325	88,406	32,537	26,150	5,328
Facilities granted	101,644	116,161	76,024	84,766	135,892	112,426	258,571	726,548
Used margin	94,043	104,038	57,459	59,321	91,970	74,025	161,201	439,331
b. PIEDMONT								
Number of borrowers	89,516	51,674	16,225	8,756	6,193	2,308	1,835	365
Facilities granted	8,619	8,559	5,530	6,067	9,550	7,970	18,081	51,837
Used margin	7,983	7,534	4,004	4,083	6,048	4,986	10,726	31,791
c. VALLE D'AOSTA								
Number of borrowers	2,110	1,530	540	248	131	37	32	8
Facilities granted	203	258	183	170	202	133	315	1,024
Used margin	179	224	130	119	135	85	212	758
d. LIGURIA								
Number of borrowers	27,295	18,155	5,430	2,425	1,599	593	468	88
Facilities granted	2,639	3,012	1,836	1,662	2,460	2,013	4,860	7,504
Used margin	2,460	2,756	1,452	1,173	1,673	1,280	2,989	4,137
e. LOMBARDY								
Number of borrowers	249,196	170,379	50,419	29,362	22,264	8,639	7,438	1,826
Facilities granted	24,261	28,041	17,306	20,375	34,368	30,011	74,988	299,060
Used margin	22,558	25,226	12,714	13,604	22,277	18,905	45,183	174,720
f. TRENTO-ALTO ADIGE								
Number of borrowers	23,528	21,829	9,813	5,293	3,838	1,289	872	121
Facilities granted	2,280	3,743	3,345	3,654	5,853	4,406	8,219	7,992
Used margin	1,880	3,084	2,570	2,720	4,360	3,207	5,399	4,663
g. VENETO								
Number of borrowers	102,952	72,980	25,597	15,431	11,571	4,310	3,378	567
Facilities granted	10,010	12,085	8,811	10,701	17,731	14,890	33,163	46,509
Used margin	9,173	10,662	6,539	7,423	11,786	9,742	20,312	29,156
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	26,138	14,300	4,929	2,896	2,180	797	632	91
Facilities granted	2,519	2,360	1,690	2,011	3,378	2,759	6,230	9,646
Used margin	2,355	2,076	1,275	1,398	2,248	1,760	3,725	4,119
i. EMILIA-ROMAGNA								
Number of borrowers	101,305	75,341	25,311	14,789	11,106	4,165	3,343	694
Facilities granted	9,852	12,526	8,691	10,267	17,171	14,433	33,206	69,473
Used margin	8,867	10,993	6,189	6,724	10,892	9,105	19,677	43,146
l. MARCHE								
Number of borrowers	33,186	22,130	8,108	4,715	3,116	1,108	827	114
Facilities granted	3,220	3,690	2,800	3,274	4,805	3,805	7,926	9,415
Used margin	2,927	3,246	2,097	2,320	3,323	2,475	5,021	5,787

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 25,000,000
m.	TUSCANY								
	Number of borrowers	74,496	57,054	18,453	10,313	7,251	2,526	1,913	308
	Facilities granted	7,240	9,588	6,345	7,148	11,126	8,714	17,971	32,803
	Used margin	6,672	8,677	4,990	5,287	7,963	5,929	12,000	22,626
n.	UMBRIA								
	Number of borrowers	15,653	9,111	3,487	1,873	1,362	488	363	58
	Facilities granted	1,503	1,534	1,210	1,303	2,074	1,702	3,562	3,174
	Used margin	1,400	1,379	976	1,003	1,555	1,161	2,326	1,993
o.	LAZIO								
	Number of borrowers	98,189	72,743	19,161	8,076	5,459	2,027	1,974	552
	Facilities granted	9,503	12,207	6,410	5,547	8,337	6,956	20,055	142,312
	Used margin	9,119	11,447	5,291	4,178	6,070	5,009	13,283	86,007
p.	ABRUZZO								
	Number of borrowers	19,225	10,119	3,504	2,031	1,458	535	387	76
	Facilities granted	1,843	1,687	1,208	1,412	2,245	1,848	3,773	5,299
	Used margin	1,705	1,480	903	996	1,565	1,235	2,407	3,108
q.	MOLISE								
	Number of borrowers	2,935	1,554	586	310	220	84	58	8
	Facilities granted	280	262	202	215	338	284	600	803
	Used margin	257	223	154	161	231	216	421	469
r.	CAMPANIA								
	Number of borrowers	52,066	32,200	9,489	4,711	3,273	1,185	898	158
	Facilities granted	5,014	5,354	3,228	3,243	4,987	4,117	8,755	15,451
	Used margin	4,687	4,885	2,576	2,415	3,597	2,955	6,152	10,730
s.	PUGLIA								
	Number of borrowers	45,901	23,228	6,834	3,652	2,498	870	598	92
	Facilities granted	4,394	3,826	2,332	2,548	3,800	2,992	5,752	6,386
	Used margin	4,130	3,473	1,780	1,829	2,662	2,079	3,795	4,037
t.	BASILICATA								
	Number of borrowers	4,229	2,337	898	482	371	116	96	13
	Facilities granted	400	390	314	340	576	392	942	1,024
	Used margin	365	345	237	249	395	251	646	793
u.	CALABRIA								
	Number of borrowers	14,118	8,154	2,729	1,450	901	283	188	29
	Facilities granted	1,345	1,366	932	989	1,351	976	1,835	2,917
	Used margin	1,235	1,213	712	755	1,026	709	1,259	1,522
v.	SICILY								
	Number of borrowers	48,827	25,029	7,749	3,901	2,618	852	569	104
	Facilities granted	4,643	4,152	2,638	2,718	4,032	2,910	5,621	9,154
	Used margin	4,319	3,721	2,050	1,994	3,009	2,086	3,711	6,564
z.	SARDINIA								
	Number of borrowers	19,634	9,239	2,978	1,611	997	325	281	56
	Facilities granted	1,875	1,523	1,014	1,123	1,511	1,117	2,719	4,764
	Used margin	1,774	1,392	820	889	1,155	851	1,956	3,205

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

	Total		
	Facilities granted	Used margin	Overshoot
September 2006			
a. TOTAL	2,022,655	1,418,892	30,255
b. GENERAL GOVERNMENT	89,295	57,896	811
Central government	32,010	21,534	298
Local government	57,122	36,355	513
Social security funds	163	7	1
c. FINANCIAL COMPANIES	358,560	248,416	6,864
Monetary financial institutions	132,877	100,220	2,927
Other financial intermediaries	180,816	124,430	3,563
Financial auxiliaries	40,396	22,237	321
Insurance companies and pension funds	4,470	1,529	54
d. NON-FINANCIAL COMPANIES	1,143,219	732,905	17,043
Public companies	23,263	10,253	161
Private companies	1,007,695	639,937	14,774
Associations of non-financial companies	2,739	1,716	48
Craft non-financial quasi-companies	39,005	27,693	686
Other non-financial quasi-companies	70,516	53,305	1,373
e. HOUSEHOLDS	283,773	262,371	3,547
Producer households	64,135	53,771	1,438
Consumer households	219,639	208,600	2,110
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	9,408	6,770	189
g. REST OF THE WORLD	134,333	107,377	1,730
General government	1,749	699	17
Monetary financial institutions	84,439	74,793	483
Other financial institutions	23,340	16,219	850
Non-financial companies	23,067	14,659	337
Households	1,091	971	42
Non-profit institutions serving households	13	10	..
International organizations and other institutions	636	26	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	162	102	3

Notes:

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

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,883,986	1,296,218	28,042	138,670	122,674	2,213
86,353	55,003	669	2,942	2,893	142
31,841	21,311	241	169	223	57
54,350	33,686	428	2,772	2,669	85
162	6	1	1	1	-
354,389	244,231	6,598	4,170	4,185	266
132,587	99,865	2,846	290	355	80
179,497	123,160	3,381	1,319	1,270	182
37,860	19,702	317	2,536	2,535	4
4,445	1,503	53	25	26	..
1,040,791	644,968	15,461	102,427	87,937	1,581
22,462	9,539	156	802	714	6
917,988	563,550	13,313	89,708	76,387	1,461
2,182	1,318	48	557	398	..
34,475	23,439	656	4,530	4,254	29
63,685	47,121	1,288	6,831	6,184	85
256,926	236,569	3,357	26,847	25,802	190
58,694	49,226	1,336	5,441	4,544	102
198,233	187,342	2,021	21,406	21,258	88
9,025	6,419	172	383	351	17
132,823	106,151	1,723	1,511	1,225	7
1,734	684	17	14	14	..
84,434	74,792	483	5	..	..
23,218	16,159	849	122	60	1
21,864	13,657	333	1,203	1,002	5
931	828	41	160	142	1
13	10	..	-	-	-
629	20	1	7	7	..
157	98	3	5	4	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2006

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	1,207,353	786,675	18,480
Agricultural, forestry and fishery products	30,414	24,971	760
Fuel and power products	53,887	25,983	329
Ores and metals	20,617	11,383	160
Non-metallic minerals and products	28,378	16,334	424
Chemical products	21,912	11,483	231
Metal products, except transport equipment	48,529	29,248	634
Agricultural and industrial machinery	46,007	25,576	521
Office and data processing machines, etc.	7,239	4,222	106
Electrical goods	27,767	15,382	387
Transport equipment	21,760	12,555	278
Food and tobacco products	43,265	27,014	736
Textiles, clothing and footwear	47,373	27,313	868
Paper and paper products	25,185	16,416	339
Rubber and plastic products	19,067	11,673	237
Other manufactured products	31,652	20,260	623
Building and construction	140,304	99,917	2,940
Wholesale and retail trade services, recovery and repair services	198,365	120,089	2,946
Lodging and catering services	31,344	26,434	502
Inland transport services	22,150	16,945	289
Maritime and air transport services	9,822	7,218	160
Auxiliary transport services	16,343	10,535	173
Communication services	28,685	17,317	67
Other market services	287,289	208,408	4,770

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,099,485	694,194	16,797	107,868	92,481	1,683
29,618	24,299	744	796	672	15
52,568	24,939	323	1,319	1,044	6
18,858	10,077	147	1,759	1,305	13
26,468	14,620	399	1,911	1,713	25
20,498	10,307	207	1,414	1,176	24
42,441	23,996	582	6,088	5,253	52
40,673	21,073	487	5,335	4,503	35
6,349	3,443	82	890	778	23
24,157	12,749	344	3,610	2,633	43
18,155	9,663	253	3,605	2,892	25
40,975	25,161	691	2,289	1,853	46
44,502	24,795	812	2,870	2,518	56
22,478	13,958	312	2,707	2,457	27
16,888	9,776	216	2,178	1,897	21
29,465	18,310	599	2,187	1,950	24
130,618	91,475	2,397	9,686	8,442	543
179,170	104,964	2,751	19,195	15,125	195
29,265	24,504	480	2,079	1,929	22
18,170	13,148	248	3,980	3,796	41
9,014	6,515	156	808	703	4
13,789	8,155	165	2,553	2,380	8
27,844	16,605	50	842	712	17
257,522	181,662	4,352	29,768	26,746	418

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									
September 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	from 25,000,000 to more than 25,000,000	
a. TOTAL									
Number of borrowers	1,050,499	699,086	222,240	122,325	88,406	32,537	26,150	5,328	
Facilities granted	101,644	116,161	76,024	84,766	135,892	112,426	258,571	726,548	
Used margin	94,043	104,038	57,459	59,321	91,970	74,025	161,201	439,331	
b. GENERAL GOVERNMENT									
Number of borrowers	529	1,112	1,195	1,174	1,019	455	544	321	
Facilities granted	51	202	427	831	1,591	1,616	6,334	75,299	
Used margin	33	118	226	430	894	967	3,370	48,900	
c. FINANCIAL COMPANIES									
Number of borrowers	855	817	574	414	441	229	442	413	
Facilities granted	82	143	193	280	707	791	4,902	214,694	
Used margin	60	109	130	191	485	523	2,758	139,800	
d. NON-FINANCIAL COMPANIES									
Number of borrowers	121,831	128,753	119,456	93,926	77,283	30,187	24,464	4,539	
Facilities granted	11,638	23,039	42,143	65,786	119,781	104,484	241,166	431,644	
Used margin	7,801	15,811	28,370	44,202	79,635	68,250	150,617	247,520	
<i>of which: industry</i>									
Number of borrowers	30,318	33,323	33,152	28,183	24,147	10,429	9,682	2,038	
Facilities granted	2,896	6,004	11,805	19,933	37,745	36,381	97,569	183,418	
Used margin	1,746	3,715	6,978	11,681	21,751	20,633	54,298	94,646	
<i>of which: building</i>									
Number of borrowers	16,612	19,475	20,940	17,581	14,453	5,072	3,340	390	
Facilities granted	1,595	3,500	7,379	12,264	22,248	17,463	31,432	26,940	
Used margin	1,027	2,410	5,161	8,757	16,024	12,589	21,784	17,140	
<i>of which: services</i>									
Number of borrowers	72,341	73,128	62,674	46,164	37,032	13,947	10,941	2,064	
Facilities granted	6,902	13,031	22,009	32,186	57,211	48,057	107,653	219,066	
Used margin	4,841	9,284	15,477	22,636	39,835	33,044	71,294	134,357	
e. PRODUCER HOUSEHOLDS									
Number of borrowers	108,205	86,624	34,493	13,159	5,032	776	194	5	
Facilities granted	10,411	14,854	11,700	8,922	7,252	2,583	1,560	159	
Used margin	9,027	12,968	9,534	7,119	5,830	2,098	1,269	125	
f. CONSUMER HOUSEHOLDS AND NEC									
Number of borrowers	811,289	476,649	65,223	13,354	4,570	881	500	48	
Facilities granted	78,716	77,058	21,134	8,756	6,478	2,923	4,540	4,226	
Used margin	76,477	74,255	18,840	7,231	5,060	2,163	3,144	2,856	

Notes:

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

TDC30030									Banks
Source: Central Credit Register Stocks in millions of euros									
September 2006		General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Number of borrowers	16	851	115,924	33,731	16,335	63,226	102,161	408,055
	Bad debts	14	532	29,595	10,274	5,497	12,832	6,200	10,105
b.	NORTH-WEST ITALY								
	Number of borrowers	–	307	29,830	9,255	3,425	16,863	21,133	88,938
	Bad debts	–	129	7,406	3,010	897	3,425	1,090	2,394
c.	NORTH-EAST ITALY								
	Number of borrowers	–	147	21,580	7,116	2,637	11,443	15,223	57,264
	Bad debts	–	42	5,363	2,216	793	2,216	927	1,518
d.	CENTRAL ITALY								
	Number of borrowers	3	228	31,373	8,691	4,684	17,475	22,244	97,892
	Bad debts	..	302	9,565	2,678	2,175	4,460	1,457	2,662
e.	SOUTHERN ITALY								
	Number of borrowers	13	103	21,306	6,242	3,416	10,730	26,645	107,322
	Bad debts	14	50	4,900	1,789	1,002	1,797	1,588	2,104
f.	ISLANDS								
	Number of borrowers	–	66	11,835	2,427	2,173	6,715	16,916	56,639
	Bad debts	–	10	2,361	581	629	934	1,138	1,428

Notes:

Distribution by customer branch of economic activity

TDB30220		Banks	
Source: Central Credit Register Stocks in millions of euros			
September 2006		Number of borrowers	Bad debts
a.	TOTAL	218,085	35,794
	Agricultural, forestry and fishery products	12,856	2,087
	Fuel and power products	393	47
	Ores and metals	666	201
	Non-metallic minerals and products	3,205	594
	Chemical products	1,265	350
	Metal products, except transport equipment	6,254	1,275
	Agricultural and industrial machinery	3,224	977
	Office and data processing machines, etc.	1,467	239
	Electrical goods	3,643	869
	Transport equipment	1,612	448
	Food and tobacco products	7,172	1,864
	Textiles, clothing and footwear	11,983	2,221
	Paper and paper products	2,888	589
	Rubber and plastic products	1,751	462
	Other manufactured products	8,041	1,225
	Building and construction	32,278	6,607
	Wholesale and retail trade services, recovery and repair services	65,372	7,185
	Lodging and catering services	14,991	1,212
	Inland transport services	7,385	588
	Maritime and air transport services	169	274
	Auxiliary transport services	2,257	560
	Communication services	587	63
	Other market services	28,626	5,855

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

September 2006

		Total	Banks	Financial intermediaries
a.	TOTAL	95,799	48,070	47,729
b.	GENERAL GOVERNMENT	19	14	5
	Central government	1	..	1
	Local government	18	14	4
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,516	533	983
	Monetary financial institutions	1	1	..
	Other financial intermediaries	1,340	490	850
	Financial auxiliaries	169	38	131
	Insurance companies and pension funds	6	4	2
d.	NON-FINANCIAL COMPANIES	61,372	29,595	31,778
	Public companies	131	78	53
	Private companies	50,425	24,311	26,114
	Associations of non-financial companies	235	80	156
	Craft non-financial quasi-companies	2,458	1,423	1,035
	Other non-financial quasi-companies	8,123	3,703	4,420
e.	HOUSEHOLDS	30,307	16,160	14,147
	Producer households	12,562	6,200	6,362
	Consumer households	17,745	9,960	7,785
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	235	142	92
g.	REST OF THE WORLD	1,293	1,068	225
	General government	1	1	-
	Monetary financial institutions	170	108	62
	Other financial institution	429	417	12
	Non-financial companies	657	517	140
	Households	36	25	11
	Non-profit institutions serving households	..	..	-
	International organizations and other institutions	..	..	-
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	5	3	3

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

3rd quarter 2006	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	45,740	1,592	21,014	455
b. NORTH-WEST ITALY	11,052	467	5,583	139
Piedmont	3,518	147	1,419	27
Valle d'Aosta	92	4	51	1
Liguria	1,260	23	561	7
Lombardy	6,182	293	3,552	105
c. NORTH-EAST ITALY	7,029	358	3,099	74
Trentino-Alto Adige	450	45	196	7
Veneto	2,776	173	1,164	21
Friuli-Venezia Giulia	694	19	371	8
Emilia-Romagna	3,109	121	1,368	37
d. CENTRAL ITALY	11,076	423	4,595	96
Marche	1,283	58	555	16
Tuscany	3,236	113	1,513	30
Umbria	950	37	296	6
Lazio	5,607	215	2,231	44
e. SOUTHERN ITALY	10,515	221	4,555	82
Abruzzo	1,036	31	466	7
Molise	213	6	92	2
Campania	4,521	78	2,108	44
Puglia	2,901	76	1,175	21
Basilicata	273	8	157	2
Calabria	1,571	23	557	6
f. ISLANDS	6,068	124	3,182	64
Sicily	4,806	92	2,648	55
Sardinia	1,262	32	534	9

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

3rd quarter 2006

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	45,740	1,592	21,014	455
General government	1	..	1	..
Financial companies	48	1	22	3
Non-financial companies	5,417	881	2,738	182
<i>of which: industry</i>	<i>1,480</i>	<i>378</i>	<i>713</i>	<i>42</i>
building	704	124	335	29
services	3,143	358	1,638	103
Producer households	5,615	182	2,803	74
Consumer households and nec	34,288	521	15,199	189

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									
September 2006		General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Bad debts (gross of writeoffs)	14	777	38,378	13,962	7,034	15,801	6,695	10,576
	of which: backed by real security	10	75	8,252	2,669	1,853	3,390	1,633	3,147
b.	NORTH-WEST ITALY								
	Bad debts (gross of writeoffs)	–	201	10,040	4,270	1,103	4,565	1,129	2,443
	of which: backed by real security	–	20	2,008	712	286	983	317	920
c.	NORTH-EAST ITALY								
	Bad debts (gross of writeoffs)	–	93	7,255	3,249	974	2,839	985	1,562
	of which: backed by real security	–	5	1,524	526	262	681	276	483
d.	CENTRAL ITALY								
	Bad debts (gross of writeoffs)	..	377	12,113	3,514	2,766	5,195	1,580	2,795
	of which: backed by real security	–	45	2,506	661	696	1,075	436	882
e.	SOUTHERN ITALY								
	Bad debts (gross of writeoffs)	14	87	5,762	2,177	1,216	2,008	1,683	2,191
	of which: backed by real security	10	4	1,547	599	356	478	406	569
f.	ISLANDS								
	Bad debts (gross of writeoffs)	–	19	3,209	753	974	1,194	1,317	1,585
	of which: backed by real security	–	1	667	171	252	173	198	294

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks	
Source: Central Credit Register Stocks in millions of euros			
September 2006	Bad debts (gross of writeoffs)	<i>of which:</i>	
		backed by real security	
a. TOTAL	45,073	9,885	
Agricultural, forestry and fishery products	2,715	732	
Fuel and power products	53	16	
Ores and metals	269	39	
Non-metallic minerals and products	755	186	
Chemical products	554	104	
Metal products, except transport equipment	1,753	328	
Agricultural and industrial machinery	1,343	239	
Office and data processing machines, etc.	331	36	
Electrical goods	1,155	151	
Transport equipment	663	148	
Food and tobacco products	2,465	559	
Textiles, clothing and footwear	2,960	547	
Paper and paper products	729	129	
Rubber and plastic products	591	120	
Other manufactured products	1,520	317	
Building and construction	8,276	2,133	
Wholesale and retail trade services, recovery and repair services	8,808	1,476	
Lodging and catering services	1,329	456	
Inland transport services	687	142	
Maritime and air transport services	413	55	
Auxiliary transport services	687	117	
Communication services	72	8	
Other market services	6,945	1,845	

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2006	Total	For commercial transactions	For financial transactions
a. TOTAL	131,066	82,407	48,659
<i>of which:</i> in non-euro-area currencies	21,870	10,785	11,085
General government	1,326	514	812
Financial companies	14,575	7,597	6,978
Non-financial companies	92,878	68,733	24,146
<i>of which:</i> industry	37,299	29,141	8,158
building	15,348	13,246	2,102
services	39,653	26,003	13,650
Producer households	1,406	955	452
Consumer households and nec	3,443	2,134	1,308
Rest of the world	17,438	2,474	14,964

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

September 2006		Total	For commercial transactions	For financial transactions
a. TOTAL		113,686	79,972	33,714
b. NORTH-WEST ITALY		48,814	37,264	11,551
	Piedmont	7,291	5,625	1,666
	Valle d'Aosta	204	135	70
	Liguria	2,588	2,415	173
	Lombardy	38,731	29,089	9,642
c. NORTH-EAST ITALY		26,943	20,106	6,836
	Trentino-Alto Adige	3,532	2,776	756
	Veneto	6,674	4,856	1,818
	Friuli-Venezia Giulia	3,803	3,094	708
	Emilia-Romagna	12,934	9,380	3,554
d. CENTRAL ITALY		29,848	16,741	13,107
	Marche	1,343	968	375
	Tuscany	5,429	3,128	2,301
	Umbria	734	308	426
	Lazio	22,341	12,336	10,005
e. SOUTHERN ITALY		5,391	4,059	1,332
	Abruzzo	613	411	202
	Molise	115	56	59
	Campania	2,762	2,318	444
	Puglia	1,263	882	381
	Basilicata	180	127	53
	Calabria	458	265	193
f. ISLANDS		2,690	1,802	888
	Sicily	1,874	1,313	560
	Sardinia	817	489	328

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

September 2006		Total	For commercial transactions	For financial transactions
a. TOTAL		94,285	69,687	24,597
Agricultural, forestry and fishery products		998	584	414
Fuel and power products		7,444	4,439	3,006
Ores and metals		1,440	1,299	141
Non-metallic minerals and products		1,238	791	447
Chemical products		1,521	1,083	439
Metal products, except transport equipment		2,701	2,290	411
Agricultural and industrial machinery		8,434	7,750	684
Office and data processing machines, etc.		945	889	56
Electrical goods		3,009	2,582	428
Transport equipment		4,777	4,248	529
Food and tobacco products		2,156	1,435	720
Textiles, clothing and footwear		1,470	1,165	305
Paper and paper products		1,092	425	667
Rubber and plastic products		456	318	138
Other manufactured products		757	519	237
Building and construction		15,538	13,393	2,145
Wholesale and retail trade services, recovery and repair services		11,378	8,814	2,565
Lodging and catering services		1,449	956	493
Inland transport services		2,332	1,099	1,233
Maritime and air transport services		458	398	60
Auxiliary transport services		1,493	1,174	319
Communication services		4,140	1,090	3,049
Other market services		19,057	12,946	6,111

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

September 2006

	Facilities granted	Used margin	Overshoot
a. TOTAL	94,029	84,604	533
<i>of which: transactions of financial intermediaries</i>	<i>71,158</i>	<i>65,403</i>	<i>269</i>
Agricultural, forestry and fishery products	540	445	3
Fuel and power products	923	702	2
Ores and metals	875	749	1
Non-metallic minerals and products	2,084	1,866	8
Chemical products	1,171	1,074	7
Metal products, except transport equipment	6,365	5,685	26
Agricultural and industrial machinery	4,183	3,767	19
Office and data processing machines, etc.	499	453	4
Electrical goods	1,922	1,605	7
Transport equipment	1,794	1,470	8
Food and tobacco products	2,054	1,776	21
Textiles, clothing and footwear	2,820	2,594	26
Paper and paper products	3,205	2,911	43
Rubber and plastic products	2,217	1,964	11
Other manufactured products	2,630	2,309	11
Building and construction	9,181	8,231	41
Wholesale and retail trade services, recovery and repair services	13,609	12,054	51
Lodging and catering services	2,355	2,162	12
Inland transport services	3,889	3,686	38
Maritime and air transport services	1,090	924	7
Auxiliary transport services	1,363	1,244	6
Communication services	258	250	5
Other market services	29,000	26,683	176

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

September 2006		Facilities granted	Used margin	Overshoot
a. TOTAL		97,887	88,312	593
	<i>of which: transactions of financial intermediaries</i>	74,020	68,172	323
	Piedmont	7,410	6,528	31
	Valle d'Aosta	214	178	2
	Liguria	1,774	1,594	15
	Lombardy	30,239	27,662	229
	Trentino-Alto Adige	2,474	2,250	9
	Veneto	13,333	11,857	39
	Friuli-Venezia Giulia	2,360	2,099	10
	Emilia-Romagna	10,688	9,711	33
	Marche	3,424	2,939	16
	Tuscany	5,891	5,158	25
	Umbria	968	856	6
	Lazio	9,360	8,671	91
	Abruzzo	1,187	1,063	15
	Molise	126	112	2
	Campania	2,942	2,718	28
	Puglia	1,939	1,762	11
	Basilicata	169	142	2
	Calabria	684	586	7
	Sicily	1,549	1,355	16
	Sardinia	1,157	1,069	6

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

September 2006

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	25,005	12,551	12,454	31,877	18,629
<i>of which: transactions of financial intermediaries</i>	20,677	9,620	11,056	24,349	15,085
Agricultural, forestry and fishery products	60	52	8	130	51
Fuel and power products	439	159	279	859	481
Ores and metals	809	346	463	1,145	708
Non-metallic minerals and products	215	92	124	295	191
Chemical products	380	145	235	450	248
Metal products, except transport equipment	1,120	740	380	1,469	770
Agricultural and industrial machinery	1,328	618	710	1,931	1,293
Office and data processing machines, etc.	485	175	310	601	434
Electrical goods	1,546	599	947	2,266	1,364
Transport equipment	2,499	627	1,873	2,727	2,114
Food and tobacco products	579	354	225	698	335
Textiles, clothing and footwear	596	379	216	792	426
Paper and paper products	298	158	140	391	260
Rubber and plastic products	506	312	194	472	298
Other manufactured products	203	155	48	275	144
Building and construction	1,685	1,346	339	2,896	1,295
Wholesale and retail trade services, recovery and repair services	6,038	2,495	3,543	6,428	3,745
Lodging and catering services	110	82	28	209	91
Inland transport services	508	427	81	552	402
Maritime and air transport services	257	93	164	170	107
Auxiliary transport services	163	119	44	259	123
Communication services	721	191	529	803	629
Other market services	4,461	2,887	1,573	6,060	3,123

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

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
September 2006					
a. TOTAL	25,431	12,891	12,539	32,715	18,991
<i>of which: transactions of financial intermediaries</i>	21,019	9,941	11,078	24,665	15,351
Piedmont	3,143	1,141	2,003	3,980	2,381
Valle d'Aosta	64	55	9	67	34
Liguria	612	362	250	890	509
Lombardy	8,142	3,653	4,489	9,995	5,976
Trentino-Alto Adige	117	56	61	121	64
Veneto	1,167	714	454	1,466	712
Friuli-Venezia Giulia	243	147	96	345	166
Emilia-Romagna	1,480	807	674	2,226	1,140
Marche	235	175	60	300	167
Tuscany	1,760	1,016	744	2,313	1,504
Umbria	446	125	321	568	408
Lazio	4,353	1,991	2,361	5,745	3,304
Abruzzo	434	296	138	484	355
Molise	35	28	6	55	21
Campania	2,015	1,417	598	2,355	1,398
Puglia	304	272	33	486	234
Basilicata	60	52	8	120	36
Calabria	227	212	15	238	137
Sicily	406	274	133	671	315
Sardinia	189	102	87	290	133

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

September 2006	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,618,080	1,089,693	145,164	91,151	219,967	141,911
Piedmont	116,646	77,696	28,125	18,148	36,204	22,697
Valle d'Aosta	2,501	1,857	1,207	891	1,384	1,004
Liguria	26,142	18,200	4,435	2,369	6,317	3,455
Lombardy	529,486	336,855	94,216	58,013	144,782	85,068
Trentino-Alto Adige	39,766	28,123	3,941	2,116	5,723	3,202
Veneto	154,555	105,671	13,905	9,485	20,790	13,586
Friuli-Venezia Giulia	30,801	19,194	6,409	2,247	8,358	3,416
Emilia-Romagna	176,356	116,433	28,043	19,961	35,208	24,076
Marche	39,190	27,476	5,736	3,624	7,353	4,561
Tuscany	101,418	74,696	17,134	13,000	21,422	15,352
Umbria	16,177	11,932	1,849	1,244	2,952	1,835
Lazio	211,730	141,200	80,750	47,724	101,518	60,211
Abruzzo	19,441	13,556	3,220	1,837	4,587	2,691
Molise	3,003	2,157	1,022	617	1,312	821
Campania	50,386	38,414	8,920	6,332	11,476	8,159
Puglia	32,277	24,176	3,500	2,305	5,080	3,212
Basilicata	4,408	3,325	1,183	888	1,579	1,154
Calabria	11,810	8,614	2,659	1,388	3,356	1,767
Sicily	36,228	27,912	5,037	3,744	7,288	5,298
Sardinia	15,761	12,206	3,550	2,324	4,607	3,102

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2006	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,618,080	578,553	187,876	383,518	296,266	171,526
Used margin	1,089,693	375,340	121,498	259,722	210,924	121,867
b. FIRST 10 BORROWERS						
Facilities granted	93,511	51,273	12,075	37,334	23,362	7,954
Used margin	70,255	42,448	10,583	26,578	18,781	6,149
c. FIRST 20 BORROWERS						
Facilities granted	135,599	75,352	18,433	46,251	30,845	10,114
Used margin	97,814	58,031	15,896	34,387	24,840	8,181
d. FIRST 50 BORROWERS						
Facilities granted	202,418	107,725	31,138	65,955	41,187	14,363
Used margin	150,148	77,843	23,504	48,212	32,179	11,781
e. FIRST 100 BORROWERS						
Facilities granted	270,411	134,405	39,911	81,776	49,840	18,769
Used margin	190,560	92,064	30,119	59,239	37,477	15,109

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2006		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a.	TOTAL	2,408,260	48.04	54.12	69.56	76.02	1,089,693
	General government	5,502	67.30	74.56	89.15	93.85	55,003
	Financial companies	4,024	53.33	70.77	94.57	97.72	144,366
	Non-financial companies	579,218	35.37	42.80	63.89	74.19	644,968
	<i>of which: industry</i>	<i>161,369</i>	<i>34.59</i>	<i>42.80</i>	<i>65.65</i>	<i>76.18</i>	<i>216,019</i>
	building	95,250	22.78	29.41	51.45	63.92	85,392
	services	309,706	39.15	46.30	66.17	75.75	332,376
	Producer households	280,658	9.20	13.43	30.37	41.73	49,226
	Consumer households and nec	1,521,866	7.95	10.25	20.27	28.66	193,860

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

September 2006		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a.	TOTAL	635,968	37.55	45.52	66.65	76.86	46,907
	Piedmont	47,283	35.60	43.03	64.06	74.99	2,706
	Valle d'Aosta	1,311	32.24	39.01	62.21	74.50	73
	Liguria	15,623	43.23	49.79	67.81	77.38	1,094
	Lombardy	77,321	42.06	50.89	70.89	79.69	7,190
	Trentino-Alto Adige	6,365	26.91	35.83	64.55	77.25	584
	Veneto	35,830	29.30	38.90	63.92	75.46	3,156
	Friuli-Venezia Giulia	10,692	27.59	36.02	59.93	72.34	571
	Emilia-Romagna	42,005	44.21	51.82	70.85	79.99	3,558
	Marche	17,371	27.83	36.64	60.57	72.33	1,412
	Tuscany	41,978	29.14	37.46	61.41	73.32	2,732
	Umbria	9,849	29.64	37.06	60.38	72.31	790
	Lazio	83,792	48.45	56.54	74.79	82.55	9,106
	Abruzzo	14,867	33.60	42.29	64.83	75.55	1,037
	Molise	3,681	40.21	47.67	68.79	77.48	344
	Campania	64,411	31.73	40.50	64.58	76.11	2,982
	Puglia	44,504	31.02	39.74	63.40	74.00	2,652
	Basilicata	8,649	33.87	40.36	61.13	71.89	776
	Calabria	22,107	25.43	33.70	58.38	70.46	999
	Sicily	70,014	26.84	33.38	55.29	68.27	3,876
	Sardinia	18,315	23.84	32.38	56.74	69.09	1,272

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2006		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a.	TOTAL	635,968	37.55	45.52	66.65	76.86	46,907
	General government	16	68.47	68.47	68.47	88.47	14
	Financial companies	851	41.38	52.76	78.97	87.70	532
	Non-financial companies	115,924	32.15	40.73	65.18	76.44	29,595
	<i>of which: industry</i>	<i>33,731</i>	<i>25.93</i>	<i>34.72</i>	<i>61.71</i>	<i>74.50</i>	<i>10,274</i>
	building	16,335	29.90	38.78	63.32	74.88	5,497
	services	63,226	37.86	45.84	67.37	77.34	12,832
	Producer households	102,161	13.09	18.65	40.59	54.95	6,200
	Consumer households and nec	408,055	19.33	25.14	48.56	63.85	10,105

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

September 2006		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,618,080	1,089,693	2,546,051	412,714	340,327	2,191,151
b.	NORTH-WEST ITALY	674,775	434,608	859,452	154,808	121,139	741,014
	Piedmont	116,646	77,696	195,795	29,755	24,679	170,074
	Valle d'Aosta	2,501	1,857	5,185	751	627	4,532
	Liguria	26,142	18,200	63,537	10,083	8,487	56,643
	Lombardy	529,486	336,855	594,935	114,219	87,347	509,765
c.	NORTH-EAST ITALY	401,477	269,420	677,342	106,660	88,190	568,619
	Trentino-Alto Adige	39,766	28,123	77,631	15,914	12,698	67,239
	Veneto	154,555	105,671	268,471	42,882	35,996	224,691
	Friuli-Venezia Giulia	30,801	19,194	60,692	7,996	6,576	51,642
	Emilia-Romagna	176,356	116,433	270,548	39,868	32,920	225,047
d.	CENTRAL ITALY	368,514	255,305	552,156	89,164	76,777	479,298
	Marche	39,190	27,476	85,846	10,691	9,224	71,018
	Tuscany	101,418	74,696	196,825	28,298	24,787	166,239
	Umbria	16,177	11,932	38,703	4,517	4,049	32,311
	Lazio	211,730	141,200	230,782	45,659	38,717	209,730
e.	SOUTHERN ITALY	121,324	90,242	307,742	41,657	36,227	269,729
	Abruzzo	19,441	13,556	43,712	5,555	4,784	37,262
	Molise	3,003	2,157	6,738	1,083	758	5,722
	Campania	50,386	38,414	116,642	17,511	15,213	103,294
	Puglia	32,277	24,176	97,162	11,828	10,590	85,759
	Basilicata	4,408	3,325	10,149	1,316	1,133	8,563
	Calabria	11,810	8,614	33,339	4,364	3,749	29,129
f.	ISLANDS	51,989	40,118	149,359	20,425	17,993	132,491
	Sicily	36,228	27,912	109,542	14,629	12,771	97,173
	Sardinia	15,761	12,206	39,817	5,796	5,223	35,318

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
166,846	116,397	190,018	210,679	135,058	107,803	827,841	497,911	57,079
60,172	39,647	61,965	81,244	49,870	36,193	378,551	223,951	20,280
10,290	6,782	14,001	15,556	10,193	7,872	61,045	36,042	3,848
197	135	415	406	188	178	1,147	907	60
2,781	1,907	3,915	3,314	2,153	1,920	9,964	5,654	1,059
46,904	30,824	43,634	61,968	37,336	26,223	306,395	181,348	15,313
43,187	30,299	57,660	61,199	38,566	33,255	190,431	112,365	17,808
6,489	4,795	6,983	7,454	4,555	2,585	9,909	6,075	824
17,044	11,901	22,831	26,797	17,429	13,887	67,832	40,344	7,062
3,340	2,551	4,684	4,132	2,677	2,796	15,333	7,390	1,570
16,314	11,052	23,162	22,817	13,905	13,987	97,358	58,556	8,352
41,147	30,408	39,234	40,823	27,371	21,792	197,380	120,750	11,832
6,207	4,355	7,867	5,815	3,847	4,433	16,477	10,051	2,528
14,115	10,822	15,698	13,762	9,199	9,373	45,243	29,888	5,515
1,767	1,312	3,314	2,496	1,759	1,953	7,397	4,812	1,125
19,059	13,918	12,355	18,750	12,566	6,033	128,262	75,999	2,664
14,764	10,590	20,876	19,324	13,415	11,674	45,579	30,010	5,463
2,427	1,681	3,326	2,830	1,954	2,008	8,628	5,137	1,116
312	234	539	427	277	318	1,180	888	159
5,894	4,417	7,322	7,251	5,278	4,070	19,730	13,505	1,956
3,957	2,738	6,229	5,317	3,498	3,583	11,175	7,350	1,591
585	396	891	743	536	482	1,763	1,260	213
1,588	1,123	2,569	2,755	1,872	1,213	3,103	1,870	428
7,576	5,453	10,283	8,089	5,837	4,889	15,900	10,835	1,696
5,497	3,820	7,538	5,635	4,025	3,581	10,467	7,296	1,250
2,079	1,633	2,745	2,454	1,812	1,308	5,433	3,539	446

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

TDB30445		Banks								
Source: Central Credit Register										
Size classes in euros										
September 2006	Total	from	from	from	from	from	from	from	from	more than
		75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 1,000,000	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	25,000,000	25,000,000	more than 25,000,000
a. TOTAL	2,261,167	1,058,289	704,217	223,539	122,623	88,467	32,546	26,156	5,330	
<i>of which:</i> 1 facility	1,918,629	1,052,879	654,116	134,244	45,518	22,676	5,459	3,167	570	
2 facilities	181,072	5,183	48,411	65,627	35,225	18,831	4,920	2,503	372	
3-4 facilities	105,363	220	1,671	23,413	36,243	29,367	8,933	4,949	567	
more than 4 facilities	56,103	7	19	255	5,637	17,593	13,234	15,537	3,821	
b. GENERAL GOVERNMENT	6,349	529	1,112	1,195	1,174	1,019	455	544	321	
<i>of which:</i> 1 facility	3,766	525	1,019	871	628	354	130	158	81	
2 facilities	1,644	4	92	300	445	463	144	131	65	
3-4 facilities	709	–	1	24	100	191	148	167	78	
more than 4 facilities	230	–	–	–	1	11	33	88	97	
c. FINANCIAL COMPANIES	4,185	855	817	574	414	441	229	442	413	
<i>of which:</i> 1 facility	2,817	847	708	402	237	237	92	176	118	
2 facilities	639	8	104	128	117	89	49	81	63	
3-4 facilities	371	–	5	43	51	81	49	79	63	
more than 4 facilities	358	–	–	1	9	34	39	106	169	
d. NON-FINANCIAL COMPANIES	600,439	121,831	128,753	119,456	93,926	77,283	30,187	24,464	4,539	
<i>of which:</i> 1 facility	332,238	120,822	100,033	55,900	29,948	17,916	4,642	2,612	365	
2 facilities	123,811	983	28,015	44,758	27,443	15,881	4,346	2,158	227	
3-4 facilities	90,726	25	704	18,620	31,432	26,738	8,288	4,502	417	
more than 4 facilities	53,664	1	1	178	5,103	16,748	12,911	15,192	3,530	
e. PRODUCER HOUSEHOLDS	248,488	108,205	86,624	34,493	13,159	5,032	776	194	5	
<i>of which:</i> 1 facility	208,150	106,786	75,634	19,457	4,820	1,289	142	21	1	
2 facilities	29,087	1,352	10,517	11,500	4,264	1,294	134	24	2	
3-4 facilities	9,791	63	470	3,489	3,639	1,776	288	66	–	
more than 4 facilities	1,460	4	3	47	436	673	212	83	2	
f. CONSUMER HOUSEHOLDS AND NEC	1,372,514	811,289	476,649	65,223	13,354	4,570	881	500	48	
<i>of which:</i> 1 facility	1,343,744	808,423	466,988	55,480	9,435	2,788	439	188	3	
2 facilities	24,681	2,732	9,159	8,501	2,840	1,082	245	109	13	
3-4 facilities	3,698	132	487	1,213	991	573	158	135	9	
more than 4 facilities	391	2	15	29	88	127	39	68	23	

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
September 2006	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Average number of banks per borrower	1.34	1.00	1.07	1.52	2.17	3.00	4.17	5.98	9.52
First bank's share of total credit granted (%)	59	99	96	83	72	64	57	48	46
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.71	1.00	1.08	1.29	1.56	1.91	2.35	2.75	3.91
First bank's share of total credit granted (%)	54	99	96	89	85	80	78	78	50
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.33	1.00	1.13	1.38	1.65	2.01	2.79	3.47	8.30
First bank's share of total credit granted (%)	65	99	93	87	83	81	73	70	64
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.00	1.22	1.71	2.30	3.12	4.29	6.17	10.07
First bank's share of total credit granted (%)	49	99	89	77	69	62	55	46	36
<i>of which: industry</i>									
Average number of banks per borrower	2.68	1.00	1.28	1.93	2.75	3.87	5.31	7.46	11.67
First bank's share of total credit granted (%)	38	99	86	70	59	50	43	35	28
<i>of which: building</i>									
Average number of banks per borrower	1.84	1.00	1.19	1.57	1.94	2.52	3.39	4.79	9.00
First bank's share of total credit granted (%)	64	99	91	81	77	72	67	60	45
<i>of which: services</i>									
Average number of banks per borrower	1.90	1.00	1.21	1.65	2.18	2.88	3.88	5.48	8.67
First bank's share of total credit granted (%)	54	99	90	79	72	66	60	52	41
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.23	1.01	1.13	1.55	2.10	2.73	3.50	4.76	4.40
First bank's share of total credit granted (%)	84	99	94	82	75	70	67	64	66
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.17	1.40	1.65	1.90	2.58	5.50
First bank's share of total credit granted (%)	96	99	99	94	90	88	85	77	50

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–Q4	2004–Q1	2004–Q2	2004–Q3	2004–Q4
a. TOTAL	0.61	0.28	0.33	0.24	0.30
up to 125,000	0.27	0.25	0.24	0.23	0.26
from 125,000 to 500,000	0.49	0.43	0.44	0.38	0.43
more than 500,000	0.66	0.26	0.32	0.21	0.28
b. GENERAL GOVERNMENT	–	0.01	–	..	..
up to 125,000	0.09	–	–	–	–
from 125,000 to 500,000	0.07	0.03	–	–	–
more than 500,000	–	0.01	–	..	..
c. FINANCIAL COMPANIES	0.16	0.01	0.01	0.01	0.01
up to 125,000	0.29	0.24	0.37	0.35	0.89
from 125,000 to 500,000	0.11	0.16	0.58	0.86	0.56
more than 500,000	0.16	0.01	0.01	0.01	0.01
d. NON-FINANCIAL COMPANIES	0.83	0.35	0.43	0.28	0.37
up to 125,000	0.51	0.49	0.47	0.42	0.49
from 125,000 to 500,000	0.56	0.52	0.50	0.43	0.49
more than 500,000	0.86	0.33	0.42	0.26	0.36
e. PRODUCER HOUSEHOLDS	0.61	0.49	0.58	0.57	0.63
up to 125,000	0.48	0.43	0.44	0.43	0.52
from 125,000 to 500,000	0.66	0.50	0.60	0.56	0.62
more than 500,000	0.66	0.51	0.68	0.68	0.73
f. CONSUMER HOUSEHOLD	0.29	0.25	0.26	0.27	0.26
up to 125,000	0.19	0.17	0.16	0.16	0.18
from 125,000 to 500,000	0.33	0.28	0.32	0.27	0.30
more than 500,000	0.69	0.52	0.53	0.86	0.55
g. OTHER SECTORS	0.41	0.04	0.12	0.18	0.05
up to 125,000	0.07	0.08	0.28	0.36	0.24
from 125,000 to 500,000	0.14	0.10	0.13	0.10	0.16
more than 500,000	0.48	0.02	0.11	0.19	0.01

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

2005-Q1	2005-Q2	2005-Q3	2005-Q4	2006-Q1	2006-Q2	2006-Q3
0.21	0.25	0.26	0.30	0.25	0.23	0.27
0.20	0.23	0.19	0.26	0.24	0.22	0.23
0.35	0.39	0.33	0.41	0.35	0.32	0.31
0.19	0.22	0.25	0.29	0.23	0.21	0.26
–	–	0.45	0.03	–	–	0.24
–	0.10	–	–	–	–	–
–	–	–	–	–	–	–
–	–	0.46	0.03	–	–	0.24
0.01	..	..	0.03	0.01	0.01	–
0.35	0.19	0.14	0.54	0.26	0.53	0.21
0.51	–	0.34	0.29	0.20	0.39	0.24
0.01	..	..	0.03	0.01	0.01	–
0.26	0.30	0.29	0.36	0.31	0.28	0.31
0.43	0.48	0.42	0.50	0.51	0.47	0.43
0.42	0.49	0.43	0.53	0.44	0.41	0.39
0.24	0.27	0.27	0.34	0.30	0.26	0.30
0.50	0.56	0.55	0.62	0.51	0.48	0.47
0.38	0.46	0.40	0.49	0.43	0.41	0.41
0.52	0.53	0.53	0.64	0.54	0.48	0.51
0.57	0.68	0.70	0.71	0.51	0.54	0.46
0.19	0.24	0.18	0.29	0.21	0.21	0.22
0.14	0.16	0.13	0.19	0.17	0.16	0.18
0.22	0.25	0.20	0.26	0.23	0.22	0.22
0.40	0.64	0.43	1.05	0.34	0.41	0.50
0.23	0.20	0.38	0.16	0.12	0.10	0.94
0.07	0.32	0.25	0.15	0.26	0.25	0.11
0.22	0.15	0.24	0.16	0.31	0.27	0.08
0.25	0.20	0.41	0.16	0.09	0.06	1.12

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						
September 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		42,285	3,822	9,944	17,226	11,293
Intrinsic value		3,641	21	108	682	2,830
b. NORTH-WEST ITALY						
Number of holders		17,151	1,903	4,142	6,751	4,355
Intrinsic value		1,459	10	39	233	1,177
c. NORTH-EAST ITALY						
Number of holders		12,835	1,077	3,111	5,259	3,388
Intrinsic value		1,066	7	40	252	768
d. CENTRAL ITALY						
Number of holders		6,725	470	1,434	2,714	2,107
Intrinsic value		718	3	17	115	583
e. SOUTHERN ITALY						
Number of holders		4,166	279	913	1,880	1,094
Intrinsic value		296	1	10	63	222
f. ISLAND						
Number of holders		1,408	93	344	622	349
Intrinsic value		102	..	3	18	81

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						
September 2006	Total	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000	
a. TOTAL						
Number of holders	48,330	7,255	10,957	17,896	12,222	
Intrinsic value	30,216	66	208	1,595	28,347	
b. GENERAL GOVERNMENT						
Number of holders	507	24	101	196	186	
Intrinsic value	1,737	3	15	62	1,656	
c. FINANCIAL COMPANIES						
Number of holders	780	39	69	175	497	
Intrinsic value	12,141	33	32	220	11,856	
d. NON-FINANCIAL COMPANIES						
Number of holders	39,357	2,677	8,762	16,674	11,244	
Intrinsic value	3,609	18	100	668	2,822	
<i>of which: industry</i>						
<i>Number of holders</i>	<i>15,658</i>	<i>633</i>	<i>2,834</i>	<i>6,752</i>	<i>5,439</i>	
<i>Intrinsic value</i>	<i>1,542</i>	<i>4</i>	<i>33</i>	<i>265</i>	<i>1,240</i>	
building						
<i>Number of holders</i>	<i>4,737</i>	<i>300</i>	<i>1,238</i>	<i>2,086</i>	<i>1,113</i>	
<i>Intrinsic value</i>	<i>299</i>	<i>1</i>	<i>11</i>	<i>71</i>	<i>216</i>	
services						
<i>Number of holders</i>	<i>18,192</i>	<i>1,688</i>	<i>4,523</i>	<i>7,487</i>	<i>4,494</i>	
<i>Intrinsic value</i>	<i>1,724</i>	<i>12</i>	<i>55</i>	<i>320</i>	<i>1,337</i>	
e. PRODUCER HOUSEHOLDS						
Number of holders	2,928	1,145	1,182	552	49	
Intrinsic value	32	3	8	13	9	
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	4,465	3,357	814	232	62	
Intrinsic value	123	8	17	52	45	
g. REST OF THE WORLD						
Number of holders	293	13	29	67	184	
Intrinsic value	12,575	2	35	579	11,959	

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

September 2006	Total	Non-financial companies	of which:			Producer households	Consumer households and nec
			industry	building	services		
a. ITALY							
Initial period of rate fixation:							
up to 1 year	4.88	5.12	4.97	5.52	5.10	5.77	4.61
from 1 to 5 years	3.76	4.08	4.15	4.41	4.02	5.15	4.57
more than 5 years	5.00	4.67	4.59	5.28	4.60	5.47	5.20
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	4.71	4.99	4.89	5.42	4.96	5.66	4.57
from 1 to 5 years	3.58	3.95	4.01	4.49	3.88	5.05	4.38
more than 5 years	4.74	4.47	4.48	5.45	4.37	5.47	5.19
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	4.83	4.91	4.75	5.25	4.94	5.52	4.63
from 1 to 5 years	3.99	4.25	4.15	4.37	4.48	4.90	4.96
more than 5 years	4.77	4.37	4.48	4.21	4.33	5.34	5.28
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	4.93	5.24	5.14	5.54	5.19	5.75	4.63
from 1 to 5 years	3.76	3.96	4.23	4.31	3.79	4.95	4.24
more than 5 years	5.11	4.89	4.70	5.46	4.82	5.45	5.08
e. SOUTHERN ITALY							
Initial period of rate fixation:							
up to 1 year	5.52	5.92	5.73	6.23	5.93	6.45	4.68
from 1 to 5 years	4.83	4.90	4.85	4.42	5.13	5.44	5.11
more than 5 years	5.21	5.21	5.01	5.48	5.20	5.57	5.33
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	5.31	5.62	5.50	6.17	5.52	6.41	4.68
from 1 to 5 years	4.84	4.88	4.55	4.87	5.09	5.75	5.27
more than 5 years	5.28	5.23	5.33	5.91	4.98	5.44	5.29

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

September 2006

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. ITALY	7.34	12.09	11.17	10.07	8.58	7.13	4.40
b. NORTH-WEST ITALY	6.78	12.00	11.03	9.89	8.36	6.96	4.27
Piedmont	7.56	12.59	11.40	10.35	8.75	7.39	4.09
Valle d'Aosta	10.07	10.88	10.57	9.86	10.66	8.82	8.88
Liguria	8.47	11.49	10.58	9.68	8.40	6.95	5.52
Lombardy	6.51	11.85	10.96	9.76	8.25	6.86	4.27
c. NORTH-EAST ITALY	7.30	11.16	10.21	8.98	7.60	6.44	4.76
Trentino-Alto Adige	5.61	7.99	7.16	6.55	5.51	4.91	4.41
Veneto	7.88	12.17	11.43	9.98	8.43	7.05	4.81
Friuli-Venezia Giulia	8.53	11.70	12.01	10.39	8.65	7.22	4.89
Emilia-Romagna	7.24	11.12	10.18	8.86	7.66	6.48	4.76
d. CENTRAL ITALY	7.32	12.50	11.67	10.80	9.33	7.56	4.36
Marche	8.21	11.27	10.70	9.99	8.56	7.21	5.02
Tuscany	6.83	12.40	11.65	10.73	9.49	7.88	3.85
Umbria	9.57	12.93	12.14	10.87	9.22	8.88	5.78
Lazio	7.30	13.01	12.01	11.19	9.56	7.38	4.74
e. SOUTHERN ITALY	9.55	13.69	12.81	11.76	10.42	9.07	4.91
Abruzzo	9.17	12.64	12.04	10.72	9.59	9.16	5.68
Molise	9.89	12.97	12.12	10.64	9.25	9.13	7.81
Campania	9.49	13.97	12.95	12.05	10.98	9.97	4.57
Puglia	9.41	13.48	12.56	11.78	10.16	8.05	4.98
Basilicata	9.05	14.44	13.32	11.99	10.35	6.61	5.40
Calabria	10.96	14.56	13.78	12.17	10.84	9.66	4.87
f. ISLANDS	8.14	12.00	11.42	10.64	9.52	7.68	4.20
Sicily	8.51	12.34	11.74	10.76	9.57	7.75	4.30
Sardinia	7.35	11.17	10.67	10.30	9.39	7.54	4.06

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
September 2006

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	5.19	4.44	4.04	4.76	8.22
up to 250,000	8.00	4.74	5.35	5.54	12.19
from 250,000 to 1,000,000	6.97	4.69	4.97	5.51	10.49
from 1,000,000 to 5,000,000	5.77	4.56	4.36	5.17	8.78
from 5,000,000 to 25,000,000	4.72	4.40	4.21	4.83	7.31
more than 25,000,000	3.96	4.26	3.76	4.31	5.23
b. NORTH-WEST ITALY	5.08	4.41	3.91	4.54	7.80
up to 250,000	8.30	4.71	5.42	5.52	12.17
from 250,000 to 1,000,000	7.14	4.66	4.92	5.32	10.39
from 1,000,000 to 5,000,000	5.72	4.50	4.57	4.98	8.61
from 5,000,000 to 25,000,000	4.61	4.36	4.25	4.81	7.17
more than 25,000,000	3.84	4.30	3.67	4.20	5.05
c. NORTH-EAST ITALY	4.87	4.36	4.20	4.43	7.49
up to 250,000	7.21	4.68	4.95	5.26	11.17
from 250,000 to 1,000,000	6.31	4.61	4.64	5.15	9.32
from 1,000,000 to 5,000,000	5.39	4.49	3.84	4.59	7.73
from 5,000,000 to 25,000,000	4.49	4.31	4.02	4.52	6.54
more than 25,000,000	3.83	4.12	4.33	4.17	5.07
d. CENTRAL ITALY	5.47	4.44	3.92	4.96	8.86
up to 250,000	7.93	4.74	5.20	5.50	12.72
from 250,000 to 1,000,000	7.10	4.71	5.00	5.63	11.30
from 1,000,000 to 5,000,000	5.96	4.62	4.60	5.45	9.59
from 5,000,000 to 25,000,000	5.00	4.49	4.32	5.00	7.82
more than 25,000,000	4.25	4.20	3.59	4.49	5.68
e. SOUTHERN ITALY	5.85	4.72	4.82	5.29	10.37
up to 250,000	8.91	4.84	5.47	5.63	13.63
from 250,000 to 1,000,000	7.74	4.88	5.26	5.66	12.04
from 1,000,000 to 5,000,000	6.43	4.73	5.01	5.51	10.55
from 5,000,000 to 25,000,000	5.22	4.57	4.40	5.02	9.24
more than 25,000,000	4.33	4.69	3.99	4.83	6.27
f. ISLANDS	6.17	4.60	4.98	5.29	8.76
up to 250,000	8.62	4.95	5.85	5.72	11.75
from 250,000 to 1,000,000	7.84	4.99	5.66	5.75	10.80
from 1,000,000 to 5,000,000	6.71	4.83	4.96	5.62	9.64
from 5,000,000 to 25,000,000	5.39	4.52	4.54	5.26	7.75
more than 25,000,000	4.34	4.22	4.02	4.19	4.56

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

September 2006

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.19	5.08	4.87	5.47	5.85	6.17
<i>of which:</i> discount lendings	5.54	4.95	5.35	5.56	6.33	6.59
advance on loan selling for factoring	4.61	4.53	4.67	4.40	5.11	5.39
b. TERM LOANS	4.44	4.39	4.36	4.46	4.77	4.67
Initial period of rate fixation:						
up to 1 year	4.44	4.41	4.36	4.44	4.72	4.60
more than 1 year	4.47	4.24	4.33	4.59	5.19	5.23
<i>of which:</i> leasing	4.56	4.55	4.48	4.61	4.80	4.62
Initial period of rate fixation:						
up to 1 year	4.56	4.56	4.49	4.57	4.78	4.61
more than 1 year	4.64	4.44	4.21	5.50	5.57	4.82
c. REVOCABLE LOANS	8.22	7.80	7.49	8.86	10.37	8.76

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						
September 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	5.19	4.42	4.76	8.22	4.39	4.88
Agricultural, forestry and fishery products	5.77	4.52	5.21	8.88	4.88	5.49
Fuel and power products	4.37	3.86	4.46	4.95	3.55	3.82
Ores and metals	3.79	4.10	3.86	7.12	3.80	4.82
Non-metallic minerals and products	4.87	4.29	4.16	9.48	4.25	5.38
Chemical products	4.55	4.45	4.75	8.49	4.31	5.13
Metal products, except transport equipment	5.28	4.48	4.80	10.82	4.64	5.41
Agricultural and industrial machinery	5.13	4.43	5.02	10.53	4.57	4.69
Office and data processing machines, etc.	5.30	4.46	4.18	7.08	4.28	4.20
Electrical goods	5.09	4.52	5.45	8.93	4.71	5.42
Transport equipment	5.22	4.13	4.88	9.10	4.74	5.37
Food and tobacco products	4.75	4.18	4.67	7.52	4.09	5.13
Textiles, clothing and footwear	5.07	4.39	4.63	10.45	4.51	4.19
Paper and paper products	5.20	4.47	4.78	9.14	4.27	4.99
Rubber and plastic products	4.78	4.49	5.08	9.85	5.05	5.16
Other manufactured products	5.19	4.49	5.12	10.81	4.62	5.28
Building and construction	6.39	4.56	5.29	8.28	4.80	5.33
Wholesale and retail trade services, recovery and repair services	4.93	4.50	5.26	9.47	4.56	5.51
Lodging and catering services	6.09	4.56	5.36	8.67	4.64	5.58
Inland transport services	5.89	4.21	4.90	9.39	4.80	4.66
Maritime and air transport services	4.77	4.00	3.95	6.53	4.38	3.83
Auxiliary transport services	6.19	4.32	4.61	8.92	4.73	4.72
Communication services	5.01	4.13	3.78	5.27	4.30	6.26
Other market services	5.69	4.46	4.71	6.67	4.23	4.69

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						
September 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	4.36	4.65	4.74	5.08	5.38	5.63
North-west Italy	4.27	4.63	4.62	5.01	5.26	5.68
North-east Italy	4.40	4.54	4.38	4.83	5.31	5.42
Central Italy	4.29	4.63	5.15	5.34	5.30	5.52
Southern Italy	4.85	4.92	5.37	5.33	5.48	5.74
Islands	4.75	5.26	5.02	5.38	5.86	5.77

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

September 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	4.68	4.42	4.73	5.22	7.68
b.	NORTH-WEST ITALY	4.62	4.40	4.62	5.19	7.24
	Piedmont	4.74	4.44	4.68	5.44	7.82
	Valle d'Aosta	4.91	4.53	4.53	5.12	10.57
	Liguria	4.71	4.46	5.23	5.36	7.99
	Lombardy	4.57	4.39	4.56	5.04	6.99
c.	NORTH-EAST ITALY	4.66	4.40	4.94	5.28	7.54
	Trentino-Alto Adige	4.74	4.45	4.76	5.03	6.26
	Veneto	4.62	4.36	5.04	5.32	7.93
	Friuli-Venezia Giulia	4.71	4.42	5.23	5.37	8.44
	Emilia Romagna	4.68	4.44	4.84	5.23	7.56
d.	CENTRAL ITALY	4.70	4.44	4.45	5.14	7.72
	Marche	4.63	4.41	4.47	5.14	7.88
	Tuscany	4.60	4.37	4.70	4.63	8.31
	Umbria	4.79	4.45	4.75	5.22	8.94
	Lazio	4.77	4.48	4.32	5.32	7.22
e.	SOUTHERN ITALY	4.80	4.47	5.10	5.34	9.62
	Abruzzo	4.84	4.49	5.15	5.19	10.29
	Molise	4.85	4.43	5.79	5.45	9.06
	Campania	4.85	4.53	5.29	5.44	8.97
	Puglia	4.70	4.40	4.58	5.22	9.97
	Basilicata	4.83	4.42	5.13	5.20	10.44
	Calabria	4.84	4.40	5.81	5.43	10.69
f.	ISLANDS	4.79	4.46	5.22	5.29	9.77
	Sicily	4.78	4.42	5.24	5.34	9.76
	Sardinia	4.82	4.57	5.17	5.15	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

September 2006

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
a. ITALY	4.42	4.37	5.24	5.03
b. NORTH-WEST ITALY	4.41	4.38	5.17	5.06
Piedmont and Valle d'Aosta	4.45	4.40	5.41	5.33
Liguria	4.44	4.41	5.33	5.26
Lombardy	4.40	4.37	5.00	4.88
c. NORTH-EAST ITALY	4.37	4.35	5.26	5.17
Trentino-Alto Adige	4.38	4.39	5.40	5.15
Veneto	4.31	4.33	5.26	5.29
Friuli-Venezia Giulia	4.37	4.35	5.37	5.31
Emilia Romagna	4.42	4.37	5.20	5.03
d. CENTRAL ITALY	4.44	4.37	5.19	4.91
Marche	4.40	4.34	5.03	4.88
Tuscany	4.36	4.30	4.76	4.25
Umbria	4.42	4.33	5.17	4.85
Lazio	4.51	4.41	5.35	5.16
e. SOUTHERN ITALY	4.49	4.41	5.36	5.15
Abruzzo and Molise	4.48	4.40	5.33	5.02
Campania	4.58	4.47	5.46	5.24
Puglia	4.44	4.33	5.24	5.00
Basilicata	4.37	4.36	5.31	5.17
Calabria	4.39	4.36	5.40	5.22
f. ISLANDS	4.47	4.36	5.29	5.13
Sicily	4.43	4.33	5.35	5.19
Sardinia	4.57	4.49	5.12	4.96

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

September 2006

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
	ITALY	4.61	4.57	5.43	5.27
NORTH-WEST ITALY	4.61	4.59	5.48	5.26
NORTH-EAST ITALY	4.47	4.48	5.34	5.28
CENTRAL ITALY	4.64	4.60	5.38	5.25
SOUTHERN ITALY	4.81	4.68	5.42	5.27
ISLANDS	4.73	4.54	5.51	5.41

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								
September 2006		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.19	6.30	5.82	7.32	6.43	9.41	7.19
b.	NORTH-WEST ITALY	5.84	6.04	5.68	7.24	6.09	9.39	6.98
	Piedmont and Valle d'Aosta	6.33	6.54	6.03	7.55	6.85	9.80	7.67
	Liguria	7.14	7.00	6.58	7.50	7.07	9.69	7.64
	Lombardy	5.66	5.87	5.56	7.13	5.87	9.20	6.72
c.	NORTH-EAST ITALY	5.91	5.79	5.38	6.55	6.00	8.51	7.30
	Trentino-Alto Adige	5.28	5.15	4.89	5.54	5.14	6.67	6.06
	Veneto	6.12	6.00	5.52	7.02	6.31	9.31	7.65
	Friuli-Venezia Giulia	6.35	6.20	5.51	7.28	6.85	9.54	8.16
	Emilia-Romagna	5.78	5.67	5.26	6.39	5.86	8.43	7.39
d.	CENTRAL ITALY	6.37	6.77	6.20	7.55	6.92	9.64	6.70
	Marche	5.95	5.83	5.28	6.75	6.27	8.35	7.63
	Tuscany	6.12	6.73	6.25	7.79	6.91	10.05	8.04
	Umbria	7.07	6.84	6.18	7.88	7.14	10.18	8.63
	Lazio	6.65	7.21	7.22	7.64	7.05	10.14	5.99
e.	SOUTHERN ITALY	7.60	7.62	7.03	8.56	7.75	10.73	8.96
	Campania	7.61	7.83	7.42	9.16	7.69	11.09	8.52
	Abruzzo and Molise	7.11	7.03	6.36	7.84	7.51	10.34	9.25
	Puglia and Basilicata	7.56	7.45	6.93	8.18	7.63	10.66	9.32
	Calabria	9.08	8.88	8.67	9.47	8.74	10.79	9.32
f.	ISLANDS	7.35	7.38	7.51	8.58	7.00	10.09	8.82
	Sicily	7.49	7.28	7.57	8.63	6.84	10.11	9.11
	Sardinia	6.99	7.69	7.37	8.46	7.58	10.01	7.97

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										
September 2006		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.14	2.66	2.24	1.51	1.63	1.25	1.49	0.71	0.80
b.	NORTH-WEST ITALY	1.06	2.61	2.03	1.49	1.61	1.30	1.45	0.62	0.71
	Piedmont	0.91	2.54	2.22	1.31	1.38	1.17	1.29	0.59	0.63
	Valle d'Aosta	1.10	2.92	2.68	1.64	2.13	1.28	1.42	0.46	0.55
	Liguria	0.78	2.27	1.96	1.19	1.36	1.22	1.12	0.60	0.64
	Lombardy	1.14	2.67	2.00	1.55	1.67	1.34	1.50	0.64	0.76
c.	NORTH-EAST ITALY	1.16	3.05	2.36	1.61	1.72	1.37	1.58	0.76	0.78
	Trentino-Alto Adige	1.45	3.51	2.59	2.05	2.20	1.09	2.10	0.76	0.75
	Veneto	1.03	3.09	2.15	1.44	1.57	1.19	1.39	0.66	0.72
	Friuli-Venezia Giulia	1.39	2.78	2.58	1.97	2.17	1.61	1.84	0.69	0.67
	Emilia Romagna	1.17	3.01	2.41	1.63	1.68	1.48	1.63	0.85	0.87
d.	CENTRAL ITALY	1.39	2.70	2.62	1.64	1.74	1.23	1.70	0.81	1.00
	Marche	1.19	2.76	2.28	1.55	1.75	1.09	1.48	0.91	1.05
	Tuscany	1.11	2.62	2.37	1.30	1.39	1.17	1.25	0.79	0.95
	Umbria	1.10	2.70	1.51	1.46	1.54	0.97	1.54	0.82	0.93
	Lazio	1.55	2.71	2.67	1.80	2.00	1.26	1.85	0.79	1.02
e.	SOUTHERN ITALY	0.88	2.29	1.91	1.14	1.41	1.00	1.04	0.66	0.72
	Abruzzo	1.05	2.72	2.03	1.26	1.84	1.04	0.94	0.87	0.86
	Molise	1.17	2.01	2.69	1.31	1.70	1.04	1.03	0.73	0.84
	Campania	0.82	2.27	1.59	1.02	1.14	0.77	1.04	0.57	0.67
	Puglia	0.91	2.51	1.88	1.34	1.63	1.22	1.23	0.74	0.77
	Basilicata	1.01	2.41	0.62	1.18	1.07	1.55	1.05	0.87	0.83
	Calabria	0.74	2.05	1.72	0.93	0.83	1.09	0.76	0.54	0.60
f.	ISLANDS	1.07	2.49	1.82	1.34	1.31	1.26	1.33	0.76	0.84
	Sicily	1.04	2.47	1.77	1.28	1.39	1.36	1.25	0.73	0.83
	Sardinia	1.13	2.55	1.91	1.42	1.18	1.06	1.45	0.82	0.84

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									
September 2006		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.34	0.52	0.85	1.93	0.40	0.60	1.01	1.82
b.	NORTH-WEST ITALY	0.30	0.47	0.82	1.86	0.34	0.51	0.93	1.78
	Piedmont	0.25	0.42	0.74	1.76	0.31	0.47	0.88	1.73
	Valle d'Aosta	0.26	0.42	0.81	2.15	0.32	0.45	0.76	1.52
	Liguria	0.25	0.43	0.79	1.67	0.32	0.48	0.90	1.65
	Lombardy	0.33	0.50	0.84	1.89	0.36	0.54	0.95	1.81
c.	NORTH-EAST ITALY	0.35	0.56	0.97	2.11	0.37	0.59	1.08	1.94
	Trentino-Alto Adige	0.43	0.65	1.07	2.51	0.39	0.58	1.03	1.78
	Veneto	0.28	0.48	0.88	1.94	0.32	0.52	1.01	1.91
	Friuli-Venezia Giulia	0.27	0.48	0.92	2.47	0.30	0.50	0.93	1.85
	Emilia Romagna	0.41	0.64	1.06	2.09	0.44	0.67	1.18	2.00
d.	CENTRAL ITALY	0.40	0.57	0.86	2.06	0.55	0.76	1.14	1.88
	Marche	0.49	0.73	1.17	2.15	0.55	0.92	1.41	2.10
	Tuscany	0.44	0.63	0.93	1.76	0.59	0.80	1.17	1.85
	Umbria	0.45	0.65	0.99	1.99	0.56	0.78	1.22	1.90
	Lazio	0.33	0.47	0.72	2.13	0.51	0.71	1.09	1.88
e.	SOUTHERN ITALY	0.29	0.44	0.71	1.60	0.38	0.55	0.89	1.63
	Abruzzo	0.44	0.63	0.99	1.51	0.49	0.69	1.08	1.94
	Molise	0.33	0.49	0.86	1.91	0.38	0.59	1.06	2.13
	Campania	0.22	0.33	0.57	1.52	0.36	0.48	0.79	1.55
	Puglia	0.34	0.51	0.83	1.85	0.39	0.60	1.01	1.62
	Basilicata	0.34	0.51	0.93	1.66	0.41	0.65	1.13	1.94
	Calabria	0.23	0.37	0.61	1.33	0.32	0.47	0.80	1.55
f.	INSLANDS	0.42	0.58	0.84	1.75	0.45	0.66	1.05	1.74
	Sicily	0.40	0.53	0.81	1.69	0.43	0.64	1.07	1.78
	Sardinia	0.47	0.65	0.88	1.83	0.48	0.71	1.02	1.64

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

September 2006		Total	North-west	North-east	Centre	South	Islands
a.	TOTAL	1.35	1.35	1.43	1.50	0.99	1.15
	Agricultural, forestry and fishery products	0.93	0.87	0.92	1.01	0.77	1.19
	Fuel and power products	2.35	2.23	2.20	2.62	2.24	1.98
	Ores and metals	1.58	1.62	1.71	0.98	1.27	1.75
	Non-metallic minerals and products	1.47	1.50	1.67	1.41	1.29	0.90
	Chemical products	1.73	1.75	1.75	1.69	1.74	0.86
	Metal products, except transport equipment	1.22	1.23	1.34	1.08	0.93	0.83
	Agricultural and industrial machinery	1.51	1.42	1.65	1.59	1.08	0.78
	Office and data processing machines, etc.	1.23	1.02	1.69	1.25	0.83	0.62
	Electrical goods	1.38	1.41	1.67	1.13	0.78	0.73
	Transport equipment	1.83	1.59	2.37	1.61	1.54	0.69
	Food and tobacco products	1.43	1.50	1.65	1.51	1.08	0.88
	Textiles, clothing and footwear	1.39	1.64	1.41	1.21	0.80	0.69
	Paper and paper products	1.69	1.81	1.61	1.53	1.57	1.53
	Rubber and plastic products	1.37	1.43	1.33	1.34	1.20	0.92
	Other manufactured products	1.05	1.01	1.11	1.22	0.73	0.63
	Building and construction	1.12	1.12	1.20	1.16	0.91	1.17
	Wholesale and retail trade services, recovery and repair services	1.06	1.06	1.25	1.06	0.87	0.96
	Lodging and catering services	0.90	0.95	0.96	0.81	0.80	1.01
	Inland transport services	1.46	1.35	1.34	1.87	1.32	1.11
	Maritime and air transport services	2.30	1.76	1.78	2.86	1.72	1.50
	Auxiliary transport services	1.67	1.60	1.99	1.77	0.94	1.52
	Communication services	1.59	1.47	1.28	1.89	0.56	1.13
	Other market services	1.42	1.41	1.47	1.64	0.90	1.22

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

	July 2006	Aug. 2006	Sept. 2006
a. TOTAL	234,410	227,647	222,349
b. GOLD AND GOLD RECEIVABLES	37,229	37,229	37,469
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	19,921	19,910	20,332
Receivables from the IMF	1,830	1,687	1,684
Securities (other than shares)	14,725	14,352	14,646
Current accounts and other deposits	3,200	3,743	3,800
Reverse operations	163	124	199
Other claims	4	4	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	6,874	6,617	6,725
Financial counterparties	6,874	6,617	6,725
<i>of which:</i> securities (other than shares)	2,228	2,449	2,770
reverse operations	1	1	–
other claims	4,644	4,166	3,955
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	16,335	17,806	18,120
Main refinancing operations	15,722	17,196	17,515
Longer-term refinancing operations	613	610	605
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	24	13	11
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,973	1,973	1,962
i. GENERAL GOVERNMENT DEBT	18,304	18,304	18,278

TDB40605

Bank of Italy

	July 2006	Aug. 2006	Sept. 2006
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	55,049	44,073	37,552
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)	47,059	36,084	29,563
m. ITEMS TO BE SETTLED	6	2	2
n. OTHER ASSETS	76,940	79,791	79,328
Euro-area coins	39	38	31
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,780	29,114	28,857
Intangible fixed assets	25	25	25
Deferred charges	5	5	5
Tangible fixed assets (net of depreciation)	4,016	4,021	4,021
Accrued income and prepaid expenses	1,126	1,170	1,400
Sundry	42,690	45,159	44,729
o. EXPENSE FOR THE YEAR	1,757	1,930	2,571
p. MEMORANDUM ACCOUNTS	256,948	265,104	268,126

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2006	Aug. 2006	Sept. 2006
a. TOTAL	234,410	227,647	222,349
b. BANKNOTES IN CIRCULATION	99,007	98,343	98,968
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	15,671	10,610	9,871
Current accounts (covering the minimum reserve system)	15,670	10,607	9,869
Deposit facility	1	3	2
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	52,934	51,801	44,534
General government	52,915	51,757	44,522
<i>of which:</i> Treasury payments account	52,653	51,501	44,266
sinking fund for the redemption of government securities	219	219	219
other liabilities	43	37	37
Other counterparties	20	44	12
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	206	126	120
Liabilities to non-euro-area EU central banks	43	52	55
Other liabilities	163	73	64
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	949	828	921
Deposits and balances	10	10	10
Other liabilities	939	817	911
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	817	817	819
l. INTRA-EUROSISTEM LIABILITIES	8,175	7,865	8,182
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	8,175	7,865	8,182
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	July 2006	Aug. 2006	Sept. 2006
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	17	16	11
n. OTHER LIABILITIES	1,605	1,564	2,085
Bank of Italy drafts	249	242	287
Cashier's department services	–	–	–
Accrued expenses and deferred income	9	9	44
Sundry	1,346	1,313	1,753
o. PREVISIONS	5,983	5,983	5,983
Provisions for specific risks	318	318	318
Sundry staff-related provisions	5,665	5,665	5,665
p. REVALUATION ACCOUNTS	22,246	22,246	22,809
q. PROVISION FOR GENERAL RISKS	7,535	7,535	7,535
r. CAPITAL AND RESERVES	16,206	16,206	16,206
Capital	..	..	..
Ordinary and extraordinary reserves	10,664	10,664	10,664
Other reserves	5,541	5,541	5,541
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	3,058	3,706	4,306
u. MEMORANDUM ACCOUNTS	256,948	265,104	268,126

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).

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

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

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims. Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: <ul style="list-style-type: none">– the state of insolvency or equivalent ceases to exist;– the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported;– the credit is transferred to a third party;– the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

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

FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FINANCIAL DERIVATES: INTRINSIC VALUE	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUNDS RAISED IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GROSS BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.

ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker’s acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for “International claims” (see above).
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers’ accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.

OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PARTICIPATING INTERESTS	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under “own securities”.
PARTICIPATING INTERESTS IN FINANCIAL AUXILIARIES	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.
PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
PAYABLES TO BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PHONE BANKING	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS – NUMBER	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.
QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)	The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the quarter in question. It should be noted that the denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
REAL SECURITY: AMOUNT BACKED	this category includes all forms of real security – such as pledges, mortgages and liens – involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
RECEIVABLES FOR CONSUMER CREDIT AND THE ISSUE OR MANAGEMENT OF CREDIT CARDS	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
RECEPTION OF ORDERS	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

REPORTING INSTITUTION

persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: **MAJOR CATEGORIES OF BANKS** – the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used. **SIZE CLASS OF BANKS** – the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2000 and 2001 and a weight of 2 to the intermediate quarters. The classes are defined as follows:

– major banks: average total assets of more than 45 billion euros; – large banks: average total assets of between 20 and 45 billion euros; – medium-sized banks: average total assets of between 7 and 20 billion euros; – small banks: average total assets of between 1 and 7 billion euros; – minor banks: average total assets of less than 1 billion euros. As explained in the “Additional information” concerning the Statistical Bulletin II/2002, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2001, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. Before this method of classification by size was introduced, reference was made to an approximation of the total credit banks could grant to residents and non-residents using an aggregate that was very close to their total liabilities (see *Supplemento al Bollettino Statistico*, no. 32 of 16.6.1995). **INSTITUTIONAL CATEGORIES OF BANKS** – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as società per azioni, cooperative banks, mutual banks, branches of foreign banks and central credit institutions. As of January 2005, the “Central credit institutions” category has been eliminated and the entities in question included in the “Banks established as società per azioni” category. **GEOGRAPHICAL COVERAGE OF BANKS** – the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).

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

RESIDENTS

bank customers are classified as residents on the basis of the foreign exchange provisions in force.

RESIDUAL MATURITY

the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).

REVOCABLE LOANS

classification used by the Central Credit Register for overdrafts.

SECURITIES

securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.

SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)

total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..

SECURITIES ON DEPOSIT (NOMINAL VALUE)

the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.

SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.