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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 statistics on foreign exposure (tdb30274) does not include the exposure of the foreign subsidiaries acquired by a major banking group in 2005.

In addition, as of this edition:

1. account is taken of the changes to supervisory reporting introduced by the 18th update of the system of automated prudential returns with effect from the reference date of December 2006; as a consequence of these changes there may be breaks in some tables;
2. following improvements to the statistical information on “customer securities held for custody or management”, tables tdc40070, tdb40080 and tdb40085 have been replaced by tables tdc40071, tdb40081 and tdb40086 respectively.

For further details, see Section 3.1 of the Methodological appendix and the Glossary.


As already noted in the appendix, aggregate information contained in this issue and the corresponding electronic version may undergo changes in later issues, above all as a result of data adjustments by reporting entities.

* * *

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
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		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
		[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”		
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H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2006		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a. TOTAL		792	32,333	244	24,619
b. PIEDMONT		30	2,618	20	2,385
Alessandria		1	297	1	291
Asti		1	154	1	144
Biella		3	129	3	129
Cuneo		13	503	5	388
Novara		1	202	1	175
Turin		10	1,113	9	1,068
Verbano-Cusio-Ossola		1	85	–	56
Vercelli		–	135	–	134
c. VALLE D'AOSTA		2	98	–	79
Aosta		2	98	–	79
d. LIGURIA		7	959	5	852
Genoa		5	522	3	452
Imperia		–	120	–	107
La Spezia		1	133	1	128
Savona		1	184	1	165
e. LOMBARDY		186	6,245	72	4,556
Bergamo		16	699	5	545
Brescia		19	875	7	625
Como		3	348	–	247
Cremona		8	275	2	189
Lecco		3	218	–	129
Lodi		5	142	1	70
Mantua		5	321	2	253
Milan		123	2,458	53	1,836
Pavia		–	322	–	271
Sondrio		4	127	2	31
Varese		–	460	–	360
f. TRENTINO-ALTO ADIGE		110	940	8	300
Bolzano		57	410	3	145
Trento		53	530	5	155
g. VENETO		58	3,446	11	2,133
Belluno		1	197	–	132
Padua		11	616	2	429
Rovigo		5	178	–	122
Treviso		9	627	2	353
Venice		6	500	2	354
Verona		13	689	4	403
Vicenza		13	639	1	340

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>	
38	3,838	436	3,748	74	128	5,918
1	79	9	151	–	3	661
–	4	–	2	–	–	92
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	114	–	–	152
–	27	–	–	–	–	60
–	16	1	26	–	3	182
1	28	–	1	–	–	29
–	1	–	–	–	–	45
–	–	2	19	–	–	35
–	–	2	19	–	–	35
–	85	1	20	1	2	135
–	66	1	2	1	2	51
–	4	–	9	–	–	23
–	3	–	2	–	–	25
–	12	–	7	–	–	36
7	960	48	653	59	76	1,161
1	38	10	116	–	–	191
1	73	11	176	–	1	180
–	60	3	41	–	–	100
–	19	6	67	–	–	90
1	68	2	21	–	–	66
1	35	3	37	–	–	45
–	36	3	32	–	–	68
1	414	10	133	59	75	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	733	41	577	1	3	552
–	43	1	22	–	–	58
1	74	8	112	–	1	101
–	4	5	52	–	–	47
1	158	6	116	–	–	95
–	78	4	68	–	–	44
1	190	7	94	1	2	95
2	186	10	113	–	–	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	26	926	7	630
Gorizia	5	107	–	69
Pordenone	3	219	1	152
Trieste	3	139	1	115
Udine	15	461	5	294
i. EMILIA ROMAGNA	57	3,409	28	2,447
Bologna	15	810	8	575
Ferrara	3	217	2	187
Forlì	12	336	5	219
Modena	5	491	3	323
Parma	2	351	2	287
Piacenza	3	213	1	147
Ravenna	5	323	3	264
Reggio Emilia	5	386	2	268
Rimini	7	282	2	177
l. MARCHE	29	1,165	9	961
Ancona	11	362	4	308
Ascoli Piceno	6	260	2	220
Macerata	4	232	1	199
Pesaro e Urbino	8	311	2	234
m. TUSCANY	61	2,376	22	1,947
Arezzo	4	221	–	150
Florence	17	660	9	552
Grosseto	4	142	–	109
Livorno	2	198	–	175
Lucca	5	254	3	226
Massa Carrara	2	108	1	107
Pisa	6	266	2	223
Pistoia	9	184	2	137
Prato	2	136	1	120
Siena	10	207	4	148
n. UMBRIA	11	552	6	494
Perugia	8	427	4	376
Terni	3	125	2	118
o. LAZIO	67	2,584	28	2,084
Frosinone	6	185	1	131
Latina	6	174	1	127
Rieti	2	83	1	64
Rome	46	1,946	24	1,614
Viterbo	7	196	1	148
p. ABRUZZO	13	672	5	597
Chieti	4	176	2	163
L'Aquila	2	154	1	132
Pescara	2	163	1	143
Teramo	5	179	1	159

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	90	16	203	2	3	176
–	4	5	33	–	1	21
–	28	2	39	–	–	39
–	11	1	12	1	1	5
1	47	8	119	1	1	111
4	602	25	358	–	2	328
–	127	7	106	–	2	59
–	12	1	18	–	–	26
–	40	7	77	–	–	30
2	158	–	10	–	–	47
–	56	–	8	–	–	45
1	57	1	9	–	–	40
–	17	2	42	–	–	18
–	92	3	26	–	–	45
1	43	4	62	–	–	18
–	32	20	172	–	–	216
–	6	7	48	–	–	48
–	3	4	37	–	–	58
–	3	3	30	–	–	49
–	20	6	57	–	–	61
3	161	36	265	–	3	276
2	51	2	20	–	–	38
–	36	8	69	–	3	44
–	6	4	27	–	–	28
–	9	2	14	–	–	20
–	10	2	18	–	–	29
–	–	1	1	–	–	15
1	20	3	23	–	–	38
–	11	7	36	–	–	22
–	6	1	10	–	–	6
–	12	6	47	–	–	36
–	18	5	40	–	–	84
–	17	4	34	–	–	53
–	1	1	6	–	–	31
6	271	24	205	9	24	263
2	35	3	19	–	–	61
1	33	4	14	–	–	30
–	11	1	8	–	–	31
2	181	11	127	9	24	85
1	11	5	37	–	–	56
–	8	8	67	–	–	172
–	2	2	11	–	–	54
–	2	1	20	–	–	44
–	3	1	17	–	–	31
–	1	4	19	–	–	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	141	–	114
	Campobasso	3	107	–	86
	Isernia	–	34	–	28
r.	CAMPANIA	32	1,593	7	1,355
	Avellino	4	131	1	95
	Benevento	3	86	1	68
	Caserta	5	203	2	185
	Naples	6	811	3	746
	Salerno	14	362	–	261
s.	PUGLIA	32	1,396	5	1,033
	Bari	17	603	2	438
	Brindisi	2	121	–	91
	Foggia	2	244	1	183
	Lecce	5	260	2	193
	Taranto	6	168	–	128
t.	BASILICATA	7	250	1	171
	Matera	3	86	1	69
	Potenza	4	164	–	102
u.	CALABRIA	19	530	2	431
	Catanzaro	4	107	–	89
	Cosenza	9	202	1	147
	Crotone	3	38	1	30
	Reggio Calabria	1	141	–	131
	Vibo Valentia	2	42	–	34
v.	SICILY	37	1,749	5	1,373
	Agrigento	4	169	–	116
	Caltanissetta	7	97	–	59
	Catania	4	361	1	289
	Enna	1	67	–	50
	Messina	2	231	–	193
	Palermo	11	408	4	349
	Ragusa	2	118	–	77
	Siracusa	2	123	–	92
	Trapani	4	175	–	148
z.	SARDINIA	5	684	3	677
	Cagliari	2	278	1	276
	Nuoro	–	116	–	116
	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	118	22	118	–	2	342
–	20	3	16	–	–	54
–	7	2	11	–	–	40
–	11	3	7	–	–	66
3	61	–	2	–	2	85
–	19	14	82	–	–	97
4	267	23	94	–	2	231
2	110	13	53	–	2	47
–	22	2	8	–	–	20
–	54	1	7	–	–	55
1	58	2	9	–	–	82
1	23	5	17	–	–	27
–	47	6	32	–	–	86
–	7	2	10	–	–	24
–	40	4	22	–	–	62
–	11	17	88	–	–	193
–	1	4	17	–	–	39
–	8	8	47	–	–	71
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
3	233	29	142	–	1	338
1	27	3	26	–	–	40
–	13	7	25	–	–	21
1	60	2	12	–	–	57
–	3	1	14	–	–	19
–	30	2	8	–	–	70
–	29	7	29	–	1	76
1	38	1	3	–	–	12
–	25	2	6	–	–	19
–	8	4	19	–	–	24
–	1	2	6	–	–	320
–	–	1	2	–	–	97
–	–	–	–	–	–	85
–	–	1	4	–	–	56
–	1	–	–	–	–	82

Distribution by location (province)

TDB10214

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

Source: Supervisory returns

December 2006

Number of devices in operation

POS terminals

ATMs

		Number of devices in operation	
		POS terminals	ATMs
a.	TOTAL	1,080,622	39,922
b.	PIEDMONT	84,214	3,567
	Alessandria	8,379	326
	Asti	4,039	141
	Biella	4,129	155
	Cuneo	11,949	521
	Novara	6,947	318
	Turin	41,654	1,868
	Verbano-Cusio-Ossola	3,376	98
	Vercelli	3,741	140
c.	VALLE D'AOSTA	3,709	122
	Aosta	3,709	122
d.	LIGURIA	31,735	1,139
	Genoa	14,709	605
	Imperia	5,397	145
	La Spezia	5,047	174
	Savona	6,582	215
e.	LOMBARDY	186,667	7,744
	Bergamo	16,009	826
	Brescia	21,640	1,142
	Como	9,918	403
	Cremona	4,519	279
	Lecco	4,436	228
	Lodi	2,677	193
	Mantua	6,365	366
	Milan	91,514	3,308
	Pavia	9,067	326
	Sondrio	5,433	161
	Varese	15,089	512
f.	TRENTINO-ALTO ADIGE	33,315	1,395
	Bolzano	17,314	593
	Trento	16,001	802
g.	VENETO	93,954	4,283
	Belluno	4,332	248
	Padua	16,262	728
	Rovigo	3,463	205
	Treviso	13,819	743
	Venice	22,108	641
	Verona	18,963	945
	Vicenza	15,007	773

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	24,029	1,154
	Gorizia	3,056	147
	Pordenone	5,622	270
	Trieste	4,716	188
	Udine	10,635	549
i.	EMILIA ROMAGNA	94,311	4,064
	Bologna	21,047	971
	Ferrara	6,250	296
	Forlì	8,061	414
	Modena	14,554	588
	Parma	9,865	396
	Piacenza	5,744	244
	Ravenna	7,453	390
	Reggio Emilia	10,379	432
	Rimini	10,958	333
l.	MARCHE	33,491	1,332
	Ancona	11,434	399
	Ascoli Piceno	8,021	311
	Macerata	7,024	243
	Pesaro e Urbino	7,012	379
m.	TUSCANY	93,345	2,769
	Arezzo	7,655	377
	Florence	30,504	761
	Grosseto	6,378	163
	Livorno	8,921	188
	Lucca	8,844	296
	Massa Carrara	3,621	108
	Pisa	7,198	257
	Pistoia	6,894	209
	Prato	3,864	135
	Siena	9,466	275
n.	UMBRIA	20,380	678
	Perugia	15,894	546
	Terni	4,486	132
o.	LAZIO	119,866	3,202
	Frosinone	6,741	212
	Latina	8,821	211
	Rieti	2,439	111
	Rome	96,351	2,460
	Viterbo	5,514	208
p.	ABRUZZO	23,630	803
	Chieti	6,741	250
	L'Aquila	6,161	163
	Pescara	5,652	189
	Teramo	5,076	201

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	4,143	179
	Campobasso	3,100	134
	Isernia	1,043	45
r.	CAMPANIA	67,260	2,047
	Avellino	3,917	164
	Benevento	2,680	103
	Caserta	8,394	241
	Naples	38,465	1,135
	Salerno	13,804	404
s.	PUGLIA	48,805	1,783
	Bari	21,131	715
	Brindisi	4,460	149
	Foggia	6,852	364
	Lecce	8,914	352
	Taranto	7,448	203
t.	BASILICATA	5,643	312
	Matera	2,203	100
	Potenza	3,440	212
u.	CALABRIA	21,562	691
	Catanzaro	4,447	139
	Cosenza	8,133	269
	Crotone	1,220	52
	Reggio Calabria	6,127	174
	Vibo Valentia	1,635	57
v.	SICILY	64,064	2,024
	Agrigento	4,019	183
	Caltanissetta	2,595	102
	Catania	13,850	404
	Enna	1,483	77
	Messina	9,413	286
	Palermo	16,216	486
	Ragusa	4,557	151
	Siracusa	5,255	150
	Trapani	6,676	185
z.	SARDINIA	26,499	634
	Cagliari	11,306	290
	Nuoro	3,435	80
	Oristano	1,519	47
	Sassari	10,239	217

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2006		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
a. TOTAL		9,743,266	1,478,506	9,157,227
b. PIEDMONT		1,050,802	120,961	1,022,427
Alessandria		67,979	11,007	66,540
Asti		32,185	4,298	25,330
Biella		38,216	7,338	30,402
Cuneo		79,256	14,998	101,487
Novara		75,571	8,036	81,169
Turin		698,883	67,993	659,640
Verbano-Cusio-Ossola		26,057	3,079	26,152
Vercelli		32,655	4,212	31,707
c. VALLE D'AOSTA		32,587	4,515	30,674
Aosta		32,587	4,515	30,674
d. LIGURIA		268,914	43,940	260,653
Genoa		160,531	25,562	148,048
Imperia		31,740	5,179	29,252
La Spezia		34,449	6,340	44,048
Savona		42,194	6,859	39,305
e. LOMBARDY		2,168,796	339,263	1,984,634
Bergamo		159,776	27,594	178,699
Brescia		171,976	34,802	175,502
Como		128,140	16,186	110,368
Cremona		46,661	7,922	48,300
Lecco		77,076	8,364	59,348
Lodi		32,609	4,850	28,887
Mantua		74,884	13,485	82,699
Milan		1,178,300	194,082	1,012,556
Pavia		89,476	11,228	105,779
Sondrio		49,677	2,345	13,443
Varese		160,221	18,405	169,053
f. TRENTINO-ALTO ADIGE		178,004	29,006	89,878
Bolzano		76,398	11,663	35,737
Trento		101,606	17,343	54,141
g. VENETO		927,885	142,960	875,787
Belluno		50,574	4,457	41,900
Padua		165,986	27,431	166,346
Rovigo		32,661	5,349	37,228
Treviso		160,574	27,241	140,566
Venice		155,028	22,709	154,033
Verona		202,818	30,280	189,578
Vicenza		160,244	25,493	146,136

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	259,230	30,620	226,269
	Gorizia	26,322	3,400	21,429
	Pordenone	60,672	8,122	51,409
	Trieste	70,348	5,812	69,799
	Udine	101,888	13,286	83,632
i.	EMILIA ROMAGNA	879,529	160,814	718,391
	Bologna	279,366	43,709	213,329
	Ferrara	46,939	6,609	34,650
	Forlì	61,989	11,391	42,328
	Modena	164,440	31,102	124,087
	Parma	72,399	17,482	91,522
	Piacenza	37,399	8,849	42,127
	Ravenna	73,744	11,109	50,157
	Reggio Emilia	88,539	20,291	83,325
	Rimini	54,714	10,272	36,866
l.	MARCHE	172,476	35,256	157,938
	Ancona	68,240	11,330	64,585
	Ascoli Piceno	36,910	7,472	31,534
	Macerata	28,126	6,510	27,656
	Pesaro e Urbino	39,200	9,944	34,163
m.	TUSCANY	576,654	151,334	837,479
	Arezzo	49,748	16,838	77,349
	Florence	189,709	48,779	314,121
	Grosseto	27,545	7,023	41,000
	Livorno	52,290	10,193	68,083
	Lucca	50,251	13,532	57,536
	Massa Carrara	21,282	5,143	25,390
	Pisa	57,942	14,444	93,341
	Pistoia	39,813	10,653	69,794
	Prato	41,741	11,793	45,382
	Siena	46,333	12,936	45,483
n.	UMBRIA	122,484	21,760	144,054
	Perugia	94,073	16,506	108,967
	Terni	28,411	5,254	35,087
o.	LAZIO	1,006,093	137,591	881,341
	Frosinone	47,013	8,438	38,656
	Latina	68,423	11,267	56,095
	Rieti	15,582	1,604	13,060
	Rome	849,466	111,763	749,329
	Viterbo	25,609	4,519	24,201
p.	ABRUZZO	145,362	26,794	113,450
	Chieti	45,238	7,511	30,053
	L'Aquila	29,739	4,315	24,512
	Pescara	40,326	7,048	36,983
	Teramo	30,059	7,920	21,902

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
q.	MOLISE	29,617	3,912	26,573
	Campobasso	21,767	2,780	19,544
	Isernia	7,850	1,132	7,029
r.	CAMPANIA	642,361	81,249	638,819
	Avellino	36,997	4,990	31,228
	Benevento	18,412	2,771	17,531
	Caserta	75,903	9,523	75,133
	Naples	401,029	47,542	413,059
	Salerno	110,020	16,423	101,868
s.	PUGLIA	389,461	44,557	402,898
	Bari	151,426	19,648	160,987
	Brindisi	37,208	4,001	37,017
	Foggia	52,540	5,227	58,031
	Lecce	86,408	10,600	82,003
	Taranto	61,879	5,081	64,860
t.	BASILICATA	43,942	5,378	38,241
	Matera	17,418	2,052	13,205
	Potenza	26,524	3,326	25,036
u.	CALABRIA	145,776	16,032	158,060
	Catanzaro	29,836	3,637	33,182
	Cosenza	48,609	5,510	55,145
	Crotone	11,149	1,552	9,801
	Reggio Calabria	46,959	4,312	50,780
	Vibo Valentia	9,223	1,021	9,152
v.	SICILY	531,717	55,494	395,378
	Agrigento	28,134	3,488	25,507
	Caltanissetta	22,427	2,944	14,810
	Catania	140,905	12,143	95,389
	Enna	15,414	1,254	11,140
	Messina	66,665	6,605	48,331
	Palermo	133,984	14,492	113,042
	Ragusa	34,971	4,671	17,862
	Siracusa	52,528	4,406	38,860
	Trapani	36,689	5,491	30,437
z.	SARDINIA	170,075	27,070	154,283
	Cagliari	96,035	13,071	88,889
	Nuoro	17,655	3,086	15,317
	Oristano	10,620	1,835	7,715
	Sassari	45,765	9,078	42,362

Note:

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

December 2006

Entire
banking
system

Teller cash and the like	29,642
Receivables from BI-ECB	14,748
Receivables from banks	553,515
<i>of which:</i> time deposits and interbank CDs	247,994
repos	138,545
Receivables from non-bank customers:	
current account receivables	238,162
repos	17,942
personal loans	27,746
export credits	17,650
import credits	13,234
mortgage loans	636,651
other loans	388,402
bad debts	47,846
unpaid and protested own bills	377
Securities	265,379
<i>of which:</i> not held as fixed assets	153,648
Subordinated loans	24,090
Participating interests	146,957
Fixed assets	49,632
<i>of which:</i> buildings	22,182
Bills, other credit instruments and documents	198,499
Sundry debtors net of items in suspense accounts	221,900
Negative capital items	2,845
Items in transit or in suspense accounts	21,412
Remaining asset items	566,349
TOTAL	3,488,672

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

Guarantees granted	224,692
Guarantees applied for	5,816
Commitments and contingent liabilities	1,098,516
Credit implicit in leasing contracts with customers	23,715
Customer bill portfolio	10,179
Undrawn customer credit lines	809,057
Securities and the like on deposit	2,720,863

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
14,392	7,004	8,246	26,507	3,135
8,657	1,681	4,410	14,431	317
346,321	90,564	116,630	526,487	27,028
172,143	42,333	33,518	233,204	14,790
84,543	25,213	28,789	133,864	4,681
98,509	53,596	86,058	223,699	14,463
12,401	2,159	3,381	17,937	5
8,812	7,887	11,047	25,165	2,581
11,129	3,711	2,810	17,243	406
7,941	2,737	2,557	12,591	643
263,796	165,994	206,861	592,782	43,869
199,093	72,485	116,824	376,276	12,126
27,596	8,937	11,312	41,596	6,250
206	73	98	306	71
113,347	68,525	83,508	250,927	14,452
74,161	30,206	49,281	145,554	8,094
17,599	3,395	3,096	22,432	1,658
106,809	25,349	14,799	145,842	1,115
23,802	9,724	16,106	45,373	4,259
10,702	4,259	7,222	20,753	1,430
97,880	45,906	54,713	188,149	10,350
141,029	42,114	38,757	216,685	5,215
1,607	348	890	2,831	14
10,690	4,008	6,715	19,748	1,664
347,269	105,188	113,892	557,708	8,641
1,861,715	722,411	904,546	3,329,199	159,473
147,519	43,034	34,139	220,330	4,362
4,594	593	629	5,800	16
717,048	183,170	198,298	1,084,900	13,616
..	12,190	11,525	23,613	102
3,530	3,313	3,337	9,099	1,080
397,136	196,638	215,283	769,877	39,180
1,300,523	593,426	826,915	2,651,041	69,823

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

December 2006

Entire
banking
system

Payables to non-bank customers	873,094
<i>of which:</i> savings deposits	77,472
time savings deposits	6,380
savings certificates and CDs	25,963
current account deposits	640,800
time current account deposits	15,271
repos	102,536
Payables to BI-ECB	21,101
Payables to banks	706,769
<i>of which:</i> time deposits and interbank CDs	392,366
repos	99,271
Funds raised in the market	556,342
<i>of which:</i> bonds in issue	481,515
Provision for employee severance benefits	8,559
Supplementary pension fund	3,313
Provision for writedown of securities	69
Provision for writedown of investments	848
Accumulated depreciation	19,488
<i>of which:</i> accumulated depreciation of buildings	5,984
Provision for writedown of loans	37,342
Provision for writedown of commitments and guarantees granted	929
Sundry provisions for losses and charges	16,023
Capital, reserves and provisions included in capital	203,652
Sundry creditors net of items in suspense accounts	185,666
Discounted bills, other credit instruments and documents	249,487
Items in transit or in suspense accounts	17,908
Remaining liabilities items	583,084
TOTAL	3,488,672

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
421,032	170,377	281,685	786,042	87,051
23,597	11,519	42,355	60,314	17,158
883	2,420	3,077	4,911	1,469
8,241	6,849	10,873	19,892	6,071
328,956	120,657	191,186	585,217	55,583
9,786	2,230	3,255	15,109	162
48,863	19,786	33,887	95,322	7,214
7,845	10,299	2,957	21,101	–
321,491	191,753	193,524	695,885	10,883
158,010	122,512	111,844	384,064	8,302
57,987	24,437	16,848	98,752	519
305,763	111,428	139,151	540,614	15,728
249,845	101,647	130,022	467,103	14,411
4,750	1,560	2,248	7,493	1,066
1,196	1,354	763	2,938	375
63	4	2	66	4
752	25	71	837	11
9,698	3,570	6,219	18,262	1,225
2,656	1,313	2,015	5,601	383
21,580	7,130	8,632	32,026	5,316
748	88	93	856	73
10,242	2,721	3,060	15,318	706
108,146	36,705	58,801	192,309	11,344
113,185	38,337	34,144	181,311	4,355
126,133	57,857	65,497	238,616	10,871
9,566	3,179	5,163	16,943	965
395,692	85,559	101,832	573,586	9,498
1,861,715	722,411	904,546	3,329,199	159,473

Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
December 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	69.68	19.95	15.74	11.60	24.90	27.81
Receivables from BI-ECB and other banks	100.00	13.78	27.05	48.66	12.38	6.63	5.29
Securities portfolio	100.00	63.63	0.91	5.01	15.13	44.38	34.42
b. LIABILITIES							
Payables to non-bank customers	100.00	1.15	84.17	13.91	1.22	0.27	0.44
Payables to BI-ECB and other banks	100.00	18.05	19.58	50.84	11.27	10.07	8.25
Bonds, savings certificates and CDs	100.00	70.13	0.65	5.60	13.71	60.94	19.09

Notes:

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

Distribution by type of investee company and major category of bank

TDB10034

Banks

Source: Supervisory returns
Stocks in millions of euros

December 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	143,263	103,703	24,979	14,581	142,166	1,097
Banks	99,857	74,605	18,464	6,788	99,366	491
<i>of which: non-resident</i>	<i>32,316</i>	<i>31,587</i>	<i>230</i>	<i>500</i>	<i>32,316</i>	<i>..</i>
Other financial intermediaries	26,740	19,611	3,035	4,094	26,276	464
<i>of which: non-resident</i>	<i>8,027</i>	<i>6,767</i>	<i>429</i>	<i>830</i>	<i>8,026</i>	<i>1</i>
Financial auxiliaries	4,746	2,967	960	819	4,659	87
Insurance companies	5,032	2,477	829	1,726	5,026	6
Non-financial companies	6,888	4,043	1,691	1,153	6,840	48
<i>of which: qualified holdings</i>	<i>1,901</i>	<i>1,426</i>	<i>236</i>	<i>239</i>	<i>1,896</i>	<i>5</i>

TDB10033		Banks	
Source: Supervisory returns Stocks in millions of euros			
		2006 Sept.	2006 Dec.
a. ASSETS			
Cash		9	10
Receivables from parent bank and other foreign branches		83,852	78,311
Receivables from banks and central banks		21,726	23,212
<i>of which: from non-residents</i>		11,964	13,032
repos with banks		237	380
Receivables from non-bank customers		26,042	25,854
<i>of which: from non-residents</i>		25,602	25,375
repos		1,143	1,942
Subordinated loans		1,143	1,942
Securities and participating interests		17,547	18,161
<i>of which: securities not held as fixed assets</i>		14,355	15,183
Bad debts		144	134
Other asset items		14,199	16,683
TOTAL		163,519	162,366
b. LIABILITIES			
Payables to parent bank and other foreign branches		35,230	34,753
Payables to banks and central banks		40,934	40,885
<i>of which: to non-residents</i>		37,243	38,018
repos with banks		–	–
Payables to non-bank customers		67,891	64,404
<i>of which: to non-residents</i>		62,662	59,532
repos		293	163
Subordinated loans		2,654	2,635
Endowment funds and capital reserves		1,693	1,676
Other liabilities items		15,118	18,013
TOTAL		163,519	162,366
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees		13,562	14,060
Commitments and contingent liabilities		167,456	144,789
Bill portfolio		144	158

Notes:

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

Distribution by customer location (region)

TDB30260

Banks

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

December 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	600,285	49,941	1.06	50,748	2,564
b. NORTH-WEST ITALY	132,322	11,921	1.08	12,763	753
Piedmont	42,698	2,945	1.07	3,810	202
Valle d'Aosta	1,146	75	1.07	69	5
Liguria	15,399	1,145	1.05	1,575	45
Lombardy	73,079	7,755	1.09	7,309	501
c. NORTH-EAST ITALY	87,020	8,503	1.07	8,385	566
Trentino-Alto Adige	5,831	594	1.03	490	42
Veneto	32,868	3,352	1.07	3,487	240
Friuli-Venezia Giulia	9,450	665	1.07	989	60
Emilia-Romagna	38,871	3,892	1.07	3,419	224
d. CENTRAL ITALY	146,796	14,709	1.06	10,675	533
Marche	16,538	1,480	1.04	1,193	45
Tuscany	39,777	2,886	1.07	2,832	155
Umbria	9,309	861	1.09	747	46
Lazio	81,172	9,482	1.05	5,903	288
e. SOUTHERN ITALY	149,303	9,482	1.05	11,387	465
Abruzzo	14,063	1,133	1.06	1,183	44
Molise	3,392	354	1.01	191	8
Campania	61,641	3,213	1.05	4,920	168
Puglia	41,579	2,886	1.06	3,186	174
Basilicata	8,365	822	1.05	362	15
Calabria	20,263	1,074	1.06	1,545	57
f. ISLANDS	84,844	5,326	1.04	7,538	247
Sicily	67,029	3,959	1.04	6,204	159
Sardinia	17,815	1,367	1.04	1,334	87

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 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	600,285	49,941	1.06	50,748	2,564
General government	14	70	1.66	1	47
Financial companies	813	525	1.06	44	7
Non-financial companies	112,675	31,778	1.07	6,440	1,502
<i>of which: industry</i>	<i>32,874</i>	<i>11,206</i>	<i>1.09</i>	<i>1,659</i>	<i>637</i>
building	16,082	5,785	1.05	907	259
services	61,164	13,774	1.07	3,756	559
Producer households	97,316	6,598	1.05	6,544	284
Consumer households and nec	381,065	10,518	1.03	37,185	713

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2006

December 2006		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	280,284	123,481	37,207	37,048	82,549	70,215
b.	EUROPE	237,423	108,952	32,166	32,282	64,023	57,882
	of which: Albania	103	32	..	28	42	56
	Austria	4,789	3,093	755	181	761	182
	Belgium	22,695	20,860	1,250	291	294	460
	Bulgaria	789	119	5	253	412	862
	Czech Republic	513	31	2	204	276	1,414
	Croatia	6,684	1,596	746	772	3,570	10,535
	Denmark	1,334	1,008	99	38	189	–
	Finland	964	351	212	28	374	–
	France	32,204	15,753	7,487	3,172	5,793	3,535
	Germany	29,143	13,221	7,229	3,459	5,234	1,207
	Greece	2,436	545	51	131	1,709	==
	Ireland	12,246	2,606	1,714	3,332	4,594	1,292
	Liechtenstein	22	2	–	10	9	–
	Luxemburg	19,870	3,038	934	3,063	12,834	4,844
	Malta	250	22	192	6	30	–
	Montenegro	2	..	..	2	..	–
	Norway	780	546	180	11	43	–
	Netherlands	15,881	5,921	1,273	2,204	6,482	139
	Poland	2,540	93	23	290	2,134	12,990
	Portugal	5,079	1,863	328	834	2,055	–
	United Kingdom	47,690	30,769	3,155	9,436	4,331	3,065
	Romania	2,012	392	247	447	926	489
	Russia	1,672	292	538	153	690	539
	Serbia	1,024	386	45	163	430	569
	Slovenia	360	46	195	21	98	23
	Spain	11,880	2,206	3,337	973	5,364	2,142
	Sweden	806	292	82	59	374	–
	Switzerland	4,763	2,838	93	803	1,028	1,326
	Turkey	2,206	450	159	452	1,145	==
	Hungary	3,866	115	804	940	2,007	4,557
c.	ASIA	5,284	1,710	1,286	509	1,779	991
	of which: Saudi Arabia	142	27	57	16	42	–
	China	622	243	95	83	201	85
	South Korea	515	267	160	24	65	–
	Philippines	34	..	2	2	30	–
	Japan	1,228	510	9	114	596	904
	India	429	210	45	57	117	–
	Indonesia	30	2	..	10	18	–
	Iran	841	206	506	25	104	–
	Iraq	6	5	..	..	1	–

Distribution by country, type of customer and residual maturity

TDB30274		Banks					
		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Israel	44	5	4	4	31	..
	Malaysia	63	18	11	25	9	—
	Pakistan	7	..	..	..	6	—
	Qatar	236	43	10	39	143	—
	Taiwan	74	68	3	..	3	1
	Thailand	45	6	5	6	27	—
d.	AFRICA	699	112	52	161	374	—
	of which: Algeria	29	6	10	2	11	—
	Egypt	288	3	8	92	186	—
	Morocco	144	50	6	18	70	—
	Nigeria	38	..	2	10	26	—
	South Africa	56	7	19	1	29	—
	Tunisia	77	29	7	15	26	—
e.	AMERICA	18,664	4,896	2,765	3,243	7,760	10,306
	of which: Argentina	293	13	67	101	112	2
	Brazil	1,124	95	221	246	562	..
	Canada	689	291	48	170	180	—
	Chile	605	133	110	35	328	—
	Colombia	40	11	—	4	25	—
	Cuba	72	11	39	1	21	—
	Ecuador	8	2	2	1	4	—
	Mexico	599	41	..	83	475	—
	Paraguay	1	1	..	..	..	—
	Peru	87	..	55	..	31	45
	United States	14,774	4,294	2,220	2,566	5,693	10,259
	Uruguay	161	..	2	4	154	—
	Venezuela	166	2	—	15	150	—
f.	OCEANIA	523	129	153	51	191	1
	of which: Australia	468	111	153	46	158	1
	New Zealand	32	17	—	4	11	—
g.	OFFSHORE CENTRES	15,578	7,682	786	522	6,589	1,035
	of which: Bahamas	5,426	5,402	—	2	22	—
	Cayman Islands	4,653	502	469	110	3,572	—
	Hong Kong	743	491	30	107	115	911
	Singapore	1,200	941	41	34	184	120
h.	INTERNATIONAL ORGANIZATIONS	2,113	—	—	281	1,833	—

Notes:

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

Distribution by major category of banks

TDB30255				Banks
Source: Supervisory returns Stocks in millions of euros Percentages				
December 2006	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	66,776	46,819	19,957	4.88
Major and large banks	35,794	27,196	8,597	5.93
Medium-sized banks	12,340	8,675	3,665	3.85
Small and minor banks	18,642	10,947	7,695	4.20
Banks with their head office in the Centre or North	58,906	40,593	18,313	4.57
Banks with their head office in the South	7,871	6,226	1,644	9.68

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

December 2006		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	66,776	46,819	19,957		4.88
b.	NORTH-WEST ITALY	16,645	11,187	5,458		3.13
	Piedmont	4,075	2,810	1,264		4.35
	Valle d'Aosta	89	68	22		3.72
	Liguria	1,404	1,094	310		5.51
	Lombardy	11,077	7,216	3,861		2.70
c.	NORTH-EAST ITALY	13,151	8,036	5,114		4.10
	Trentino-Alto Adige	1,744	573	1,171		5.31
	Veneto	5,148	3,168	1,980		4.07
	Friuli-Venezia Giulia	941	619	321		3.26
	Emilia-Romagna	5,318	3,676	1,642		4.02
d.	CENTRAL ITALY	18,604	13,623	4,981		5.94
	Marche	2,174	1,422	752		6.16
	Tuscany	4,203	2,724	1,479		4.49
	Umbria	1,204	792	412		7.33
	Lazio	11,023	8,686	2,337		6.57
e.	SOUTHERN ITALY	11,738	8,834	2,904		8.52
	Abruzzo	1,472	1,067	405		7.29
	Molise	430	351	78		12.77
	Campania	3,957	3,006	952		6.99
	Puglia	3,626	2,711	914		9.52
	Basilicata	843	726	117		15.44
	Calabria	1,411	973	438		10.05
f.	ISLANDS	6,639	5,138	1,501		9.97
	Sicily	4,801	3,819	983		10.21
	Sardinia	1,837	1,319	518		9.40

Notes:

Distribution by customer segment of economic activity

TDB30258				Banks
Source: Supervisory returns Stocks in millions of euros Percentages				
December 2006	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	66,776	46,819	19,957	4.88
General government	202	67	134	0.36
Financial companies	896	741	155	0.55
Non-financial companies	40,878	29,098	11,780	5.67
of which: industry	14,242	10,328	3,914	5.91
building	7,434	5,653	1,782	7.62
services	17,541	11,985	5,555	4.77
Producer households	9,396	6,611	2,784	10.97
Consumer households and nec	15,405	10,301	5,104	4.46

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2006

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	30	27
Customer trading	43	38
Underwriting	23	17
Placement	97	74
Individual portfolio management	66	55
Reception of orders	66	57

b. NUMBER OF SIMs

139

103

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 Sept.	2006 Dec.
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	800	796
	Equity	341	339
	Balanced	65	65
	Bond	287	283
	Liquidity	39	38
	Flexible	75	78
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	50
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 Sept.	2006 Dec.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	439	449
	Leasing	50	50
	Factoring	34	35
	Consumer credit	35	36
	Other forms of finance	16	16
	Acquisition of shareholdings	8	7
	Issue and/or management of credit cards	15	14
	Securitization	278	288
	Foreign exchange trading and other activities	3	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 Sept.	2006 Dec.
a. ASSETS			
Cash and liquid assets		1	..
Receivables from banks and financial institutions		989	1,020
Receivables from customers		51	99
Bonds and other debt securities		405	368
Shares, capital parts and other equity securities		444	351
Options bought and the like		51	27
Participating interests		161	123
Fixed assets		54	56
Remaining asset items		394	340
TOTAL		2,548	2,384
b. LIABILITIES			
Payables to banks and financial institutions		726	649
Payables to customers		119	83
Debt securities in issue		–	1
Options sold and the like		54	27
Provision for employee severance benefits		33	36
Provisions for risks		126	151
Subordinated liabilities		5	5
Capital, reserves and share premiums		929	801
Remaining liabilities items		556	631
TOTAL		2,548	2,384

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 Sept.	2006 Dec.
a. ASSETS		
Cash and liquid assets	92	97
Current account receivables from banks and deposits	3,057	3,931
Receivables from customers	121,433	132,620
Bad debts	1,253	1,210
Securities portfolio	2,201	2,227
Participating interests	2,282	3,416
<i>of which: held for merchant banking purposes</i>	502	573
Tangible and intangible fixed assets	7,246	8,021
Remaining asset items	9,129	10,815
TOTAL	146,694	162,337
b. LIABILITIES		
Current account payables to banks	18,591	20,541
Financial payables	99,254	109,993
Securities in issue	1,357	1,282
Provisions for liabilities and charges and provision for employee severance benefits	1,594	1,544
Loan loss provision	220	205
Provision for general financial risks	131	127
Subordinated loans	684	642
Capital and reserves	11,740	13,432
Remaining liabilities items	13,170	14,646
TOTAL	146,694	162,337
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	5,506	7,617
Derivative contracts	39,814	46,088

Notes:

The data include transactions with non-resident customers.

Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

December 2006		Total	General government	Financial companies
a. TOTAL		1,369,308	55,688	162,265
b. NORTH-WEST ITALY		531,611	9,561	106,223
Piedmont		93,767	4,817	8,149
Valle d'Aosta		2,402	88	56
Liguria		25,476	1,095	414
Lombardy		409,966	3,561	97,603
c. NORTH-EAST ITALY		320,442	5,810	22,482
Trentino-Alto Adige		32,827	633	892
Veneto		126,506	2,139	6,016
Friuli-Venezia Giulia		28,886	602	4,532
Emilia-Romagna		132,223	2,436	11,041
d. CENTRAL ITALY		313,078	32,112	29,471
Marche		35,267	1,219	2,103
Tuscany		93,646	2,560	11,839
Umbria		16,426	541	71
Lazio		167,740	27,791	15,458
e. SOUTHERN ITALY		137,783	5,709	2,812
Abruzzo		20,202	317	248
Molise		3,363	144	46
Campania		56,650	2,777	1,621
Puglia		38,068	1,543	437
Basilicata		5,458	276	29
Calabria		14,042	653	432
f. ISLANDS		66,569	2,496	1,278
Sicily		47,014	2,030	458
Sardinia		19,555	466	820

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
720,499	241,053	97,531	367,836	85,645	345,386
279,393	98,699	28,801	149,165	24,120	112,315
47,799	19,741	5,278	22,131	6,370	26,632
1,439	621	223	591	216	603
13,003	2,788	1,774	8,329	1,942	9,023
217,152	75,549	21,526	118,113	15,593	76,058
191,282	71,551	25,667	89,779	22,887	77,982
20,239	4,642	3,559	11,539	3,297	7,765
78,171	30,987	9,107	36,353	8,866	31,314
13,995	5,811	1,558	6,274	1,980	7,777
78,876	30,111	11,444	35,613	8,743	31,126
155,000	42,114	26,769	82,260	17,217	79,278
19,452	8,482	3,371	7,193	3,390	9,103
48,171	15,933	6,076	24,175	6,984	24,091
9,358	3,646	1,546	3,789	1,588	4,868
78,020	14,053	15,776	47,102	5,254	41,216
66,722	21,927	11,318	31,525	13,762	48,778
11,939	4,926	2,124	4,605	1,868	5,830
1,762	787	320	586	435	977
28,565	8,577	3,979	15,613	3,804	19,883
16,286	5,160	3,339	7,008	4,869	14,933
2,742	1,009	527	1,062	779	1,632
5,427	1,467	1,029	2,651	2,008	5,522
28,103	6,761	4,976	15,107	7,659	27,033
19,255	4,346	3,249	10,668	5,506	19,764
8,848	2,416	1,727	4,439	2,153	7,268

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

December 2006

Entire banking
system

a. TOTAL	1,369,308
b. NORTH-WEST ITALY	531,611
Piedmont	93,767
Valle d'Aosta	2,402
Liguria	25,476
Lombardy	409,966
c. NORTH-EAST ITALY	320,442
Trentino-Alto Adige	32,827
Veneto	126,506
Friuli-Venezia Giulia	28,886
Emilia-Romagna	132,223
d. CENTRAL ITALY	313,078
Marche	35,267
Tuscany	93,646
Umbria	16,426
Lazio	167,740
e. SOUTHERN ITALY	137,783
Abruzzo	20,202
Molise	3,363
Campania	56,650
Puglia	38,068
Basilicata	5,458
Calabria	14,042
f. ISLANDS	66,569
Sicily	47,014
Sardinia	19,555

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
603,933	320,947	444,428	1,288,016	81,292
274,054	121,169	136,388	526,698	4,913
49,594	16,570	27,603	93,021	745
1,374	361	667	2,387	15
10,378	8,898	6,200	25,047	429
212,708	95,340	101,918	406,243	3,723
113,603	78,077	128,762	318,158	2,284
4,659	1,298	26,869	32,776	50
57,135	28,204	41,167	125,843	664
9,057	2,919	16,910	28,734	152
42,751	45,655	43,817	130,805	1,418
120,839	86,933	105,307	307,429	5,650
6,494	12,053	16,720	34,635	632
30,494	26,886	36,267	92,686	960
6,735	2,503	7,187	16,347	78
77,116	45,491	45,133	163,761	3,979
60,367	23,292	54,124	95,929	41,854
4,830	3,794	11,578	13,002	7,201
1,199	631	1,533	2,788	575
27,415	9,048	20,187	43,517	13,132
18,888	5,825	13,355	24,625	13,443
2,173	921	2,364	3,046	2,412
5,862	3,073	5,107	8,952	5,090
35,069	11,652	19,848	39,977	26,592
27,491	4,684	14,839	28,085	18,928
7,578	6,968	5,009	11,892	7,663

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2006		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	806,146	303,513	214,169	172,217	80,484	35,762
	Agricultural, forestry and fishery products	34,148	8,473	10,306	7,456	4,827	3,086
	Fuel and power products	26,687	12,687	3,502	6,617	2,097	1,784
	Ores and metals	11,360	7,424	2,351	767	650	167
	Non-metallic minerals and products	16,763	4,231	6,710	3,271	1,755	796
	Chemical products	11,411	6,717	2,089	1,628	691	286
	Metal products, except transport equipment	28,424	12,772	9,340	3,190	2,685	436
	Agricultural and industrial machinery	22,241	9,983	9,068	2,051	932	208
	Office and data processing machines, etc.	4,564	1,840	1,628	659	287	148
	Electrical goods	15,076	6,544	4,881	2,486	868	297
	Transport equipment	11,326	3,913	2,265	2,422	2,349	376
	Food and tobacco products	29,298	7,887	10,697	4,212	4,770	1,732
	Textiles, clothing and footwear	28,261	9,412	8,102	7,278	3,166	303
	Paper and paper products	15,445	7,716	3,114	3,476	863	275
	Rubber and plastic products	11,363	5,469	2,860	1,782	940	312
	Other manufactured products	21,349	5,809	8,075	4,916	1,982	568
	Building and construction	107,669	31,865	28,396	28,601	12,902	5,905
	Wholesale and retail trade services, recovery and repair services	124,748	44,105	32,492	24,195	15,955	8,002
	Lodging and catering services	30,391	6,562	10,488	6,846	3,961	2,534
	Inland transport services	15,163	3,928	3,861	5,185	1,618	570
	Maritime and air transport services	6,658	1,194	660	1,336	1,967	1,501
	Auxiliary transport services	10,183	4,415	2,135	2,232	909	492
	Communication services	14,156	7,770	276	5,932	74	103
	Other market services	209,463	92,796	50,872	45,677	14,235	5,882

Notes:

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

TDB10237			Banks					
Source: Supervisory returns Stocks in millions of euros								
December 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,369,308	531,611	320,442	313,078	137,783	66,569
	Piedmont	68,752	80,672	74,833	2,540	2,271	744	284
	Valle d'Aosta	1,454	1,578	1,564	3	6	3	2
	Liguria	20,245	25,820	22,858	288	1,488	302	884
	Lombardy	367,488	467,716	383,765	28,070	37,145	13,494	5,242
	Trentino-Alto Adige	29,093	32,050	1,095	30,430	439	31	56
	Veneto	105,474	122,415	6,178	110,289	4,123	1,310	514
	Friuli-Venezia Giulia	20,443	24,909	1,497	23,087	207	92	25
	Emilia-Romagna	107,200	120,167	5,594	108,446	3,687	1,652	788
	Marche	30,580	34,671	794	1,132	31,720	987	39
	Tuscany	79,470	99,664	6,930	3,183	83,929	4,431	1,191
	Umbria	13,260	15,072	298	241	14,381	133	20
	Lazio	124,371	181,929	23,896	11,779	129,573	13,335	3,346
	Abruzzo	15,069	17,167	296	215	1,088	15,525	44
	Molise	2,031	2,410	61	4	173	2,171	2
	Campania	38,503	40,963	501	126	942	39,069	326
	Puglia	30,001	32,466	604	234	764	30,767	97
	Basilicata	3,168	3,659	27	34	116	3,478	3
	Calabria	9,814	10,351	131	37	211	9,887	85
	Sicily	38,127	39,531	431	216	457	296	38,131
	Sardinia	15,476	16,276	259	89	360	77	15,491

Notes:

Distribution by technical form and counterparty location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in millions of euros

December 2006

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	28,271	10,465	4,346	8,709	3,776	974
<i>of which:</i> without recourse	15,973	5,095	2,510	5,956	1,811	601
with recourse	12,298	5,371	1,836	2,753	1,965	373
Credit implicit in leasing contracts	54,939	22,399	14,929	10,845	4,800	1,965
Receivables for consumer credit and the issue or management of credit cards	38,627	10,066	5,049	8,839	8,998	5,675
Other finance	9,123	3,174	1,209	2,561	1,482	696

Notes:

The distribution by counterparty 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 counterparty segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in millions of euros

December 2006

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	28,271	3,726	284	23,104	635	522
<i>of which:</i> without recourse	15,973	3,687	71	11,637	426	152
with recourse	12,298	38	214	11,467	209	370
Credit implicit in leasing contracts	54,939	386	542	47,462	4,098	2,451
Receivables for consumer credit and the issue or management of credit cards	38,627					
Other finance	9,123	301	917	4,476	1,358	2,070

Notes:

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

Distribution by customer location (region)

TDB10254		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law		
Source: Supervisory returns Stocks in millions of euros				
December 2006		Total	Banks	Financial intermediaries
a.	TOTAL	85,646	47,020	38,627
b.	NORTH-WEST ITALY	22,088	12,022	10,066
	Piedmont	6,189	3,585	2,603
	Valle d'Aosta	189	124	65
	Liguria	2,155	1,249	906
	Lombardy	13,555	7,063	6,492
c.	NORTH-EAST ITALY	12,744	7,695	5,049
	Trentino-Alto Adige	778	507	271
	Veneto	5,304	3,281	2,023
	Friuli-Venezia Giulia	1,501	930	571
	Emilia-Romagna	5,161	2,977	2,184
d.	CENTRAL ITALY	18,688	9,849	8,839
	Marche	1,834	1,085	749
	Tuscany	5,763	2,741	3,022
	Umbria	1,288	725	563
	Lazio	9,804	5,298	4,506
e.	SOUTHERN ITALY	19,887	10,889	8,998
	Abruzzo	1,933	1,054	878
	Molise	433	193	240
	Campania	8,383	4,578	3,805
	Puglia	5,432	2,982	2,450
	Basilicata	705	380	326
	Calabria	3,001	1,702	1,299
f.	ISLANDS	12,240	6,565	5,675
	Sicily	8,976	4,812	4,165
	Sardinia	3,263	1,753	1,510

Notes:

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

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2006				
	Loans	Deposits	Loans	Deposits
a. TOTAL	1,369,308	727,643		
b. PIEDMONT	80,672	55,232		
Province of Alessandria	8,046	4,687		
Alessandria	2,771	1,297		
Acqui Terme	365	294		
Arquata Scrivia	79	65		
Casale Monferrato	1,156	677		
Castelnuovo Scrivia	78	54		
Novi Ligure	680	349		
Ovada	205	184		
Tortona	1,193	628		
Valenza	701	266		
Province of Asti	3,458	2,136		
Asti	1,812	988		
Canelli	347	147		
Nizza Monferrato	265	144		
Province of Biella	4,680	2,155		
Biella	3,537	1,298		
Candelo	47	39		
Cossato	307	153		
Trivero	68	87		
Valle Mosso	106	68		
Vigliano Biellese	85	63		
Province of Cuneo	10,598	6,725		
Cuneo	1,878	1,032		
Alba	1,594	702		
Barge	69	70		
Borgo San Dalmazzo	181	116		
Boves	89	114		
Bra	714	374		
Busca	79	87		
Canale	113	77		
Caraglio	95	68		
Carrù	127	103		
Cavallermaggiore	57	44		
Centallo	117	71		
Ceva	176	122		
Cherasco	210	110		
Dogliani	100	69		
Dronero	60	90		
Fossano	595	302		
Province of Cuneo (cont.)				
Mondovì	530	327		
Racconigi	119	84		
Saluzzo	760	320		
Santo Stefano Belbo	102	62		
Savigliano	436	233		
Verzuolo	55	50		
Villanova Mondovì	80	57		
Province of Novara	6,259	4,100		
Novara	3,310	1,983		
Arona	599	274		
Bellinzago Novarese	37	52		
Borgomanero	595	400		
Cameri	59	63		
Castelletto Sopra Ticino	102	61		
Galliate	180	121		
Oleggio	147	125		
Treccate	183	151		
Province of Turin	42,646	32,311		
Turin	29,160	21,598		
Alpignano	332	189		
Beinasco	186	163		
Borgaro Torinese	264	113		
Carmagnola	307	276		
Caselle Torinese	210	125		
Castellamonte	66	77		
Chieri	488	404		
Chivasso	382	263		
Ciriè	501	292		
Collegno	489	345		
Cuorgnè	148	121		
Giaveno	93	130		
Grugliasco	304	224		
Ivrea	605	504		
Leini	136	89		
Moncalieri	1,015	618		
Nichelino	372	320		
None	54	47		
Orbassano	343	255		
Pinerolo	807	558		
Poirino	79	88		
Rivarolo Canavese	310	235		
Rivoli	1,227	616		
San Mauro Torinese	145	140		
Settimo Torinese	895	404		
Susa	68	84		
Trofarello	139	101		
Venaria	216	197		

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia	2,717	2,003
Vinovo	90	85	La Spezia	1,722	1,138
Volpiano	153	109	Bolano	83	60
			Lerici	58	69
Province of Verbano-Cusio-Ossola	2,459	1,410	Sarzana	458	273
Verbania	997	512	Province of Savona	4,331	2,724
Domodossola	315	240	Savona	1,475	891
Gravellona Toce	198	84	Alassio	168	139
Omegna	489	169	Albenga	943	364
Stresa	100	60	Albisola Superiore	94	59
			Andora	95	61
Province of Vercelli	2,525	1,707	Cairo Montenotte	250	121
Vercelli	1,076	676	Finale Ligure	171	131
Borgosesia	491	193	Loano	289	161
Crescentino	141	74	Pietra Ligure	95	98
Gattinara	99	81	Vado Ligure	100	87
Santhià	194	103	Varazze	111	129
Trino	76	80			
Varallo	89	83			
c. VALLE D'AOSTA	1,578	1,654	e. LOMBARDY	467,716	199,245
Province of Aosta	1,578	1,654	Province of Bergamo	35,965	14,093
Aosta	742	770	Bergamo	19,652	4,500
Chatillon	53	67	Albino	352	210
Courmayeur	51	53	Alzano Lombardo	209	128
			Calusco d'Adda	331	106
d. LIGURIA	25,820	18,214	Caravaggio	320	208
Province of Genoa	16,332	11,681	Castelli Calepio	206	108
Genoa	13,847	9,202	Clusone	216	139
Arenzano	126	92	Costa Volpino	101	73
Busalla	134	110	Curno	143	79
Chiavari	514	497	Dalmine	645	280
Lavagna	148	143	Gandino	99	66
Rapallo	470	322	Grumello del Monte	488	170
Recco	67	107	Lefte	394	103
Santa Margherita Ligure	121	126	Lovere	194	129
Sestri Levante	226	213	Martinengo	190	102
			Nembro	187	147
Province of Imperia	2,440	1,807	Osio Sotto	227	126
Imperia	744	479	Ponte San Pietro	394	169
Bordighera	132	120	Romano di Lombardia	498	233
Diano Marina	89	73	Sarnico	297	192
San Remo	624	533	Seriate	519	284
Taggia	253	125	Stezzano	110	83
Ventimiglia	236	209	Trescore Balneario	331	205
			Treviglio	1,128	571
			Treviolo	124	67
			Villa d'Alme	96	63
			Zogno	94	114

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Brescia	40,104	16,006	Province of Como (cont.)		
Brescia	19,009	5,806	Lurate Caccivio	208	99
Bagnolo Mella	240	103	Mariano Comense	510	294
Bedizzole	173	121	Olgiate Comasco	353	163
Botticino	210	98	Villa Guardia	127	114
Breno	272	185			
Capriolo	213	80	Province of Cremona	7,430	3,836
Carpenedolo	226	103	Cremona	2,947	1,223
Chiari	522	244	Casalmaggiore	374	168
Concesio	302	137	Castelleone	224	101
Darfo Boario Terme	1,518	250	Crema	1,261	592
Desenzano del Garda	801	358	Pandino	184	88
Erbusco	97	63	Piadena	52	39
Flero	126	65	Pizzighettone	104	65
Gavardo	270	131	Soncino	302	122
Ghedi	311	189	Soresina	162	106
Gussago	324	155			
Iseo	227	133	Province of Lecco	7,093	4,103
Leno	246	123	Lecco	3,241	1,392
Lonato	257	129	Calolziocorte	272	190
Lumezzane	1,168	382	Casatenovo	186	151
Manerbio	707	168	Mandello del Lario	159	149
Montichiari	736	276	Merate	742	353
Orzinuovi	346	145	Oggiono	209	155
Ospitaletto	317	194	Olgiate Molgora	80	64
Palazzolo sull'Oglio	696	267	Olginiate	97	74
Pisogne	195	141	Valmadrera	142	117
Ponte di Legno	115	52			
Quinzano d'Oglio	130	53	Province of Lodi	5,164	3,428
Rezzato	311	139	Lodi	3,394	2,145
Rovato	1,068	350	Casalpusterlengo	271	158
Salò	263	156	Codogno	416	237
Sarezzo	296	117	Sant'Angelo Lodigiano	298	214
Sirmione	156	68			
Travagliato	286	143	Province of Mantua	11,810	4,363
Verolanuova	200	84	Mantua	4,542	1,287
Vestone	209	118	Asola	331	133
Villa Carcina	195	84	Castel Goffredo	428	165
Vobarno	97	60	Castiglione delle Stiviere	971	325
			Goito	351	96
Province of Como	11,301	6,504	Gonzaga	178	67
Como	3,980	1,886	Marmirolo	137	52
Cabiate	126	81	Moglia	149	64
Cantù	1,282	657	Ostiglia	130	59
Ceremate	250	143	Pegognaga	140	57
Cernobbio	125	79	Poggio Rusco	160	87
Erba	833	433	Porto Mantovano	380	116
Fino Mornasco	125	91			
Inverigo	154	83			
Lomazzo	133	88			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	61	46	Legnano	2,045	925
Sermide	137	64	Lentate sul Seveso	146	123
Suzzara	461	189	Limbiate	251	215
Viadana	761	207	Lissone	749	545
Virgilio	169	80	Locate di Triulzi	88	138
			Magenta	632	387
			Magnago	75	80
			Meda	378	257
Province of Milan	319,978	128,132	Melegnano	476	318
Milan	271,495	92,581	Melzo	598	307
Abbiategrosso	991	550	Monza	5,889	2,690
Agrate Brianza	380	253	Muggiò	184	167
Arcore	241	205	Nerviano	166	149
Arese	122	164	Nova Milanese	380	206
Assago	541	298	Novate Milanese	330	199
Bareggio	246	160	Opera	185	153
Besana in Brianza	244	176	Paderno Dugnano	558	424
Biassono	191	140	Parabiago	391	252
Binasco	288	211	Paullo	301	177
Bollate	756	400	Peschiera Borromeo	517	272
Bovisio-Masciago	217	156	Pioltello	587	247
Bresso	374	298	Rho	1,596	821
Brugherio	344	334	Rozzano	488	390
Buccinasco	350	264	San Donato Milanese	743	1,074
Busto Garolfo	200	142	San Giuliano Milanese	521	328
Carate Brianza	338	277	Sedriano	84	57
Carnate	61	60	Segrate	1,135	1,221
Carugate	376	222	Senago	177	143
Cassano d'Adda	329	215	Seregno	1,345	822
Cassina de' Pecchi	417	187	Sesto San Giovanni	1,560	1,169
Castano Primo	248	117	Settimo Milanese	228	230
Cavenago di Brianza	91	66	Seveso	187	177
Cernusco sul Naviglio	1,235	552	Trezzano sul Naviglio	370	250
Cesano Boscone	296	220	Trezzo sull'Adda	433	243
Cesano Maderno	525	365	Vedano al Lambro	89	79
Cinisello Balsamo	1,474	853	Vignate	49	62
Cologno Monzese	860	517	Villasanta	120	142
Concorezzo	348	188	Vimercate	988	545
Corbetta	206	146	Vimodrone	214	214
Cormano	129	175			
Cornaredo	262	168	Province of Pavia	7,404	5,646
Cornate d'Adda	123	92	Pavia	2,311	1,678
Corsico	1,677	795	Broni	238	191
Cusano Milanino	243	219	Casteggio	238	176
Desio	725	509	Gambolò	56	55
Garbagnate Milanese	231	239	Garlasco	123	100
Giussano	425	276	Mede	94	68
Gorgonzola	507	263	Mortara	282	173
Inveruno	141	125	Robbio	93	78
Lacchiarella	==	==			
Lainate	492	291			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)					
Sannazzaro de' Burgondi	75	65			
Stradella	209	174			
Vigevano	1,472	805			
Voghera	682	542			
Province of Sondrio	4,438	2,896			
Sondrio	1,580	1,113			
Bormio	307	133			
Chiavenna	198	169			
Delebio	241	171			
Morbegno	354	245			
Tirano	221	138			
Province of Varese	17,028	10,239			
Varese	3,724	2,138			
Busto Arsizio	2,578	1,513			
Cardano al Campo	132	103			
Caronno Pertusella	176	155			
Cassano Magnago	254	198			
Castellanza	297	229			
Fagnano Olona	136	110			
Ferno	132	85			
Gallarate	2,013	1,074			
Gavirate	228	171			
Laveno-Mombello	108	79			
Lonate Pozzolo	123	100			
Luino	351	189			
Malnate	170	116			
Olgiate Olona	77	70			
Samarate	58	88			
Saronno	2,909	766			
Sesto Calende	133	125			
Somma Lombardo	190	182			
Tradate	446	297			
Uboldo	82	80			
Province of Bolzano (cont.)					
Egna			283	82	
Laives			256	139	
Lana			340	171	
Malles Venosta			131	44	
Merano			1,210	505	
Ortisei			152	55	
Vipiteno			361	142	
Province of Trento					
			15,517	7,478	
Trento			5,801	2,353	
Arco			293	151	
Borgo Valsugana			175	95	
Cavalese			163	72	
Cles			320	137	
Lavis			353	118	
Malè			135	53	
Mezzolombardo			479	102	
Pergine Valsugana			438	220	
Riva del Garda			681	231	
Rovereto			1,216	658	
Storo			160	60	
Tione di Trento			183	120	
g. VENETO					
			122,415	55,492	
Province of Belluno					
			3,214	1,904	
Belluno			1,218	514	
Agordo			53	75	
Auronzo di Cadore			43	32	
Cortina d'Ampezzo			228	143	
Domegge di Cadore			75	31	
Feltre			387	269	
Pieve di Cadore			157	71	
Santo Stefano di Cadore			53	40	
Province of Padua					
			28,984	11,600	
Padua			15,884	4,686	
Abano Terme			594	239	
Albignasego			267	167	
Borgoricco			229	108	
Cadoneghe			208	127	
Campodarsego			698	287	
Camposampiero			590	172	
Cittadella			1,246	398	
Conselve			259	124	
Este			333	231	
f. TRENTINO-ALTO-ADIGE					
	32,050	15,275			
Province of Bolzano					
	16,533	7,797			
Bolzano	5,502	2,716			
Appiano sulla Strada del Vino	461	179			
Badia	263	44			
Bressanone	681	347			
Brunico	762	278			
Campo Tures	254	68			
Chiusa	138	64			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	348	155	Vedelago	412	157
Monselice	597	255	Villorba	538	180
Montagnana	196	120	Vittorio Veneto	527	321
Montegrotto Terme	206	102	Volpago del Montello	65	44
Piazzola sul Brenta	170	96			
Piombino Dese	160	86			
Piove di Sacco	653	288	Province of Venice	16,263	8,792
Rubano	376	159	Venice	7,577	4,226
San Martino di Lupari	254	149	Caorle	247	98
Selvazzano Dentro	246	167	Cavarzere	120	102
Solesino	80	72	Chioggia	838	419
Tombolo	87	47	Dolo	404	214
Trebaseleghe	216	126	Eraclea	125	75
Vigonza	410	153	Iesolo	786	274
Vigodarzere	134	83	Marcon	221	90
			Martellago	267	173
Province of Rovigo	3,937	2,519	Mira	352	207
Rovigo	1,538	722	Mirano	500	297
Adria	349	210	Noale	248	131
Badia Polesine	199	100	Portogruaro	592	286
Lendinara	141	123	San Donà di Piave	1,150	477
Porto Tolle	141	84	San Michele al Tagliamento	311	107
Porto Viro	240	128	Santo Stino di Livenza	135	69
			Scorzè	241	155
Province of Treviso	22,465	9,899	Spinea	151	132
Treviso	6,402	2,248	Strà	175	118
Casale sul Sile	125	60			
Castelfranco Veneto	1,120	465	Province of Verona	24,120	11,240
Conegliano	1,954	671	Verona	13,010	5,804
Gaiarine	157	74	Affi	121	43
Istrana	147	72	Bovolone	260	152
Mogliano Veneto	570	373	Bussolengo	717	278
Montebelluna	2,053	753	Castel d'Azzano	120	85
Motta di Livenza	322	95	Cerea	461	165
Oderzo	854	332	Cologna Veneta	188	92
Paese	245	134	Isola della Scala	187	105
Pieve di Soligo	514	189	Legnago	888	334
Ponte di Piave	166	70	Negrar	184	138
Preganziol	211	137	Nogara	152	71
Quinto di Treviso	154	104	Pescantina	132	81
Resana	119	79	Peschiera del Garda	366	134
Riese Pio X	177	82	San Bonifacio	688	234
Roncade	182	87	San Giovanni Lupatoto	588	261
San Vendemiano	77	52	San Martino Buon Albergo	345	126
Silea	231	69	Sant'Ambrogio di Valpolicella	214	114
Spresiano	250	90	Valeggio sul Mincio	239	90
Susegana	297	115	Villafranca di Verona	748	321
Valdobbiadene	207	109			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Vicenza	23,430	9,537	Province of Pordenone (cont.)		
Vicenza	6,951	2,344	Fiume Veneto	117	81
Altavilla Vicentina	259	85	Maniago	195	121
Arzignano	1,614	473	Pasiano	88	49
Asiago	196	103	Porcia	166	93
Bassano del Grappa	1,855	623	Prata di Pordenone	188	80
Breganze	125	80	Sacile	531	206
Caldogno	99	58	San Vito al Tagliamento	276	149
Camisano Vicentino	232	99	Spilimbergo	217	159
Cassola	268	158	Zoppola	50	32
Chiampo	261	118			
Cornedo Vicentino	187	90	Province of Trieste	3,335	5,678
Creazzo	551	112	Trieste	3,173	5,508
Dueville	253	123			
Lonigo	337	174	Province of Udine	13,633	6,498
Malo	216	123	Udine	7,591	2,460
Marano Vicentino	146	66	Buia	118	69
Marostica	384	199	Buttrio	94	57
Montebello Vicentino	176	65	Cervignano del Friuli	276	139
Montecchio Maggiore	1,023	263	Cividale del Friuli	582	193
Mussolente	108	40	Codroipo	252	154
Noventa Vicentina	144	110	Fagagna	62	52
Romano d'Ezzelino	104	73	Gemona del Friuli	216	144
Rosà	294	127	Latisana	242	135
Sandrigo	304	155	Lignano Sabbiadoro	293	98
Schio	1,441	578	Maiano	66	53
Sossano	62	43	Manzano	236	196
Tezze sul Brenta	150	103	Palmanova	236	94
Thiene	1,259	395	Pasian di Prato	85	64
Torri di Quartesolo	631	180	Pavia di Udine	87	55
Valdagno	409	243	Reana del Roiale	100	51
			San Daniele del Friuli	136	89
h. FRIULI VENEZIA GIULIA	24,909	16,518	San Giorgio di Nogaro	134	69
Province of Gorizia	1,994	1,277	San Giovanni al Natisone	213	74
Gorizia	763	467	Tarcento	119	115
Cormons	141	62	Tarvisio	66	40
Gradisca d'Isonzo	86	54	Tavagnacco	189	99
Grado	148	78	Tolmezzo	293	287
Monfalcone	417	280	Tricesimo	71	65
Ronchi dei Legionari	134	83			
			i. EMILIA ROMAGNA	120,167	60,965
Province of Pordenone	5,948	3,065	Province of Bologna	32,848	17,241
Pordenone	2,642	1,128	Bologna	20,469	10,491
Azzano Decimo	315	191	Anzola dell'Emilia	197	125
Casarsa della Delizia	85	57	Argelato	290	165
Cordenons	160	111			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)			Province of Modena	20,681	9,116
Budrio	430	222	Modena	8,336	3,496
Calderara di Reno	434	162	Campogalliano	214	79
Casalecchio di Reno	1,514	608	Carpi	1,934	917
Castel Maggiore	339	176	Castelfranco Emilia	499	286
Castel San Pietro Terme	356	250	Castelvetro di Modena	175	94
Castenaso	387	230	Cavezzo	120	81
Crespellano	93	54	Finale Emilia	231	156
Crevalcore	153	136	Fiorano Modenese	611	150
Granarolo dell'Emilia	283	148	Formigine	750	319
Imola	2,169	930	Maranello	526	210
Medicina	199	129	Mirandola	813	316
Minerbio	161	80	Pavullo nel Frignano	278	194
Molinella	170	115	San Felice sul Panaro	215	82
Ozzano dell'Emilia	347	144	Sassuolo	2,706	893
Pianoro	240	254	Soliera	277	128
Pieve di Cento	117	73	Spilamberto	294	164
Porretta Terme	120	96	Vignola	823	380
San Giorgio di Piano	201	98			
San Giovanni in Persiceto	817	371	Province of Parma	12,176	6,510
San Lazzaro di Savena	896	452	Parma	7,669	3,995
Sasso Marconi	218	160	Borgo Val di Taro	103	113
Vergato	186	105	Busseto	116	75
Zola Predosa	451	249	Collecchio	425	251
			Colorno	298	119
Province of Ferrara	5,237	3,790	Felino	153	57
Ferrara	2,828	2,058	Fidenza	666	329
Argenta	254	145	Fontanellato	152	84
Bondeno	121	107	Fornovo di Taro	163	102
Cento	740	405	Langhirano	441	151
Codigoro	102	94	Noceto	203	100
Comacchio	318	192	Salsomaggiore Terme	232	142
Copparo	130	130	San Secondo Parmense	62	52
Portomaggiore	118	85	Sorbolo	163	95
Sant'Agostino	72	74	Traversetolo	160	83
Province of Forlì	10,510	5,089	Province of Piacenza	6,146	3,810
Forlì	4,150	1,806	Piacenza	3,677	2,004
Bagno di Romagna	107	54	Borgonovo Val Tidone	90	80
Bertinoro	122	108	Castel San Giovanni	262	182
Cesena	3,388	1,554	Fiorenzuola d'Arda	407	207
Cesenatico	675	285	Podenzano	95	73
Forlimpopoli	235	126			
Gambettola	222	129	Province of Ravenna	9,470	4,622
Meldola	131	92	Ravenna	4,203	1,924
San Mauro Pascoli	238	151	Alfonsine	193	114
Sarsina	34	38			
Savignano sul Rubicone	381	167			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	34,671	17,465
Bagnacavallo	238	118	Province of Ancona	12,521	5,734
Brisighella	47	47	Ancona	4,846	1,541
Castel Bolognese	161	110	Camerano	187	80
Cervia	913	353	Castelfidardo	514	157
Conselice	105	74	Chiaravalle	211	132
Cotignola	104	58	Fabiano	1,075	482
Faenza	1,685	940	Falconara Marittima	388	251
Fusignano	79	63	Iesi	2,016	977
Lugo	1,173	474	Osimo	679	283
Massa Lombarda	147	72	Senigallia	774	473
Riolo Terme	55	48			
Russi	252	133			
			Province of Ascoli Piceno	6,429	3,610
Province of Reggio Emilia	14,352	6,611	Ascoli Piceno	1,315	664
Reggio Emilia	8,160	3,104	Fermo	652	380
Albinea	73	55	Grottammare	288	125
Bagnolo in Piano	210	79	Montegranaro	228	113
Brescello	99	95	Porto San Giorgio	341	220
Casalgrande	420	220	Porto Sant'Elpidio	302	201
Castellarano	302	123	San Benedetto del Tronto	1,519	662
Castelnovo ne' Monti	166	114			
Cavriago	221	112	Province of Macerata	7,358	3,750
Correggio	599	327	Macerata	3,018	819
Guastalla	320	229	Camerino	92	102
Luzzara	138	102	Civitanova Marche	1,237	709
Montecchio Emilia	250	130	Corridonia	194	108
Novellara	223	152	Porto Recanati	191	96
Poviglio	78	73	Recanati	506	268
Reggiolo	214	78	San Severino Marche	162	126
Rubiera	385	183	Tolentino	381	211
Sant'Ilario d'Enza	307	149	Treia	117	101
Scandiano	453	259			
Toano	77	49			
			Province of Pesaro e Urbino	8,362	4,370
Province of Rimini	8,748	4,177	Pesaro	2,878	1,407
Rimini	4,943	2,351	Cagli	133	94
Bellaria Igea Marina	507	190	Fano	1,734	780
Cattolica	659	251	Fossombrone	180	129
Misano Adriatico	189	96	Gabicce Mare	221	83
Morciano di Romagna	204	213	Mondolfo	187	124
Riccione	1,124	469	Pergola	122	93
San Giovanni in Marignano	141	80	Saltara	180	64
Santarcangelo di Romagna	415	223	Sant'Angelo in Lizzola	206	83
Verucchio	215	85	Urbino	267	205

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

		Loans	Deposits			Loans	Deposits
m.	TUSCANY	99,664	43,319		Province of Livorno	5,797	3,053
	Province of Arezzo	6,606	3,616		Livorno	3,405	1,636
	Arezzo	3,277	1,481		Campiglia Marittima	199	113
	Bibbiena	211	146		Castagneto Carducci	159	75
	Castiglion Fiorentino	169	105		Cecina	618	315
	Cortona	309	206		Collesalveti	106	96
	Foiano della Chiana	145	80		Piombino	369	251
	Monte San Savino	138	64		Portoferraio	309	113
	Montevarchi	650	264		Rosignano Marittimo	278	211
	San Giovanni Valdarno	379	241		San Vincenzo	121	56
	Sansepolcro	352	190				
	Stia	46	41		Province of Lucca	8,880	4,246
	Terranuova Bracciolini	145	102		Lucca	4,160	1,402
	Province of Florence	42,304	14,332		Altopascio	240	114
	Florence	27,683	8,495		Bagni di Lucca	71	57
	Bagno a Ripoli	557	203		Barga	138	116
	Barberino di Mugello	186	93		Camaione	366	254
	Borgo San Lorenzo	317	198		Capannori	724	388
	Calenzano	2,946	195		Castelnuovo di Garfagnana	125	97
	Campi Bisenzio	952	379		Forte dei Marmi	249	158
	Capraia e Limite	58	30		Massarosa	134	97
	Castelfiorentino	446	191		Pietrasanta	518	331
	Certaldo	301	175		Seravezza	131	109
	Empoli	1,729	637		Viareggio	1,622	791
	Figline Valdarno	387	229				
	Fucecchio	463	207		Province of Massa Carrara	2,755	1,794
	Greve in Chianti	138	125		Massa	965	680
	Lastra a Signa	181	157		Aulla	123	84
	Montaione	64	35		Carrara	1,370	688
	Montelupo Fiorentino	379	121		Fivizzano	36	42
	Pontassieve	257	216		Pontremoli	69	92
	Reggello	85	75				
	San Casciano in Val di Pesa	275	181		Province of Pisa	7,139	4,165
	Scandicci	851	515		Pisa	2,352	1,501
	Sesto Fiorentino	2,199	573		Calcinaia	243	128
	Signa	324	170		Cascina	376	297
	Tavarnelle Val di Pesa	216	105		Ponsacco	263	133
	Vinci	254	148		Pontedera	741	366
	Province of Grosseto	3,279	2,035		San Miniato	641	278
	Grosseto	1,488	865		Santa Croce sull'Arno	894	253
	Castiglione della Pescaia	135	84		Santa Maria a Monte	82	74
	Follonica	516	190		Vicopisano	74	51
	Massa Marittima	82	58		Volterra	245	117
	Monte Argentario	141	100				
	Orbetello	212	147				

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pistoia	5,482	2,874	Province of Terni (cont.)		
Pistoia	2,513	1,200	Narni	157	116
Agliana	282	155	Orvieto	420	255
Chiesina Uzzanese	81	39			
Montecatini Terme	788	353			
Pescia	331	192			
Quarrata	422	210			
San Marcello Pistoiese	78	67			
			o. LAZIO	181,929	98,124
Province of Prato	7,064	3,302	Province of Frosinone	3,137	2,859
Prato	6,232	2,726	Frosinone	1,406	821
Montemurlo	391	181	Alatri	96	125
Poggio a Caiano	194	147	Anagni	217	190
			Atina	22	61
Province of Siena	10,358	3,902	Cassino	358	303
Siena	6,923	1,709	Pontecorvo	55	73
Chianciano Terme	155	100	Sora	259	223
Chiusi	178	122			
Colle di Val d'Elsa	408	195	Province of Latina	3,908	3,798
Montepulciano	285	182	Latina	1,848	1,292
Poggibonsi	832	419	Aprilia	495	407
San Gimignano	85	64	Cisterna di Latina	193	208
Sinalunga	235	122	Formia	201	281
			Gaeta	88	127
			Terracina	250	304
n. UMBRIA	15,072	8,253	Province of Rieti	1,217	1,029
Province of Perugia	12,110	6,343	Rieti	809	544
Perugia	5,439	2,317	Cittaducale	31	43
Assisi	380	223	Poggio Mirteto	79	65
Bastia	478	198			
Castiglione del Lago	170	127	Province of Rome	170,362	88,071
Città della Pieve	112	77	Rome	161,301	79,090
Città di Castello	793	440	Albano Laziale	461	318
Foligno	1,034	493	Anzio	151	228
Gualdo Tadino	224	125	Ariccia	117	137
Gubbio	361	274	Cerveteri	149	132
Magione	118	111	Ciampino	306	375
Marsciano	248	133	Civitavecchia	794	502
Panicale	114	77	Fiumicino	275	409
Spoletto	759	393	Frascati	396	416
Todi	265	189	Genzano di Roma	243	242
Umbertide	209	119	Guidonia Montecelio	541	531
			Ladispoli	238	180
Province of Terni	2,961	1,910	Marino	239	329
Terni	1,970	1,103	Monterotondo	362	268
Amelia	78	83	Nettuno	216	314
			Pomezia	1,295	708
			Tivoli	434	412
			Velletri	492	446

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Viterbo	3,305	2,366	Province of Naples (cont.)		
Viterbo	1,378	764	Ottaviano	55	86
Acquapendente	70	60	Piano di Sorrento	140	166
Civita Castellana	291	167	Pomigliano d'Arco	260	359
Montalto di Castro	98	64	Pompei	108	147
Montefiascone	142	119	Portici	203	395
Tarquinia	207	135	Pozzuoli	338	480
Tuscania	80	47	San Giorgio a Cremano	93	224
Vetralla	146	80	San Giuseppe Vesuviano	298	286
			Sant'Antimo	33	90
			Somma Vesuviana	107	144
o. CAMPANIA	40,963	38,983	Sorrento	372	285
			Torre Annunziata	173	285
Province of Avellino	2,281	2,626	Torre del Greco	412	805
Avellino	1,334	1,163	Vico Equense	45	72
Ariano Irpino	130	189	Volla	59	110
Mercogliano	46	50			
			Province of Salerno	7,969	7,170
Province of Benevento	1,254	1,463	Salerno	3,529	2,250
Benevento	726	729	Agropoli	151	119
Montesarchio	74	111	Amalfi	63	94
			Angri	148	159
Province of Caserta	4,465	4,244	Battipaglia	583	400
Caserta	2,133	1,132	Capaccio	142	180
Aversa	535	662	Cava dei Tirreni	324	371
Capua	83	85	Eboli	113	160
Maddaloni	150	193	Nocera Inferiore	371	366
Marcianise	191	185	Nocera Superiore	106	114
Santa Maria Capua Vetere	338	377	Pagani	70	101
			Pontecagnano Faiano	122	112
Province of Naples	24,994	23,479	Sala Consilina	81	90
Naples	16,705	12,716	Sarno	90	148
Acerra	42	148	Scafati	291	307
Afragola	185	305	Vallo della Lucania	112	144
Bacoli	85	128	Vietri sul Mare	40	41
Capri	90	101			
Casalnuovo di Napoli	121	156	p. ABRUZZO	17,167	11,829
Casoria	440	533			
Castellammare di Stabia	484	476	Province of Chieti	4,209	3,235
Ercolano	64	135	Chieti	1,312	721
Forio	75	77	Francavilla al Mare	180	173
Frattamaggiore	466	495	Guardagrele	115	70
Giugliano in Campania	166	352	Lanciano	829	497
Ischia	198	151	Ortona	210	178
Marano di Napoli	113	208	San Salvo	151	163
Melito di Napoli	89	110	Vasto	422	405
Nola	1,417	832			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of L'Aquila	3,001	2,481	Province of Bari (cont.)		
L'Aquila	1,315	881	Canosa di Puglia	185	155
Avezzano	521	409	Casamassima	219	114
Carsoli	100	56	Castellana Grotte	208	150
Castel di Sangro	112	88	Conversano	167	160
Celano	59	51	Corato	482	328
Sulmona	312	285	Gioia del Colle	233	210
			Giovinazzo	44	64
Province of Pescara	6,053	3,271	Gravina di Puglia	309	251
Pescara	4,998	2,219	Locorotondo	89	174
Montesilvano	401	251	Modugno	349	231
			Mola di Bari	111	128
Province of Teramo	3,904	2,842	Molfetta	559	443
Teramo	1,439	841	Monopoli	462	379
Alba Adriatica	184	140	Noci	348	170
Atri	69	89	Noicattaro	187	145
Giulianova	490	259	Palo del Colle	127	75
Martinsicuro	130	113	Polignano a Mare	88	91
Roseto degli Abruzzi	445	258	Putignano	333	259
Sant'Egidio alla Vibrata	140	86	Rutigliano	122	121
			Ruvo di Puglia	172	151
q. MOLISE	2,410	2,101	Santeramo in Colle	203	273
Province of Campobasso	1,972	1,658	Spinazzola	52	43
Campobasso	1,043	886	Terlizzi	133	135
Larino	56	65	Trani	420	344
Termoli	520	296	Triggiano	130	121
			Turi	63	78
Province of Isernia	438	443	Province of Brindisi	1,712	2,148
Isernia	275	266	Brindisi	627	661
Venafro	115	88	Fasano	188	200
			Francavilla Fontana	191	208
r. PUGLIA	32,466	27,411	Mesagne	96	139
Province of Bari	16,902	13,039	Oria	14	63
Bari	7,644	4,883	Ostuni	202	226
Acquaviva delle Fonti	211	152	Province of Foggia	4,794	4,157
Adelfia	27	41	Foggia	1,873	1,348
Altamura	696	528	Apricena	105	96
Andria	540	655	Cerignola	354	316
Barletta	783	723	Lucera	256	228
Bisceglie	357	334	Manfredonia	277	269
Bitonto	395	311	Orta Nova	60	72
			San Giovanni Rotondo	258	225
			Sannicandro Garganico	39	55
			San Severo	768	433
			Torremaggiore	96	131
			Vieste	120	90

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Lecce	5,727	4,785	Province of Cosenza	4,142	3,492
Lecce	2,820	1,929	Cosenza	1,270	910
Casarano	127	120	Amantea	80	74
Copertino	59	111	Castrovillari	154	174
Galatina	176	198	Corigliano Calabro	229	189
Gallipoli	133	112	Rende	876	370
Leverano	52	93	Rossano	178	183
Maglie	226	148	San Marco Argentano	64	73
Nardò	130	164			
Tricase	137	90			
Province of Taranto	3,331	3,282	Province of Crotone	817	783
Taranto	1,866	1,544	Crotone	619	457
Castellaneta	101	86			
Ginosa	119	147	Province of Reggio Calabria	2,329	2,526
Grottaglie	142	186	Reggio Calabria	1,387	1,219
Manduria	146	176	Gioia Tauro	105	107
Martina Franca	422	333	Melito di Porto Salvo	30	54
Massafra	148	183	Palmi	74	129
Sava	39	88	Siderno	121	108
			Taurianova	52	61
			Villa San Giovanni	100	75
s. BASILICATA	3,659	3,442			
Province of Matera	1,451	1,438	Province of Vibo Valentia	571	680
Matera	969	703	Vibo Valentia	327	323
Pisticci	50	104			
Policoro	128	120			
Province of Potenza	2,208	2,003	u. SICILY	39,531	31,978
Potenza	1,210	786	Province of Agrigento	2,485	2,442
Avigliano	25	41	Agrigento	968	487
Lavello	124	102	Caltabellotta	==	==
Melfi	152	117	Campobello di Licata	28	49
Rionero in Vulture	69	65	Canicatti	260	222
			Casteltermini	29	49
t. CALABRIA	10,351	9,650	Favara	75	154
Province of Catanzaro	2,491	2,168	Grotte	29	32
Catanzaro	1,577	1,149	Licata	214	219
Lamezia Terme	427	390	Menfi	65	59
Soverato	132	129	Naro	28	65
			Palma di Montechiaro	37	97
			Porto Empedocle	68	51

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	19	40	Sant'Agata di Militello	109	79
Ribera	84	84	Taormina	161	110
Sciacca	238	221			
Province of Caltanissetta	1,639	1,757	Province of Palermo	10,772	9,740
Caltanissetta	762	520	Palermo	8,717	7,409
Gela	328	387	Bagheria	322	260
Mazzeo	45	70	Carini	104	106
Mussomeli	56	109	Cefalù	148	126
Riesi	36	56	Corleone	64	49
San Cataldo	186	234	Monreale	92	101
			Partinico	182	171
			Termini Imerese	214	145
Province of Catania	9,694	6,861			
Catania	6,612	3,739	Province of Ragusa	3,277	2,077
Acireale	496	410	Ragusa	1,463	689
Adrano	67	105	Comiso	232	203
Biancavilla	62	78	Ispica	91	80
Bronte	72	82	Modica	505	351
Caltagirone	308	259	Pozzallo	139	80
Giarre	202	158	Scicli	177	180
Mascalucia	23	52	Vittoria	480	316
Misterbianco	259	171			
Nicolosi	22	40	Province of Siracusa	2,893	2,246
Palagonia	51	55	Siracusa	1,694	944
Paternò	295	224	Augusta	269	242
Riposto	91	83	Avola	112	155
Scordia	58	54	Carlentini	44	63
			Lentini	152	156
Province of Enna	802	765	Noto	67	84
Enna	344	218	Pachino	161	118
Nicosia	77	64	Priolo Gargallo	55	65
Piazza Armerina	81	88	Rosolini	77	87
Pietraperzia	24	46			
Troina	46	39	Province of Trapani	3,403	2,502
			Trapani	1,043	645
Province of Messina	4,566	3,589	Alcamo	350	315
Messina	2,854	1,836	Campobello di Mazara	52	39
Barcellona Pozzo di Gotto	198	244	Castellammare del Golfo	49	59
Capo d'Orlando	162	105	Castelvetrano	241	146
Giardini-Naxos	33	36	Erice	73	85
Milazzo	242	231	Marsala	635	473
Patti	89	104			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Trapani (cont.)			Province of Nuoro	1,373	1,671
Mazara del Vallo	334	223	Nuoro	620	421
Partanna	126	80	Macomer	162	102
Salemi	52	68			
			Province of Oristano	850	949
			Oristano	583	398
v. SARDINIA	16,276	12,467			
Province of Cagliari	8,366	6,199	Province of Sassari	5,686	3,648
Cagliari	6,067	3,518	Sassari	3,158	1,414
Assemini	77	91	Alghero	323	292
Carbonia	124	137	Arzachena	176	143
Iglesias	276	219	Olbia	992	505
Quartu Sant'Elena	600	320	Ozieri	106	92
Selargius	247	143	Porto Torres	125	112
			Tempio Pausania	241	117

Note:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

December 2006		Total	General government	Financial companies
a.	TOTAL	727,643	27,432	55,924
b.	NORTH-WEST ITALY	259,295	5,320	34,086
	Piedmont	57,587	977	7,259
	Valle d'Aosta	1,787	238	62
	Liguria	18,607	442	425
	Lombardy	181,314	3,663	26,341
c.	NORTH-EAST ITALY	152,964	4,491	9,706
	Trentino-Alto Adige	15,343	891	335
	Veneto	57,758	1,366	2,579
	Friuli-Venezia Giulia	17,117	1,053	2,293
	Emilia-Romagna	62,747	1,181	4,499
d.	CENTRAL ITALY	171,764	10,574	11,122
	Marche	17,703	219	442
	Tuscany	44,724	1,129	1,440
	Umbria	8,615	181	112
	Lazio	100,722	9,045	9,128
e.	SOUTHERN ITALY	96,967	3,858	801
	Abruzzo	12,079	379	286
	Molise	2,211	350	40
	Campania	41,179	1,819	224
	Puglia	27,689	604	165
	Basilicata	3,642	191	25
	Calabria	10,166	515	61
f.	ISLANDS	46,628	3,189	208
	Sicily	33,556	2,046	118
	Sardinia	13,072	1,143	90

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
153,536	49,202	18,140	83,681	39,296	451,430
60,631	22,098	5,488	32,517	11,310	147,947
11,707	4,492	1,221	5,855	2,928	34,716
347	99	67	176	110	1,030
2,998	742	312	1,926	1,026	13,717
45,580	16,765	3,888	24,560	7,246	98,484
33,771	13,012	4,076	16,011	9,507	95,489
2,607	846	291	1,412	976	10,534
13,051	5,109	1,484	6,162	3,597	37,164
3,548	1,532	347	1,618	730	9,493
14,565	5,525	1,955	6,820	4,203	38,299
37,509	8,436	4,847	23,703	7,624	104,934
2,920	1,253	350	1,248	1,186	12,936
9,007	3,083	953	4,734	2,712	30,436
1,676	502	196	943	454	6,192
23,906	3,598	3,348	16,777	3,272	55,370
15,160	4,483	2,501	7,662	7,369	69,778
1,952	746	299	857	911	8,551
297	101	59	121	143	1,381
7,300	2,023	1,073	4,073	2,822	29,014
3,958	1,215	701	1,832	2,258	20,704
478	155	114	197	302	2,647
1,176	243	256	582	932	7,482
6,465	1,173	1,227	3,788	3,486	33,281
4,301	788	844	2,520	2,317	24,774
2,164	385	384	1,268	1,169	8,507

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

December 2006

Entire
banking
system

a. TOTAL	727,643
b. NORTH-WEST ITALY	259,295
Piedmont	57,587
Valle d'Aosta	1,787
Liguria	18,607
Lombardy	181,314
c. NORTH-EAST ITALY	152,964
Trentino-Alto Adige	15,343
Veneto	57,758
Friuli-Venezia Giulia	17,117
Emilia-Romagna	62,747
d. CENTRAL ITALY	171,764
Marche	17,703
Tuscany	44,724
Umbria	8,615
Lazio	100,722
e. SOUTHERN ITALY	96,967
Abruzzo	12,079
Molise	2,211
Campania	41,179
Puglia	27,689
Basilicata	3,642
Calabria	10,166
f. ISLANDS	46,628
Sicily	33,556
Sardinia	13,072

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
351,946	134,525	241,172	649,092	78,552
143,170	50,233	65,891	257,854	1,440
35,590	4,942	17,055	57,289	298
1,247	14	526	1,786	1
7,529	6,636	4,442	18,454	153
98,805	38,641	43,868	180,325	989
52,806	34,193	65,964	152,457	506
1,922	135	13,285	15,337	6
26,504	11,651	19,602	57,574	183
6,859	1,054	9,204	17,097	20
17,521	21,353	23,872	62,450	297
81,025	31,029	59,710	168,471	3,293
2,656	5,740	9,307	17,546	157
13,778	12,449	18,496	44,563	160
3,413	686	4,516	8,570	45
61,178	12,153	27,391	97,792	2,930
49,047	10,430	37,489	49,466	47,501
1,903	653	9,523	4,914	7,165
911	353	947	1,731	480
26,380	2,860	11,940	23,562	17,618
14,579	3,417	9,693	13,985	13,703
923	467	2,252	820	2,822
4,352	2,680	3,135	4,455	5,712
25,898	8,639	12,092	20,817	25,811
20,845	2,571	10,140	14,647	18,909
5,052	6,068	1,952	6,170	6,903

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

TDB10266		Banks				
Source: Supervisory returns Stocks in millions of euros						
December 2006	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	192,833	71,942	43,278	45,133	22,530	9,950
Agricultural, forestry and fishery products	8,550	2,100	2,779	1,382	1,451	837
Fuel and power products	4,588	1,659	869	1,087	664	309
Ores and metals	1,638	949	337	148	159	46
Non-metallic minerals and products	3,101	794	1,008	612	493	194
Chemical products	3,306	1,978	467	598	216	48
Metal products, except transport equipment	5,903	2,960	1,742	558	544	99
Agricultural and industrial machinery	7,218	3,480	2,828	599	253	58
Office and data processing machines, etc.	1,575	706	387	329	118	33
Electrical goods	4,741	2,685	996	691	295	75
Transport equipment	2,893	993	716	814	303	67
Food and tobacco products	4,724	1,551	1,373	680	836	283
Textiles, clothing and footwear	5,888	2,191	1,359	1,580	682	77
Paper and paper products	2,971	1,429	607	597	251	88
Rubber and plastic products	1,831	994	403	250	152	32
Other manufactured products	3,736	1,238	1,063	865	455	115
Building and construction	22,240	6,729	5,056	5,581	3,280	1,594
Wholesale and retail trade services, recovery and repair services	33,642	11,342	7,582	6,815	5,443	2,460
Lodging and catering services	3,972	1,112	1,012	970	562	314
Inland transport services	6,012	999	921	3,394	522	177
Maritime and air transport services	1,878	321	189	776	313	279
Auxiliary transport services	4,592	1,367	861	1,842	296	226
Communication services	1,312	805	53	387	47	20
Other market services	56,522	23,558	10,669	14,579	5,197	2,519

Notes:

Distribution by technical form and customer location (region)

TDB10268							Banks
Source: Supervisory returns Stocks in millions of euros							
December 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	727,643	70,217	617,688	21,687	3,050	15,001
b.	NORTH-WEST ITALY	259,295	14,966	232,097	4,420	665	7,146
	Piedmont	57,587	4,396	51,073	795	131	1,192
	Valle d'Aosta	1,787	131	1,627	9	2	18
	Liguria	18,607	1,381	16,606	415	51	155
	Lombardy	181,314	9,059	162,791	3,202	481	5,781
c.	NORTH-EAST ITALY	152,964	15,468	127,551	5,666	504	3,775
	Trentino-Alto Adige	15,343	1,960	12,298	572	115	398
	Veneto	57,758	6,880	48,367	1,467	154	890
	Friuli-Venezia Giulia	17,117	1,588	15,087	295	23	124
	Emilia-Romagna	62,747	5,041	51,799	3,333	211	2,363
d.	CENTRAL ITALY	171,764	14,199	150,404	5,113	304	1,743
	Marche	17,703	2,497	12,272	2,545	123	266
	Tuscany	44,724	3,547	39,719	1,209	49	200
	Umbria	8,615	1,136	6,825	475	9	169
	Lazio	100,722	7,019	91,588	884	123	1,108
e.	SOUTHERN ITALY	96,967	16,842	72,780	5,144	425	1,776
	Abruzzo	12,079	2,532	8,570	847	29	101
	Molise	2,211	297	1,762	118	5	29
	Campania	41,179	5,943	32,780	1,576	196	684
	Puglia	27,689	5,453	19,707	1,720	126	683
	Basilicata	3,642	724	2,574	223	7	113
	Calabria	10,166	1,893	7,388	659	61	166
f.	ISLANDS	46,628	8,742	34,830	1,343	1,153	561
	Sicily	33,556	6,908	24,286	753	1,130	479
	Sardinia	13,072	1,833	10,543	590	23	83

Notes:

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

TDB10271			Banks					
Source: Supervisory returns Stocks in millions of euros								
December 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	727,643	259,295	152,964	171,764	96,967	46,628
	Piedmont	50,241	55,232	53,390	739	742	255	106
	Valle d'Aosta	1,572	1,654	1,638	3	7	4	1
	Liguria	16,820	18,214	17,624	88	289	55	158
	Lombardy	169,773	199,245	175,807	8,261	10,164	3,384	1,630
	Trentino-Alto Adige	14,642	15,275	339	14,823	76	21	16
	Veneto	52,236	55,492	1,725	53,118	472	126	51
	Friuli-Venezia Giulia	14,704	16,518	599	15,273	327	264	55
	Emilia-Romagna	57,412	60,965	2,079	57,803	655	300	129
	Marche	16,719	17,465	147	148	16,964	193	12
	Tuscany	41,480	43,319	742	211	42,063	235	68
	Umbria	7,806	8,253	42	43	8,114	49	5
	Lazio	89,026	98,124	4,204	2,027	89,877	1,490	526
	Abruzzo	11,217	11,829	85	43	399	11,299	3
	Molise	1,969	2,101	7	3	60	2,031	1
	Campania	37,812	38,983	242	85	684	37,918	54
	Puglia	26,100	27,411	283	159	414	26,504	51
	Basilicata	3,261	3,442	12	16	26	3,387	1
	Calabria	9,351	9,650	62	27	148	9,382	31
	Sicily	31,467	31,978	194	79	179	57	31,469
	Sardinia	12,261	12,467	72	17	103	13	12,263

Notes:

TDB40150

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

December 2006		Total	Financial intermediaries	Banks
a. LEASING		81,889	57,116	24,774
Credit implicit in leasing contracts		78,962	55,532	23,430
Overdue instalments		602	405	197
Bad debts and substandard assets		2,326	1,179	1,147
b. FACTORING		29,397	23,832	5,565
Advances against acquired claims		24,399	19,215	5,184
Advances against future claims		674	294	380
Claims assumed at less than nominal value or acquired outright		3,664	3,664	–
Bad debts		....	659	....

Notes:

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

Distribution by type of security and type of account

TDB40081

Source: Supervisory returns
Stocks in millions of euros

December 2006

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,127,670	559,332	72,207
	Italian government securities	375,084	185,599	16,588
	<i>of which:</i> BOTs	65,340	52,558	3,262
	CCTs	78,859	29,611	4,645
	BTPs	212,694	95,284	7,660
	Other debt securities	457,000	185,270	22,117
	<i>of which:</i> in non-euro-area currencies	35,783	22,768	1,847
	Equity securities	69,742	23,608	17,528
	<i>of which:</i> in non-euro-area currencies	4,799	1,949	580
	Units of collective investment undertakings	199,709	146,632	14,104
	Other securities and the like	26,252	18,243	1,870

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
104,941	72,389	5,718	1,022,729	486,943	66,488
29,918	16,309	1,695	345,166	169,290	14,893
1,488	930	110	63,852	51,628	3,152
12,079	6,013	561	66,781	23,598	4,084
13,944	7,660	834	198,750	87,624	6,826
25,652	16,129	958	431,348	169,142	21,159
2,532	1,797	123	33,251	20,971	1,723
1,250	998	38	68,491	22,609	17,490
335	268	6	4,464	1,681	574
38,432	31,515	2,798	161,277	115,117	11,306
9,692	7,442	229	16,560	10,802	1,641

Distribution by customer location (region) and type of account

TDB40086

Source: Supervisory returns
Stocks in millions of euros

December 2006

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,127,670	559,332	72,207
b.	NORTH-WEST ITALY	552,366	250,260	24,965
	Piedmont	136,402	71,131	7,234
	Valle d'Aosta	2,559	1,365	103
	Liguria	30,480	25,844	2,147
	Lombardy	382,925	151,920	15,481
c.	NORTH-EAST ITALY	278,870	140,534	18,770
	Trentino-Alto Adige	10,769	6,800	1,100
	Veneto	68,169	46,578	5,981
	Friuli-Venezia Giulia	87,293	11,538	1,017
	Emilia-Romagna	112,639	75,619	10,672
d.	CENTRAL ITALY	211,458	95,368	21,808
	Marche	10,793	9,678	942
	Tuscany	53,664	33,843	6,562
	Umbria	7,221	5,913	692
	Lazio	139,780	45,934	13,612
e.	SOUTHERN ITALY	57,283	51,631	4,634
	Abruzzo	5,784	5,130	493
	Molise	959	904	55
	Campania	26,679	24,191	1,860
	Puglia	17,400	15,716	1,511
	Basilicata	1,751	1,603	144
	Calabria	4,709	4,086	571
f.	ISLANDS	24,495	21,538	2,029
	Sicily	18,635	16,730	1,378
	Sardinia	5,860	4,807	651

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
104,941	72,389	5,718	1,022,729	486,943	66,488
54,786	35,846	2,178	497,580	214,414	22,788
16,156	8,111	439	120,246	63,020	6,796
278	99	6	2,281	1,266	97
3,125	2,946	103	27,355	22,898	2,044
35,227	24,691	1,630	347,698	127,230	13,851
23,561	18,107	1,836	255,309	122,427	16,934
1,021	903	61	9,748	5,898	1,039
7,820	4,543	620	60,349	42,035	5,361
1,280	1,139	125	86,013	10,398	892
13,441	11,523	1,030	99,198	64,096	9,642
17,028	11,545	1,043	194,430	83,823	20,765
995	898	76	9,798	8,780	866
5,953	4,422	490	47,711	29,421	6,072
746	670	54	6,475	5,243	638
9,334	5,556	423	130,445	40,379	13,189
5,476	5,108	362	51,807	46,523	4,273
517	481	31	5,267	4,649	463
86	84	1	874	820	54
2,931	2,774	156	23,748	21,417	1,703
1,517	1,386	131	15,883	14,330	1,380
138	131	8	1,613	1,472	137
287	252	35	4,422	3,834	536
2,082	1,781	300	22,413	19,756	1,729
1,601	1,379	222	17,034	15,351	1,157
481	402	78	5,379	4,405	572

Distribution by type of security and customer segment of economic activity

TDB40055		Banks					
Source: Supervisory returns Stocks in millions of euros							
December 2006	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,653,654	18,657	1,429,865	59,514	40,817	721,478	383,323
Italian government securities	971,406	5,125	513,579	9,181	9,141	188,324	246,055
<i>of which:</i> BOTs	137,304	453	73,311	1,246	2,126	52,937	7,231
CCTs	189,615	1,403	134,728	3,966	1,521	30,176	17,821
BTPs	579,170	3,110	262,957	3,351	4,955	96,553	208,243
Other debt securities	1,162,988	6,345	675,952	20,333	19,101	350,553	90,703
<i>of which:</i> in non-euro-area currencies	65,568	233	37,067	793	1,344	22,741	3,389
Equity securities	181,585	5,788	79,967	22,281	1,941	29,267	42,343
<i>of which:</i> in non-euro-area currencies	10,530	21	7,948	208	113	2,095	145
Units of collective investment undertakings	328,859	1,025	158,546	4,903	10,542	150,630	3,213
Other securities and the like	9,789	374	2,326	2,853	153	2,973	1,109

Notes:

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

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

TDB40060		Banks				
Source: Supervisory returns Stocks in millions of euros						
December 2006	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	2,327,700	1,258,884	453,479	446,671	105,823	59,644
Italian government securities	725,939	399,428	118,174	154,168	35,237	18,933
<i>of which: BOTs</i>	130,129	71,276	18,631	25,266	10,995	3,961
CCTs	171,839	100,109	26,117	37,367	5,140	3,105
BTPs	371,647	193,808	66,938	82,840	17,022	11,039
Other debt securities	1,090,111	570,343	233,583	212,360	44,136	29,690
<i>of which: in non-euro-area currencies</i>	66,806	41,753	10,071	11,526	1,771	1,685
Equity securities	150,324	85,405	35,549	23,875	3,247	2,249
<i>of which: in non-euro-area currencies</i>	12,003	8,724	2,376	745	105	53
Units of collective investment undertakings	325,580	192,373	54,833	50,433	19,896	8,043
Other securities and the like	36,503	11,538	11,377	6,264	3,372	753

Note:

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

Distribution by size of deposits of types of securities

TDB40065		Banks			
Source: Supervisory returns Stocks in millions of euros Percentages					
December 2006		Total	Size of deposits of types of securities		
			Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs					
absolute value		57,226	13,583	18,685	24,957
percentage share		100.00	23.74	32.65	43.61
b. ITALIAN GOVERNMENT SECURITIES: OTHER					
absolute value		150,365	22,887	34,928	92,550
percentage share		100.00	15.22	23.23	61.55
c. OTHER DEBT SECURITIES					
absolute value		390,126	85,443	108,818	195,865
percentage share		100.00	21.90	27.89	50.21
d. EQUITY SECURITIES					
absolute value		59,548	14,141	5,359	40,048
percentage share		100.00	23.75	9.00	67.25
e. OTHER SECURITIES					
absolute value		174,984	54,220	47,848	72,917
percentage share		100.00	30.99	27.34	41.67

Note:

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

Distribution by size of deposit

TDB40070		Banks			
Source: Supervisory returns Stocks in millions of euros Percentages					
December 2006		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL					
absolute value		128,230	301,124	120,478	282,418
percentage share		100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
absolute value		7,954	27,334	9,622	12,316
percentage share		6.20	9.08	7.99	4.36
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
absolute value		10,487	46,518	28,006	65,355
percentage share		8.18	15.45	23.25	23.14
d. OTHER DEBT SECURITIES					
absolute value		63,166	151,423	56,957	118,580
percentage share		49.26	50.29	47.28	41.99
e. EQUITY SECURITIES					
absolute value		9,755	8,469	3,652	37,672
percentage share		7.61	2.81	3.03	13.34
f. OTHER SECURITIES					
absolute value		36,868	67,381	22,242	48,494
percentage share		28.75	22.38	18.46	17.17

Notes:

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

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

TDB40100		Banks				
Source: Supervisory returns Stocks in millions of euros						
December 2006	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	131,621	1,832	14,843	105,866	2,672	6,408
b. NORTH-WEST ITALY	54,604	690	8,813	42,325	702	2,073
Piedmont	8,112	210	1,075	6,367	174	284
Valle d'Aosta	221	1	2	187	9	23
Liguria	3,058	18	79	2,842	45	74
Lombardy	43,213	461	7,656	32,929	474	1,692
c. NORTH-EAST ITALY	31,585	243	1,877	25,986	1,075	2,405
Trentino-Alto Adige	3,936	90	130	3,024	254	437
Veneto	8,533	87	1,013	6,643	247	544
Friuli-Venezia Giulia	4,225	19	65	3,861	114	166
Emilia-Romagna	14,891	48	669	12,458	459	1,258
d. CENTRAL ITALY	36,003	776	4,016	29,868	353	990
Marche	1,590	26	92	1,256	78	137
Tuscany	6,325	26	833	5,105	141	219
Umbria	781	4	1	694	31	51
Lazio	27,307	720	3,089	22,813	102	583
e. SOUTHERN ITALY	6,268	100	109	5,044	361	655
Abruzzo	878	6	9	634	69	160
Molise	182	..	..	148	9	25
Campania	3,109	73	22	2,657	117	240
Puglia	1,388	8	34	1,133	95	118
Basilicata	243	11	..	162	21	48
Calabria	469	1	44	310	49	65
f. ISLANDS	3,162	22	28	2,644	183	285
Sicily	1,992	6	13	1,820	99	54
Sardinia	1,170	16	15	824	83	231

Notes:

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

TDB40110			Banks					
Source: Supervisory returns Stocks in millions of euros								
December 2006		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	131,621	54,604	31,585	36,003	6,268	3,162
	Piedmont	4,632	6,234	5,577	115	501	29	12
	Valle d'Aosta	97	141	138	..	3	–	..
	Liguria	1,878	2,907	2,232	179	215	91	189
	Lombardy	36,338	48,737	39,329	2,238	5,680	949	540
	Trentino-Alto Adige	3,629	3,812	73	3,698	38	2	2
	Veneto	6,998	15,866	3,878	9,118	2,295	354	222
	Friuli-Venezia Giulia	2,701	2,974	118	2,832	18	5	1
	Emilia-Romagna	12,058	13,617	719	12,372	387	109	31
	Marche	1,317	1,434	42	15	1,341	36	..
	Tuscany	4,571	5,445	531	65	4,811	26	11
	Umbria	624	666	4	1	655	2	3
	Lazio	19,377	23,144	1,810	930	19,618	517	269
	Abruzzo	719	864	45	11	58	751	..
	Molise	95	101	..	..	3	98	..
	Campania	1,891	2,190	16	2	234	1,929	10
	Puglia	904	959	22	2	7	927	1
	Basilicata	129	140	2	..	..	137	..
	Calabria	303	333	1	1	12	304	15
	Sicily	1,150	1,312	58	4	98	2	1,150
	Sardinia	707	744	8	1	28	..	707

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros

December 2006		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	839,360	3,778	64,028	2,189	66,998
b. NORTH-WEST ITALY	307,127	430	22,204	460	20,826
Piedmont	59,431	149	4,558	245	4,603
Valle d'Aosta	1,840	30	138	8	264
Liguria	19,362	46	1,053	36	1,237
Lombardy	226,494	206	16,454	171	14,723
c. NORTH-EAST ITALY	197,476	546	14,828	721	16,718
Trentino-Alto Adige	19,361	132	1,855	313	1,935
Veneto	78,486	158	5,857	171	7,455
Friuli-Venezia Giulia	19,783	127	1,440	59	1,206
Emilia-Romagna	79,846	128	5,677	178	6,121
d. CENTRAL ITALY	197,294	367	15,509	315	19,509
Marche	21,269	37	2,152	74	1,507
Tuscany	56,914	119	4,847	116	6,811
Umbria	10,949	34	1,358	39	1,187
Lazio	108,162	178	7,151	86	10,004
e. SOUTHERN ITALY	91,681	175	7,790	249	7,601
Abruzzo	12,404	30	1,658	35	871
Molise	2,045	12	169	10	190
Campania	38,609	57	2,163	52	3,784
Puglia	25,953	21	2,684	79	1,815
Basilicata	3,378	15	276	36	284
Calabria	9,292	40	840	37	657
f. ISLANDS	45,781	2,259	3,697	444	2,344
Sicily	31,446	1,693	2,132	183	1,206
Sardinia	14,335	566	1,565	261	1,138

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
6,644	72,983	2,185	206,110	1,098	51,009	5,357	356,979
2,506	26,271	218	73,069	202	19,266	1,294	140,381
885	5,957	44	16,650	63	3,287	486	22,505
2	375	1	360	2	84	11	564
114	1,936	29	6,514	30	1,977	170	6,222
1,505	18,004	145	49,545	107	13,918	627	111,089
1,732	19,666	517	47,862	265	9,986	1,393	83,242
93	1,264	172	2,634	110	1,198	168	9,486
743	8,286	43	19,568	51	4,283	396	31,475
236	2,790	191	4,305	44	536	251	8,598
661	7,326	112	21,355	60	3,968	577	33,684
790	14,324	445	48,329	159	13,618	1,134	82,794
193	1,277	30	4,840	46	1,330	310	9,473
133	3,806	58	15,153	54	4,137	340	21,340
79	914	30	2,148	20	678	88	4,376
385	8,326	327	26,188	39	7,474	397	47,605
1,167	9,833	127	24,531	157	4,701	776	34,574
173	1,301	14	3,034	26	650	111	4,503
23	243	..	457	12	143	35	751
352	4,818	74	10,600	37	2,127	173	14,372
227	2,352	14	7,824	43	1,250	256	9,387
210	407	3	548	8	149	52	1,389
183	712	21	2,068	31	381	149	4,172
450	2,889	878	12,320	315	3,438	760	15,987
274	2,292	233	9,018	107	2,490	523	11,296
175	597	645	3,302	208	948	238	4,692

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

4th quarter 2006

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		122,369	95	7,728	103	8,397
b. NORTH-WEST ITALY		48,384	3	2,561	33	2,235
Piedmont		8,197	1	355	11	533
Valle d'Aosta		172	..	18	..	23
Liguria		2,886	..	99	1	105
Lombardy		37,130	2	2,089	20	1,575
c. NORTH-EAST ITALY		27,758	13	1,821	41	1,837
Trentino-Alto Adige		2,414	6	182	12	202
Veneto		11,130	1	745	9	728
Friuli-Venezia Giulia		2,882	4	134	3	236
Emilia-Romagna		11,332	3	760	18	671
d. CENTRAL ITALY		28,435	6	2,027	9	3,125
Marche		2,828	..	297	3	129
Tuscany		7,094	2	587	3	546
Umbria		1,126	1	143	3	69
Lazio		17,387	3	1,001	..	2,381
e. SOUTHERN ITALY		13,183	4	936	13	945
Abruzzo		1,557	..	239	2	85
Molise		233	1	20	2	21
Campania		7,181	..	221	1	596
Puglia		2,863	3	311	8	149
Basilicata		394	..	21	..	39
Calabria		957	..	124	..	56
f. ISLANDS		4,610	68	382	8	255
Sicily		3,330	57	228	6	170
Sardinia		1,280	10	155	2	84

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
556	10,117	78	17,154	46	5,120	463	72,514
215	3,737	8	6,015	13	2,084	101	31,378
94	696	2	1,275	5	306	39	4,880
..	16	..	34	—	4	..	76
10	263	..	569	2	297	19	1,520
110	2,762	6	4,137	6	1,478	43	24,902
166	3,703	17	4,153	10	926	161	14,907
9	98	6	272	3	123	19	1,484
79	2,182	2	1,610	2	353	40	5,380
23	379	4	359	2	41	19	1,678
55	1,044	5	1,913	4	409	83	6,366
69	1,357	23	3,826	9	1,190	65	16,727
19	108	..	464	4	89	40	1,675
17	284	..	1,127	2	276	10	4,240
5	87	11	178	1	41	6	580
28	879	12	2,057	2	784	9	10,232
82	1,122	1	2,160	4	594	72	7,251
15	122	..	275	..	62	9	746
2	17	—	39	..	19	2	109
23	670	1	983	1	352	11	4,320
29	210	..	634	2	106	31	1,379
2	43	—	45	..	15	3	225
9	58	..	183	..	39	15	472
24	197	28	1,000	9	325	63	2,251
20	149	2	753	8	238	58	1,640
4	48	26	247	1	87	5	611

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

December 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,071	1,524	13,547	7,491	297	7,193
b.	NORTH-WEST ITALY	4,708	369	4,339	2,697	58	2,639
	Piedmont	1,461	107	1,354	865	35	831
	Valle d'Aosta	29	8	21	21	7	14
	Liguria	155	11	144	92	7	85
	Lombardy	3,064	244	2,820	1,718	9	1,709
c.	NORTH-EAST ITALY	4,388	451	3,936	2,111	76	2,034
	Trentino-Alto Adige	442	119	323	158	12	145
	Veneto	1,596	145	1,451	746	24	722
	Friuli-Venezia Giulia	417	61	356	183	12	171
	Emilia-Romagna	1,933	126	1,807	1,023	28	996
d.	CENTRAL ITALY	3,349	187	3,162	1,746	46	1,700
	Marche	409	35	374	157	3	154
	Tuscany	1,751	41	1,710	967	15	951
	Umbria	380	27	353	212	7	204
	Lazio	810	85	725	411	20	391
e.	SOUTHERN ITALY	1,720	303	1,416	599	59	539
	Abruzzo	189	20	170	75	2	73
	Molise	60	14	46	17	1	16
	Campania	456	81	375	200	14	186
	Puglia	648	82	565	203	15	188
	Basilicata	122	19	103	32	1	31
	Calabria	245	87	158	72	25	47
f.	ISLANDS	906	213	693	339	58	281
	Sicily	581	129	452	131	6	125
	Sardinia	325	85	241	208	52	156

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,877	882	3,995	2,703	345	2,359
1,471	307	1,165	540	4	536
455	70	385	141	2	138
5	..	5	3	..	3
45	3	42	17	..	17
966	234	732	379	1	378
1,546	227	1,319	731	148	583
95	4	90	189	102	87
659	109	550	191	12	179
183	24	159	51	25	26
609	89	520	300	9	291
777	111	666	826	31	795
140	19	121	112	12	100
294	16	278	491	10	480
101	16	85	67	4	63
242	60	182	157	5	152
769	167	602	352	77	275
76	11	65	39	7	32
24	3	21	19	9	10
172	43	129	84	24	60
294	51	243	150	16	135
67	11	56	23	7	16
136	47	89	37	15	23
314	71	243	253	84	169
232	52	181	217	71	147
81	19	62	36	14	22

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

4th quarter 2006		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a. TOTAL		1,432	110	1,322	853	1	852
b. NORTH-WEST ITALY		433	36	397	265	1	265
Piedmont		141	8	133	88	..	88
Valle d'Aosta		4	..	4	3	..	3
Liguria		9	..	9	3	..	3
Lombardy		280	28	252	171	1	170
c. NORTH-EAST ITALY		454	26	427	305	..	304
Trentino-Alto Adige		31	4	27	16	..	16
Veneto		190	10	179	128	..	128
Friuli-Venezia Giulia		45	4	41	22	..	22
Emilia-Romagna		188	9	180	138	..	138
d. CENTRAL ITALY		338	19	319	227	..	227
Marche		55	2	53	33	..	33
Tuscany		115	1	114	79	..	79
Umbria		26	2	24	16	..	16
Lazio		142	14	128	98	–	98
e. SOUTHERN ITALY		115	18	97	32	..	32
Abruzzo		10	1	9	4	–	4
Molise		4	..	3	1	–	1
Campania		35	6	29	13	..	13
Puglia		44	7	37	12	..	12
Basilicata		7	1	7	1	–	1
Calabria		14	2	12	1	–	1
f. ISLANDS		93	12	81	25	..	24
Sicily		80	10	70	21	..	21
Sardinia		13	2	11	3	–	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
396	96	300	183	13	170
119	35	84	49	..	49
35	8	27	17	..	17
..	—	..	1	—	1
3	..	3	3	..	3
80	27	53	29	—	29
114	23	92	35	4	31
7	1	6	8	3	5
49	10	39	12	—	12
21	3	18	2	..	2
38	8	30	12	1	12
68	17	50	43	1	42
12	1	10	10	1	9
17	1	16	19	..	19
5	1	4	4	..	4
34	14	20	10	..	10
71	17	54	12	1	11
6	1	4	1	—	1
2	..	2	..	—	..
20	5	15	3	1	2
28	7	21	4	—	4
4	1	4	2	—	2
11	2	9	2	—	2
24	4	20	44	7	36
18	2	16	40	7	33
6	2	4	4	—	4

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

December 2006

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	21,582	750	3,272	1,098	3
b.	NORTH-WEST ITALY	5,174	152	1,198	445	..
	Piedmont	1,897	128	295	99	—
	Valle d'Aosta	54	..	1	1	—
	Liguria	427	5	26	12	—
	Lombardy	2,796	18	876	333	..
c.	NORTH-EAST ITALY	5,225	46	880	285	3
	Trentino-Alto Adige	992	—	45	62	—
	Veneto	1,591	26	436	94	1
	Friuli-Venezia Giulia	912	1	88	25	..
	Emilia-Romagna	1,730	19	310	103	2
d.	CENTRAL ITALY	3,312	55	417	235	..
	Marche	732	7	105	18	—
	Tuscany	844	11	90	57	—
	Umbria	289	9	36	4	—
	Lazio	1,447	29	185	156	..
e.	SOUTHERN ITALY	2,751	424	509	92	—
	Abruzzo	450	24	38	11	—
	Molise	92	5	5	2	—
	Campania	758	146	207	36	—
	Puglia	663	50	102	24	—
	Basilicata	326	190	20	12	—
	Calabria	463	10	137	7	—
f.	ISLANDS	5,120	72	268	41	—
	Sicily	3,021	50	192	17	—
	Sardinia	2,099	21	76	24	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
912	945	6,055	2,216	345	5,656	329	136
102	60	774	667	189	1,524	62	39
28	30	195	331	128	637	26	14
..	3	7	2	–	40	..	..
40	4	162	75	1	101	2	–
34	23	411	260	60	747	34	25
382	234	1,028	524	67	1,725	50	12
50	41	369	12	1	408	4	..
82	57	187	211	7	464	27	5
110	57	223	60	3	337	7	..
141	80	249	241	56	516	12	6
79	169	744	403	7	1,101	102	20
10	36	95	295	3	119	43	..
19	49	167	49	3	375	25	..
15	21	64	38	..	102	..	..
34	63	418	21	1	505	34	19
56	138	271	275	26	858	100	55
43	16	45	83	3	124	63	48
1	5	10	7	1	56	..	..
8	50	116	9	3	172	12	4
1	39	24	162	16	222	22	4
..	6	15	7	1	74	1	..
3	22	61	7	2	211	2	..
292	345	3,237	346	57	448	15	10
110	245	1,973	32	52	341	10	5
182	99	1,264	315	5	107	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

4th quarter 2006

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,580	25	325	58	—
b.	NORTH-WEST ITALY	398	5	122	12	—
	Piedmont	166	3	48	8	—
	Valle d'Aosta	1	—	..	—	—
	Liguria	33	2	1	—	—
	Lombardy	199	..	74	4	—
c.	NORTH-EAST ITALY	429	1	98	35	—
	Trentino-Alto Adige	54	—	4	8	—
	Veneto	148	1	49	16	—
	Friuli-Venezia Giulia	57	..	15	3	—
	Emilia-Romagna	170	—	30	8	—
d.	CENTRAL ITALY	341	6	43	1	—
	Marche	70	2	9	..	—
	Tuscany	153	2	8	1	—
	Umbria	33	..	4	—	—
	Lazio	85	2	22	..	—
e.	SOUTHERN ITALY	204	12	48	7	—
	Abruzzo	35	..	2	—	—
	Molise	8	2	..	..	—
	Campania	47	5	20	2	—
	Puglia	82	4	13	4	—
	Basilicata	6	..	1	..	—
	Calabria	26	..	10	..	—
f.	ISLANDS	207	1	14	2	—
	Sicily	158	1	11	2	—
	Sardinia	50	..	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
62	72	167	226	17	395	234	51
15	2	31	90	4	91	27	17
6	1	4	44	4	39	10	4
–	–	..	–	–
6	–	7	9	–	7	1	–
3	1	20	36	..	44	16	14
31	5	21	49	6	156	28	5
3	..	10	..	–	25	3	..
8	2	1	26	..	29	17	2
9	1	5	4	–	17	2	–
11	2	5	18	5	86	5	3
8	7	16	50	3	54	153	19
1	3	..	39	2	10	2	–
..	1	1	6	–	14	120	..
7	1	2	2	–	16	..	–
–	2	13	2	..	14	31	19
4	15	1	34	3	60	20	7
4	1	..	9	–	13	6	6
..	..	..	1	..	4	–	–
..	2	1	..	..	11	5	..
–	8	..	22	3	19	8	1
–	–	..	..	..	3	1	–
–	4	..	1	..	10	..	–
5	43	98	3	2	34	5	3
3	43	60	1	2	31	4	2
2	..	39	2	..	3	1	1

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

4th quarter 2006

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,533,016	1,285,990	247,026
Italian government securities	552,905	503,433	49,472
<i>of which:</i> BOTs	175,843	165,889	9,954
CCTs	144,904	129,837	15,066
BTPs	191,754	169,550	22,204
Other debt securities	342,699	336,918	5,781
Equity securities	602,693	411,920	190,773
Other securities	35,298	34,298	1,000
b. TOTAL DERIVATIVE INSTRUMENTS	3,921,755	3,344,604	577,151
Futures	1,531,994	1,450,578	81,416
<i>of which:</i> on Italian government securities	62,144	61,574	571
on interest rates	554,912	554,912	–
on stock indices	232,552	159,348	73,204
Swaps and forward rate agreements	1,050,286	1,050,286	–
<i>of which:</i> interest rate swaps	930,689	930,689	–
currency swaps	18,520	18,520	–
forward rate agreements	95,058	95,058	–
Options on securities	116,295	86,986	29,309
<i>of which:</i> on Italian government securities	2,911	2,911	–
on debt securities	3,741	3,741	..
on equity securities	106,313	77,005	29,309
Options on futures or stock indices	769,431	307,338	462,092
<i>of which:</i> on futures on Italian government securities	2,792	2,792	–
on stock indices or futures on stock indices	699,612	238,534	461,078
Foreign currency options	84,104	83,564	540
Interest rate options	147,727	146,667	1,060
Other derivative instruments	221,918	219,185	2,733

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 Oct.	2006 Nov.	2006 Dec.	2006 Oct.	2006 Nov.	2006 Dec.
445,818	443,888	396,285	89,827	88,655	68,544
177,651	163,028	162,754	15,648	16,729	17,094
58,915	53,266	53,707	3,164	3,100	3,691
39,953	41,745	48,139	4,192	5,063	5,811
60,041	58,423	51,085	7,605	7,987	6,612
109,279	125,675	101,964	2,199	2,233	1,348
152,268	147,658	111,994	71,610	69,355	49,808
7,192	7,530	19,576	370	338	293
1,112,447	1,123,347	1,108,810	295,053	151,122	130,976
479,025	511,397	460,156	26,318	25,805	29,294
24,986	25,106	11,482	212	186	173
188,635	199,072	167,206	—	—	—
51,580	55,165	52,603	23,378	22,750	27,076
312,045	319,180	419,061	—	—	—
274,472	271,436	384,781	—	—	—
8,883	7,569	2,069	—	—	—
27,258	38,691	29,109	—	—	—
33,066	31,177	22,742	9,116	13,807	6,386
1,478	1,089	343	—	—	—
1,415	1,361	965	..	..	—
28,951	27,301	20,752	9,116	13,807	6,386
134,737	102,469	70,132	258,684	109,132	94,276
1,001	820	971	—	—	—
104,873	82,311	51,350	258,368	108,770	93,941
26,339	35,391	21,834	177	296	67
40,935	55,087	50,645	—	800	260
86,299	68,645	64,240	758	1,283	693

Assets under management and net fund-raising

TDB40525		Banks, securities firms and asset management companies		
Source: Supervisory returns Stocks and flows in millions of euros				
4th quarter 2006	Total	Banks	SIMs	AMCs
Assets under management	554,916	156,753	23,136	375,027
Fund-raising	52,927	10,275	1,209	41,443
Redemptions	59,899	14,849	1,710	43,340
Net fund-raising	-6,973	-4,575	-502	-1,896

Notes:

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2006

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	120,305	123,598	540,987
	Italian government securities	31,131	27,271	133,016
	<i>of which:</i> BOTs	5,945	5,599	8,463
	CCTs	10,692	8,409	32,706
	BTPs	12,209	10,772	83,026
	Other debt securities	24,443	25,931	130,005
	<i>of which:</i> in non-euro-area currencies	2,211	2,106	8,281
	Equity securities	13,089	14,214	56,392
	<i>of which:</i> in non-euro-area currencies	2,330	2,449	6,050
	Units of collective investment undertakings	41,773	45,052	220,660
	Other securities and the like	9,869	11,131	914

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
35,704	38,065	152,006	9,502	10,441	22,373	75,099	75,091	366,608
12,265	10,827	36,227	2,034	1,346	3,470	16,832	15,097	93,319
1,722	1,210	2,445	478	549	343	3,745	3,840	5,675
5,679	4,581	14,011	149	133	690	4,864	3,695	18,005
3,970	3,724	16,155	1,179	578	2,079	7,060	6,470	64,791
5,668	5,984	26,464	2,014	2,195	8,574	16,761	17,752	94,967
750	719	2,340	133	87	380	1,328	1,300	5,562
4,720	4,984	8,338	890	1,130	1,937	7,479	8,100	46,116
520	627	1,266	239	280	473	1,571	1,543	4,310
12,176	15,533	80,720	2,301	2,472	8,310	27,296	27,046	131,631
875	737	257	2,262	3,298	83	6,731	7,096	575

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2006	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	13.37	8.62	74.94	3.07
Italian government securities	100.00	35.61	2.40	60.22	1.77
<i>of which: BOTs</i>	<i>100.00</i>	<i>71.77</i>	<i>0.05</i>	<i>27.43</i>	<i>0.76</i>
CCTs	100.00	31.17	5.29	59.95	3.59
BTPs	100.00	25.82	1.64	71.20	1.34
Other debt securities	100.00	5.43	5.61	87.35	1.61
Equity securities	100.00	19.30	16.26	61.16	3.28
Units of collective investment undertakings	100.00	10.73	12.52	71.69	5.06
Other financial instruments	100.00	39.11	12.82	48.06	..

Notes:

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

Asset under management and net fund-raising

TDB40548

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2006

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	307,493	31,258	41,890	-10,632	266
Equity	68,447	5,530	8,804	-3,274	4
Balanced	28,643	1,596	2,731	-1,135	-
Bond	120,242	10,012	15,571	-5,559	246
Liquidity	66,918	11,717	11,693	24	3
Flexible	23,074	2,377	3,065	-688	12

Notes:

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

E.1.5.6 COLLECTIVE ASSET MANAGEMENT

Distribution of portfolio by type of security and operational specialization

TDB40543

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2006	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	89,807	38,941	13,834	6,344	15,068
Sales in the quarter	97,815	39,103	16,200	9,923	10,935
End-quarter stocks	282,602	98,292	20,009	28,044	37,711
b. EQUITY					
Purchases in the quarter	20,563	616	408	34	140
Sales in the quarter	23,603	579	323	82	109
End-quarter stocks	64,642	864	422	176	195
c. BALANCED					
Purchases in the quarter	7,702	1,103	195	104	785
Sales in the quarter	8,994	1,647	187	565	759
End-quarter stocks	26,449	5,790	679	842	3,698
d. BOND					
Purchases in the quarter	27,749	14,317	1,960	2,266	8,460
Sales in the quarter	32,239	14,574	2,210	4,683	6,470
End-quarter stocks	113,547	42,597	2,188	9,429	23,916
e. LIQUIDITY					
Purchases in the quarter	23,820	19,755	10,074	3,577	4,230
Sales in the quarter	22,414	19,371	12,181	4,054	2,671
End-quarter stocks	56,152	42,704	15,151	16,702	6,521
f. FLEXIBLE					
Purchases in the quarter	9,920	3,121	1,186	360	1,445
Sales in the quarter	10,502	2,890	1,270	533	920
End-quarter stocks	21,668	6,227	1,539	876	3,357

Notes:

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

Collective investment undertakings

Other debt securities	of which:		Equity securities	of which:		Other securities
	in non-euro-area currencies			in non-euro-area currencies		
19,644	3,225		29,936	13,767		1,286
22,852	3,914		34,964	16,881		897
97,362	12,248		81,950	44,024		4,998
268	223		19,490	9,125		190
256	213		22,661	11,393		107
633	385		62,700	34,614		445
1,206	441		5,088	2,587		306
1,688	563		5,629	2,783		30
9,258	1,583		11,002	5,926		399
12,445	2,173		966	249		21
16,542	2,541		1,107	310		17
68,832	9,210		1,949	680		170
4,065	13		—	—		—
3,042	13		—	—		—
13,447	21		—	—		—
1,648	374		4,383	1,802		768
1,317	585		5,553	2,389		742
5,168	1,046		6,290	2,799		3,984

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Oct. 2006	Nov. 2006	Dec. 2006
a.	TOTAL	3,443	5,948	2,743
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	20	33	10
	Options bought	–	–	530
	Options sold	–	–	500
	Interest rate swaps	–	–	–
	Forward rate agreements	–	–	–
c.	ON EQUITY SECURITIES			
	Futures	236	280	157
	Options bought	1,612	2,771	714
	Options sold	1,565	2,746	675
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	..	54	76
	Options sold	..	54	76
	Currency swaps	–	–	–
	Domestic currency swaps	–	–	–
e.	OTHER DERIVATIVE INSTRUMENTS	10	10	5

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Oct. 2006	Nov. 2006	Dec. 2006	Oct. 2006	Nov. 2006	Dec. 2006
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7,540,149	7,591,571	7,498,770	82,716	85,128	75,673
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278,604	287,885	249,019	9,996	18,374	9,783
852,669	846,991	832,377	1,918	1,765	1,514
892,466	892,291	885,489	3,333	3,132	3,523
4,575,971	4,598,359	4,621,820	57,432	51,432	51,687
189,372	196,061	187,241	4,141	4,476	3,349

12,185	13,079	4,132	–	–	–
196,097	202,495	183,232	2,931	2,897	2,876
255,216	256,628	235,369	1,290	1,276	1,335

96,652	97,716	89,466	194	230	123
106,559	107,968	99,247	197	227	163
69,749	76,154	75,060	1,256	1,175	1,183
5,509	5,601	5,344	–	–	–
9,101	10,343	30,972	27	144	137

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2006

4th quarter 2006		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	69,851	11,250	55,033	48	3,520	246
	Italian government securities	2,119	1,736	375	–	7	3
	<i>of which:</i> BOTs	7	–	–	–	7	–
	CCTs	427	308	119	–	–	1
	BTPs	1,512	1,277	235	–	–	1
	Other debt securities	25,032	9,023	15,796	–	212	237
	Equity securities	669	491	76	48	54	–
	Other securities	42,032	–	38,785	–	3,247	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 LawSource: Central Credit Register
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Sept. 2006	Dec. 2006	Sept. 2006	Dec. 2006	Sept. 2006	Dec. 2006
a. NUMBER OF BORROWERS	3,673,673	3,735,631	3,244,653	3,278,894	636,604	667,339
<i>of which: joint</i>	1,072,417	1,102,447	927,117	942,063	152,740	169,504
b. LOAN FACILITIES						
<i>facilities granted</i>	1,806,234	1,868,993	1,667,855	1,718,429	138,379	150,564
<i>used margin</i>	1,244,601	1,300,277	1,122,283	1,165,882	122,318	134,395
<i>overshoot</i>	26,856	29,031	24,724	26,510	2,132	2,521
<i>unused margin</i>	588,489	597,747	570,297	579,057	18,192	18,690
<i>of which: matched loans</i>						
<i>facilities granted</i>	314,285	326,233	287,042	295,895	27,243	30,337
<i>used margin</i>	151,931	167,036	135,538	146,951	16,393	20,085
term loans						
<i>facilities granted</i>	1,170,527	1,211,126	1,060,901	1,092,764	109,626	118,363
<i>used margin</i>	961,036	992,962	856,707	880,708	104,329	112,254
revocable loans						
<i>facilities granted</i>	321,423	331,635	319,912	329,771	1,510	1,864
<i>used margin</i>	131,634	140,280	130,038	138,223	1,596	2,057
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	190,887	200,863	189,075	198,946	1,813	1,917
<i>used margin</i>	132,534	137,492	131,066	135,957	1,469	1,535
d. BAD DEBTS	95,701	94,015	47,975	47,893	47,725	46,122
e. NUMBER OF GUARANTORS	1,862,041	1,893,983	1,673,396	1,694,959	243,677	256,913
<i>of which: joint</i>	602,855	610,611	560,619	565,857	54,083	57,453
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	498,474	524,988	428,533	451,199	69,941	73,789

Notes:

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2006

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,666,040	888,980	1,128,862	444,056	13,747	462,713
General government	90,057	31,367	54,060	7,450	73	537
Financial companies	214,212	154,766	142,728	96,165	1,117	7,766
Non-financial companies	1,081,847	648,557	675,782	307,959	10,712	238,399
<i>of which: industry</i>	<i>408,287</i>	<i>281,030</i>	<i>223,443</i>	<i>117,870</i>	<i>5,099</i>	<i>47,592</i>
building	127,483	65,150	89,056	35,587	548	47,461
services	530,178	293,715	351,234	149,485	4,996	137,409
Producer households	60,577	22,983	51,116	14,005	374	33,138
Consumer households and nec	216,500	30,448	202,856	18,125	1,461	181,208
b. NORTH-WEST ITALY	694,151	396,811	451,224	195,458	5,757	168,192
General government	19,347	9,992	9,400	1,413	73	169
Financial companies	139,352	108,447	87,870	63,766	807	5,240
Non-financial companies	438,994	260,171	265,894	119,637	4,081	87,181
<i>of which: industry</i>	<i>167,923</i>	<i>112,780</i>	<i>92,334</i>	<i>46,164</i>	<i>2,148</i>	<i>20,090</i>
building	38,327	19,174	27,410	10,494	144	14,459
services	229,562	126,489	143,680	61,937	1,768	51,427
Producer households	17,826	6,588	15,046	3,956	96	9,942
Consumer households and nec	77,688	11,262	72,330	6,586	695	65,109
c. NORTH-EAST ITALY	415,715	229,346	281,230	111,904	4,020	116,444
General government	10,241	4,720	5,762	783	–	100
Financial companies	35,130	16,159	25,006	10,844	203	1,121
Non-financial companies	297,049	190,539	184,581	89,392	3,105	62,568
<i>of which: industry</i>	<i>126,319</i>	<i>90,743</i>	<i>69,539</i>	<i>37,777</i>	<i>1,690</i>	<i>13,459</i>
building	37,585	21,322	24,794	11,216	198	12,297
services	127,328	74,919	86,288	38,620	1,192	35,046
Producer households	18,617	7,735	15,531	4,804	203	9,626
Consumer households and nec	53,993	9,984	49,767	5,968	507	42,618
d. CENTRAL ITALY	372,304	176,876	256,639	88,742	2,335	106,683
General government	46,958	9,492	30,581	2,459	..	203
Financial companies	35,250	27,385	26,374	19,221	106	1,265
Non-financial companies	227,790	129,839	141,693	60,781	2,003	55,166
<i>of which: industry</i>	<i>76,972</i>	<i>53,833</i>	<i>36,907</i>	<i>21,109</i>	<i>973</i>	<i>6,952</i>
building	32,118	15,201	22,550	8,382	59	12,603
services	114,767	59,067	79,059	30,196	949	33,801
Producer households	12,059	4,013	10,461	2,536	54	7,114
Consumer households and nec	49,884	6,067	47,214	3,705	169	42,681

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro- area currencies	with real security
		short- term		short- term		
e. SOUTHERN ITALY	129,005	61,025	97,459	34,093	1,166	48,384
General government	9,379	4,076	5,880	1,318	–	33
Financial companies	3,093	1,862	2,281	1,596	1	74
Non-financial companies	83,976	49,670	59,075	27,965	1,066	22,346
<i>of which: industry</i>	<i>28,679</i>	<i>18,495</i>	<i>18,849</i>	<i>10,024</i>	<i>174</i>	<i>4,976</i>
building	<i>13,901</i>	<i>7,148</i>	<i>10,035</i>	<i>4,139</i>	<i>139</i>	<i>5,482</i>
services	<i>39,613</i>	<i>23,059</i>	<i>28,723</i>	<i>13,162</i>	<i>752</i>	<i>11,151</i>
Producer households	7,998	3,138	6,656	1,831	18	4,330
Consumer households and nec	24,035	2,140	23,113	1,312	81	21,267
f. ISLANDS	54,864	24,922	42,310	13,859	470	23,010
General government	4,132	3,088	2,437	1,477	–	32
Financial companies	1,386	913	1,197	737	..	67
Non-financial companies	34,038	18,339	24,539	10,185	457	11,138
<i>of which: industry</i>	<i>8,395</i>	<i>5,179</i>	<i>5,813</i>	<i>2,796</i>	<i>114</i>	<i>2,116</i>
building	<i>5,550</i>	<i>2,305</i>	<i>4,267</i>	<i>1,356</i>	<i>8</i>	<i>2,619</i>
services	<i>18,910</i>	<i>10,181</i>	<i>13,484</i>	<i>5,569</i>	<i>334</i>	<i>5,984</i>
Producer households	4,077	1,508	3,422	877	3	2,126
Consumer households and nec	10,900	996	10,432	554	9	9,532

Notes:

Distribution by total credit granted

TDB30118

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

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

December 2006

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	1,213,047	794,036	240,958	134,732	99,550	37,095	29,900	6,224
Facilities granted	117,418	131,597	82,506	93,609	153,087	128,037	296,167	806,712
Used margin	110,179	120,299	64,837	68,701	108,966	88,393	194,740	496,333
<i>of which: backed by real security</i>	<i>97,019</i>	<i>100,755</i>	<i>37,263</i>	<i>30,240</i>	<i>43,877</i>	<i>32,862</i>	<i>63,344</i>	<i>85,521</i>
Unused margin	8,214	12,554	19,086	26,622	46,695	41,431	105,242	319,276
Overshoot	975	1,256	1,417	1,714	2,575	1,788	3,816	8,897

Note:

Distribution by total credit used

TDB30125

Banks

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

December 2006

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	1,000,745	696,683	192,781	98,133	67,098	23,302	17,304	3,259
Facilities granted	106,508	132,869	89,401	97,075	149,151	117,967	254,760	636,880
Used margin	97,284	115,502	66,133	68,391	103,175	80,527	167,979	419,100
<i>of which: backed by real security</i>	<i>84,060</i>	<i>93,541</i>	<i>37,446</i>	<i>31,752</i>	<i>45,387</i>	<i>32,984</i>	<i>61,258</i>	<i>72,683</i>
Unused margin	10,394	19,105	25,048	30,633	48,818	39,540	91,039	226,802
Overshoot	1,171	1,737	1,780	1,948	2,842	2,099	4,258	9,022

Notes:

Distribution by type of transaction and total credit granted

TDB30135		Banks							
Source: Central Credit Register Stocks in millions of euros Size classes in euros									
December 2006		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. SHORT-TERM LOANS: in euros									
Facilities granted		14,467	23,081	35,995	49,723	83,286	71,296	168,799	427,139
Used margin		7,113	11,809	18,575	26,157	43,594	36,698	80,943	205,532
of which: backed by real security		667	1,322	2,277	3,235	5,711	4,560	7,639	10,385
Overshoot		703	878	1,082	1,392	2,035	1,327	2,599	4,535
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		106	232	384	589	1,109	1,081	2,729	5,901
Used margin		98	219	357	535	1,010	963	2,375	3,891
of which: backed by real security		14	39	65	102	162	159	328	193
Overshoot		6	14	18	17	39	30	113	511
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		88,203	98,377	41,748	36,549	54,802	43,549	95,220	310,796
Used margin		87,977	97,830	40,945	35,156	51,274	39,891	85,542	237,726
of which: backed by real security		82,465	90,846	33,673	26,526	37,682	27,841	54,299	67,605
Overshoot		262	358	285	299	397	366	735	3,051
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		230	214	130	171	283	207	431	3,177
Used margin		231	212	130	170	288	204	407	2,609
of which: backed by real security		206	168	48	27	65	74	207	1,322
Overshoot		2	1	2	1	7	2	2	23

Note:

Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

December 2006

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	1,062,725	733,600	229,035	125,656	90,801	33,656	27,058	5,591
Facilities granted	103,006	121,904	78,257	87,033	139,479	116,133	267,179	747,013
Used margin	95,420	110,070	60,007	62,018	96,167	77,756	169,266	449,757
b. PIEMONTE								
Number of borrowers	90,460	54,101	16,554	9,064	6,338	2,391	1,874	389
Facilities granted	8,731	8,951	5,639	6,268	9,739	8,241	18,411	51,403
Used margin	8,089	7,960	4,167	4,277	6,333	5,255	11,143	26,954
c. VALLE D'AOSTA								
Number of borrowers	2,128	1,612	538	257	129	44	33	8
Facilities granted	205	272	183	176	200	161	323	1,126
Used margin	181	238	132	122	135	114	206	782
d. LIGURIA								
Number of borrowers	27,928	19,292	5,666	2,538	1,666	618	483	97
Facilities granted	2,706	3,205	1,907	1,747	2,566	2,119	5,038	7,999
Used margin	2,529	2,958	1,537	1,254	1,748	1,359	3,188	4,618
e. LOMBARDY								
Number of borrowers	246,594	178,202	51,937	30,081	22,818	8,866	7,699	1,915
Facilities granted	24,077	29,357	17,819	20,874	35,203	30,741	77,434	309,652
Used margin	22,393	26,602	13,292	14,299	23,402	19,742	47,600	186,213
f. TRENTINO-ALTO ADIGE								
Number of borrowers	23,019	21,788	9,838	5,375	3,910	1,339	873	137
Facilities granted	2,232	3,743	3,349	3,709	5,927	4,573	8,191	8,865
Used margin	1,849	3,109	2,614	2,810	4,427	3,441	5,529	5,250
g. VENETO								
Number of borrowers	104,326	76,551	26,114	15,766	11,775	4,409	3,512	584
Facilities granted	10,164	12,656	8,986	10,938	18,081	15,249	34,387	48,153
Used margin	9,333	11,302	6,762	7,707	12,333	10,105	21,448	29,196
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	26,896	14,953	5,096	2,898	2,243	799	648	98
Facilities granted	2,594	2,461	1,750	2,003	3,466	2,757	6,408	10,787
Used margin	2,419	2,188	1,333	1,413	2,336	1,779	3,818	6,678
i. EMILIA-ROMAGNA								
Number of borrowers	103,234	79,073	25,835	15,039	11,371	4,324	3,452	717
Facilities granted	10,051	13,147	8,860	10,413	17,543	14,956	34,291	73,161
Used margin	9,072	11,663	6,404	6,939	11,325	9,521	20,540	44,327
l. MARCHE								
Number of borrowers	31,865	22,237	8,328	4,840	3,197	1,145	846	118
Facilities granted	3,093	3,707	2,875	3,374	4,939	3,939	8,137	10,184
Used margin	2,803	3,271	2,173	2,420	3,429	2,616	5,204	5,988

Distribution by customer location (region) and total credit granted

TDB30145		Banks						
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000 more than
m.	TUSCANY							
	Number of borrowers	75,665	59,710	19,001	10,515	7,450	2,621	318
	Facilities granted	7,360	10,033	6,515	7,287	11,410	9,013	35,007
	Used margin	6,802	9,143	5,179	5,461	8,249	6,205	24,448
n.	UMBRIA							
	Number of borrowers	15,978	9,513	3,593	1,944	1,370	507	62
	Facilities granted	1,538	1,600	1,242	1,354	2,092	1,751	3,387
	Used margin	1,428	1,443	1,015	1,041	1,558	1,229	2,056
o.	LAZIO							
	Number of borrowers	99,928	76,961	20,244	8,371	5,791	2,132	571
	Facilities granted	9,682	12,931	6,766	5,743	8,816	7,334	137,006
	Used margin	9,291	12,191	5,647	4,462	6,531	5,371	79,135
p.	ABRUZZO							
	Number of borrowers	19,801	10,682	3,655	2,097	1,498	564	73
	Facilities granted	1,900	1,779	1,260	1,461	2,316	1,944	5,636
	Used margin	1,762	1,569	957	1,034	1,634	1,318	3,614
q.	MOLISE							
	Number of borrowers	3,023	1,642	614	317	225	89	8
	Facilities granted	288	276	210	219	341	307	848
	Used margin	264	236	160	162	254	214	503
r.	CAMPANIA							
	Number of borrowers	54,142	34,757	9,927	4,987	3,391	1,221	173
	Facilities granted	5,224	5,788	3,361	3,434	5,200	4,193	18,212
	Used margin	4,892	5,328	2,709	2,570	3,831	3,077	12,985
s.	PUGLIA							
	Number of borrowers	47,434	24,691	7,186	3,810	2,549	920	102
	Facilities granted	4,551	4,060	2,446	2,644	3,866	3,159	6,625
	Used margin	4,278	3,699	1,905	1,938	2,752	2,213	4,365
t.	BASILICATA							
	Number of borrowers	4,398	2,417	912	521	384	124	15
	Facilities granted	416	404	314	363	596	418	1,134
	Used margin	379	358	243	266	422	278	860
u.	CALABRIA							
	Number of borrowers	14,781	8,643	2,840	1,498	944	296	35
	Facilities granted	1,408	1,444	969	1,021	1,427	1,040	2,983
	Used margin	1,299	1,297	755	786	1,080	758	1,646
v.	SICILY							
	Number of borrowers	50,663	26,885	8,020	4,105	2,720	908	114
	Facilities granted	4,827	4,462	2,738	2,862	4,198	3,074	10,250
	Used margin	4,497	4,025	2,152	2,135	3,168	2,258	6,932
z.	SARDINIA							
	Number of borrowers	20,462	9,890	3,137	1,633	1,032	339	57
	Facilities granted	1,959	1,628	1,068	1,140	1,555	1,165	4,594
	Used margin	1,860	1,492	872	923	1,221	904	3,207

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2006

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,091,826	1,482,442	34,126
b.	GENERAL GOVERNMENT	93,470	57,498	1,408
	Central government	32,178	22,053	199
	Local government	59,627	35,436	1,207
	Social security funds	1,665	9	2
c.	FINANCIAL COMPANIES	363,192	260,557	8,797
	Monetary financial institutions	145,192	113,984	4,181
	Other financial intermediaries	181,074	129,353	3,735
	Financial auxiliaries	31,739	13,609	741
	Insurance companies and pension funds	5,187	3,610	140
d.	NON-FINANCIAL COMPANIES	1,192,379	771,420	17,649
	Public companies	24,572	10,996	176
	Private companies	1,053,316	674,894	15,407
	Associations of non-financial companies	2,801	1,667	45
	Craft non-financial quasi-companies	39,855	28,765	662
	Other non-financial quasi-companies	71,835	55,098	1,358
e.	HOUSEHOLDS	298,063	276,673	3,720
	Producer households	66,375	56,101	1,448
	Consumer households	231,688	220,571	2,272
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	9,755	7,051	147
g.	REST OF THE WORLD	131,052	106,086	2,345
	General government	1,285	602	21
	Monetary financial institutions	78,547	68,967	986
	Other financial institutions	26,561	20,318	859
	Non-financial companies	22,812	15,106	450
	Households	1,192	1,058	29
	Non-profit institutions serving households	13	11	..
	International organizations and other institutions	642	25	1
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	180	105	2

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
1,940,983	1,347,685	31,505	150,843	134,757	2,621
90,057	54,060	1,247	3,413	3,438	160
31,999	21,823	143	180	230	56
56,395	32,229	1,103	3,233	3,207	104
1,663	8	2	1	1	–
359,125	256,350	8,470	4,066	4,206	327
144,913	113,623	4,081	278	362	100
179,863	128,078	3,512	1,211	1,274	223
29,177	11,054	737	2,562	2,555	4
5,173	3,595	140	14	15	..
1,081,847	675,782	15,788	110,532	95,638	1,861
23,645	10,181	173	926	815	3
956,178	591,436	13,659	97,138	83,458	1,748
2,269	1,316	45	533	351	..
35,006	24,219	632	4,849	4,546	30
64,749	48,631	1,279	7,086	6,467	79
267,582	247,208	3,541	30,481	29,465	178
60,577	51,116	1,357	5,798	4,986	91
207,005	196,092	2,185	24,683	24,479	87
9,320	6,662	131	435	389	17
129,533	104,766	2,277	1,520	1,320	68
1,272	588	21	14	14	..
78,542	68,965	986	5	2	..
26,494	20,255	859	67	63	..
21,561	14,014	384	1,251	1,092	66
1,016	915	27	176	143	2
13	11	..	–	–	–
635	19	1	7	6	..
175	101	2	5	4	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

December 2006

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,258,754	827,522	19,097
	Agricultural, forestry and fishery products	31,675	26,267	772
	Fuel and power products	57,390	26,916	503
	Ores and metals	21,803	12,294	141
	Non-metallic minerals and products	29,076	16,967	325
	Chemical products	21,779	11,626	312
	Metal products, except transport equipment	50,635	31,015	628
	Agricultural and industrial machinery	47,542	26,675	481
	Office and data processing machines, etc.	7,217	4,319	133
	Electrical goods	28,419	15,644	394
	Transport equipment	23,722	13,657	357
	Food and tobacco products	44,565	28,019	657
	Textiles, clothing and footwear	48,355	27,830	811
	Paper and paper products	25,171	16,681	289
	Rubber and plastic products	19,829	12,381	213
	Other manufactured products	32,323	20,983	537
	Building and construction	146,074	104,656	3,036
	Wholesale and retail trade services, recovery and repair services	204,825	125,692	3,250
	Lodging and catering services	32,626	27,966	554
	Inland transport services	23,393	18,003	350
	Maritime and air transport services	10,943	7,416	60
	Auxiliary transport services	17,472	11,497	180
	Communication services	27,251	15,573	155
	Other market services	306,671	225,444	4,959

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
1,142,424	726,898	17,145	116,329	100,623	1,952
30,859	25,531	759	816	736	13
55,845	25,727	499	1,546	1,189	4
19,887	10,816	132	1,915	1,478	8
27,125	15,195	297	1,951	1,772	28
20,358	10,471	303	1,421	1,156	8
44,133	25,381	588	6,502	5,634	40
42,077	21,928	439	5,465	4,747	42
6,226	3,414	76	991	905	57
24,625	12,808	317	3,794	2,836	77
19,282	10,178	332	4,440	3,479	25
42,043	25,926	615	2,522	2,092	41
45,418	25,252	759	2,937	2,578	52
22,420	14,166	269	2,751	2,516	20
17,615	10,415	199	2,214	1,966	14
29,985	18,872	515	2,338	2,111	22
135,405	95,369	2,508	10,668	9,287	528
184,516	108,924	2,783	20,309	16,767	466
30,364	25,879	532	2,262	2,087	22
18,999	13,846	311	4,394	4,156	38
10,076	6,667	57	867	749	3
14,808	9,037	172	2,664	2,460	8
25,912	14,391	148	1,340	1,183	7
274,449	196,705	4,532	32,222	28,739	428

Distribution by customer segment of economic activity and total credit granted

TDB30155		Banks						
Source: Central Credit Register								
Stocks in millions of euros								
Size classes in euros								
December 2006	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	1,062,725	733,600	229,035	125,656	90,801	33,656	27,058	5,591
Facilities granted	103,006	121,904	78,257	87,033	139,479	116,133	267,179	747,013
Used margin	95,420	110,070	60,007	62,018	96,167	77,756	169,266	449,757
b. GENERAL GOVERNMENT								
Number of borrowers	504	1,103	1,202	1,124	1,029	472	542	330
Facilities granted	49	198	428	793	1,584	1,662	6,353	78,987
Used margin	31	124	227	428	875	1,026	3,243	48,041
c. FINANCIAL COMPANIES								
Number of borrowers	895	861	577	414	444	236	440	415
Facilities granted	86	151	196	279	707	812	4,913	207,059
Used margin	58	115	136	206	568	587	2,859	137,889
d. NON-FINANCIAL COMPANIES								
Number of borrowers	122,647	129,645	120,718	96,039	79,174	31,138	25,337	4,789
Facilities granted	11,722	23,198	42,594	67,250	122,668	107,667	249,454	456,182
Used margin	7,943	16,201	29,156	46,089	83,162	71,489	158,413	260,563
<i>of which: industry</i>								
Number of borrowers	30,188	33,343	33,299	28,529	24,345	10,580	9,897	2,109
Facilities granted	2,887	6,007	11,851	20,180	38,137	36,883	99,804	192,326
Used margin	1,802	3,826	7,245	12,162	22,488	21,178	56,032	98,076
<i>of which: building</i>								
Number of borrowers	16,666	19,709	21,255	18,246	14,913	5,338	3,497	401
Facilities granted	1,600	3,549	7,502	12,688	22,892	18,275	32,878	27,957
Used margin	1,021	2,468	5,294	9,137	16,614	13,355	22,965	17,662
<i>of which: services</i>								
Number of borrowers	73,203	73,744	63,520	47,206	38,239	14,458	11,412	2,229
Facilities granted	6,987	13,133	22,305	32,931	59,034	49,851	111,901	233,299
Used margin	4,935	9,502	15,878	23,620	41,977	34,875	75,775	143,145
e. PRODUCER HOUSEHOLDS								
Number of borrowers	109,336	89,181	35,570	13,638	5,235	855	205	4
Facilities granted	10,528	15,298	12,051	9,235	7,553	2,838	1,670	150
Used margin	9,143	13,444	9,914	7,456	6,107	2,323	1,367	116
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	821,526	507,566	69,626	14,148	4,852	945	528	50
Facilities granted	79,873	82,176	22,546	9,288	6,873	3,120	4,730	4,327
Used margin	77,594	79,392	20,199	7,692	5,381	2,301	3,342	3,016

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
December 2006	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	16	817	113,591	33,128	16,208	61,674	98,085	382,975
Bad debts	42	493	29,458	10,236	5,494	12,797	6,280	10,139
b. NORTH-WEST ITALY								
Number of borrowers	–	289	29,308	9,086	3,444	16,498	19,987	82,494
Bad debts	–	130	7,278	2,879	915	3,411	1,113	2,437
c. NORTH-EAST ITALY								
Number of borrowers	–	141	20,952	6,961	2,642	10,978	14,249	51,746
Bad debts	–	40	5,461	2,330	808	2,177	926	1,502
d. CENTRAL ITALY								
Number of borrowers	3	223	30,622	8,489	4,567	17,061	21,733	94,040
Bad debts	..	266	9,396	2,628	2,136	4,437	1,464	2,688
e. SOUTHERN ITALY								
Number of borrowers	13	103	20,956	6,187	3,384	10,488	25,475	100,678
Bad debts	42	48	4,978	1,844	1,007	1,829	1,630	2,138
f. ISLANDS								
Number of borrowers	–	61	11,753	2,405	2,171	6,649	16,641	54,017
Bad debts	–	10	2,345	555	627	944	1,147	1,373

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2006

	Number of borrowers	Bad debts
a. TOTAL	211,676	35,738
Agricultural, forestry and fishery products	12,667	2,061
Fuel and power products	382	50
Ores and metals	670	189
Non-metallic minerals and products	3,121	609
Chemical products	1,212	339
Metal products, except transport equipment	6,133	1,251
Agricultural and industrial machinery	3,151	941
Office and data processing machines, etc.	1,393	253
Electrical goods	3,579	870
Transport equipment	1,554	451
Food and tobacco products	7,008	1,837
Textiles, clothing and footwear	11,522	2,236
Paper and paper products	2,792	607
Rubber and plastic products	1,707	455
Other manufactured products	7,784	1,247
Building and construction	31,634	6,607
Wholesale and retail trade services, recovery and repair services	62,985	7,163
Lodging and catering services	14,610	1,239
Inland transport services	7,153	603
Maritime and air transport services	165	231
Auxiliary transport services	2,219	540
Communication services	580	63
Other market services	27,655	5,896

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register
Stocks in millions of euros

December 2006

	Total	Banks	Financial intermediaries
a. TOTAL	94,112	47,987	46,125
b. GENERAL GOVERNMENT	46	42	3
Central government	1	..	1
Local government	44	42	2
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,422	494	928
Monetary financial institutions	1	1	–
Other financial intermediaries	1,266	448	817
Financial auxiliaries	149	41	108
Insurance companies and pension funds	6	4	3
d. NON-FINANCIAL COMPANIES	59,961	29,458	30,503
Public companies	130	78	52
Private companies	49,087	24,071	25,016
Associations of non-financial companies	236	81	155
Craft non-financial quasi-companies	2,457	1,446	1,011
Other non-financial quasi-companies	8,052	3,782	4,270
e. HOUSEHOLDS	30,173	16,276	13,897
Producer households	12,559	6,280	6,279
Consumer households	17,614	9,996	7,618
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	225	139	85
g. REST OF THE WORLD	1,251	1,035	216
General government	1	1	–
Monetary financial institutions	171	108	63
Other financial institution	412	400	12
Non-financial companies	630	501	129
Households	37	26	12
Non-profit institutions serving households	..	..	–
International organizations and other institutions	..	..	–
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	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

4th quarter 2006

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	49,700	1,661	76,624	1,168
b.	NORTH-WEST ITALY	12,566	479	19,535	268
	Piedmont	3,734	124	7,626	75
	Valle d'Aosta	66	1	217	2
	Liguria	1,548	33	1,583	17
	Lombardy	7,218	319	10,109	174
c.	NORTH-EAST ITALY	8,275	381	14,595	242
	Trentino-Alto Adige	487	34	935	34
	Veneto	3,434	164	5,811	99
	Friuli-Venezia Giulia	973	41	2,046	24
	Emilia-Romagna	3,381	143	5,803	85
d.	CENTRAL ITALY	10,470	341	14,526	277
	Marche	1,199	32	1,808	24
	Tuscany	2,775	94	4,320	70
	Umbria	735	27	1,094	15
	Lazio	5,761	188	7,304	168
e.	SOUTHERN ITALY	11,086	311	18,023	195
	Abruzzo	1,134	28	1,652	20
	Molise	180	6	397	4
	Campania	4,829	117	7,018	73
	Puglia	3,102	113	5,430	59
	Basilicata	347	10	558	7
	Calabria	1,494	37	2,968	31
f.	ISLANDS	7,303	149	9,945	186
	Sicily	5,996	103	8,363	167
	Sardinia	1,307	46	1,582	19

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

4th quarter 2006		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	49,700	1,661	76,624	1,168
	General government	1	28	–	–
	Financial companies	44	7	58	4
	Non-financial companies	6,375	806	7,646	383
	<i>of which: industry</i>	<i>1,650</i>	<i>278</i>	<i>1,897</i>	<i>92</i>
	building	880	153	873	72
	services	3,732	360	4,729	207
	Producer households	6,345	205	9,436	159
	Consumer households and nec	36,412	605	58,557	601

Notes:

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

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

TDC30032					Banks				
Source: Central Credit Register Stocks in millions of euros									
December 2006		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Bad debts (gross of writeoffs)	31	738	38,329	13,975	7,072	16,126	6,768	10,598
	of which: backed by real security	10	76	8,224	2,627	1,862	3,392	1,672	3,307
b.	NORTH-WEST ITALY								
	Bad debts (gross of writeoffs)	—	198	9,961	4,215	1,143	4,507	1,154	2,485
	of which: backed by real security	—	20	1,879	651	283	918	335	1,004
c.	NORTH-EAST ITALY								
	Bad debts (gross of writeoffs)	—	90	7,285	3,325	995	2,773	980	1,543
	of which: backed by real security	—	6	1,512	540	273	642	270	495
d.	CENTRAL ITALY								
	Bad debts (gross of writeoffs)	..	346	11,920	3,471	2,718	5,499	1,583	2,816
	of which: backed by real security	—	45	2,555	652	693	1,134	439	908
e.	SOUTHERN ITALY								
	Bad debts (gross of writeoffs)	31	85	5,954	2,232	1,233	2,141	1,726	2,217
	of which: backed by real security	10	4	1,598	607	357	519	426	608
f.	ISLANDS								
	Bad debts (gross of writeoffs)	—	19	3,210	731	982	1,205	1,327	1,536
	of which: backed by real security	—	1	681	177	255	179	202	293

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
December 2006	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	45,098	9,896
Agricultural, forestry and fishery products	2,323	760
Fuel and power products	58	17
Ores and metals	260	31
Non-metallic minerals and products	769	203
Chemical products	515	95
Metal products, except transport equipment	1,746	322
Agricultural and industrial machinery	1,322	226
Office and data processing machines, etc.	344	36
Electrical goods	1,175	152
Transport equipment	669	143
Food and tobacco products	2,386	539
Textiles, clothing and footwear	3,021	548
Paper and paper products	766	143
Rubber and plastic products	590	114
Other manufactured products	1,540	310
Building and construction	8,317	2,134
Wholesale and retail trade services, recovery and repair services	9,088	1,467
Lodging and catering services	1,358	484
Inland transport services	704	142
Maritime and air transport services	369	55
Auxiliary transport services	671	110
Communication services	72	9
Other market services	7,033	1,857

Notes:

Distribution by customer segment of economic activity

TDB30280		Banks	
Source: Central Credit Register Stocks in millions of euros			
December 2006	Total	For commercial transactions	For financial transactions
a. TOTAL	135,957	82,383	53,575
<i>of which:</i> in non-euro-area currencies	22,931	10,338	12,593
General government	1,365	569	796
Financial companies	14,279	5,952	8,327
Non-financial companies	95,857	71,005	24,852
<i>of which:</i> industry	40,055	30,711	9,344
building	15,610	13,420	2,190
services	39,598	26,510	13,088
Producer households	1,423	966	457
Consumer households and nec	3,606	2,237	1,369
Rest of the world	19,427	1,653	17,773

Notes:

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

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2006		Total	For commercial transactions	For financial transactions
a.	TOTAL	116,596	80,774	35,823
b.	NORTH-WEST ITALY	48,221	35,959	12,262
	Piedmont	6,500	4,563	1,937
	Valle d'Aosta	210	135	75
	Liguria	2,793	2,283	510
	Lombardy	38,718	28,978	9,740
c.	NORTH-EAST ITALY	28,418	20,951	7,467
	Trentino-Alto Adige	3,492	2,750	742
	Veneto	7,639	5,211	2,428
	Friuli-Venezia Giulia	3,932	3,195	737
	Emilia-Romagna	13,354	9,795	3,559
d.	CENTRAL ITALY	32,073	18,114	13,959
	Marche	1,353	996	357
	Tuscany	5,919	3,380	2,539
	Umbria	747	324	423
	Lazio	24,054	13,414	10,640
e.	SOUTHERN ITALY	5,188	3,908	1,280
	Abruzzo	628	422	206
	Molise	160	74	86
	Campania	2,592	2,155	437
	Puglia	1,284	910	375
	Basilicata	173	113	60
	Calabria	350	234	116
f.	ISLANDS	2,696	1,841	855
	Sicily	1,925	1,337	587
	Sardinia	772	504	268

Notes:

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

Distribution by customer segment of economic activity

TDB30290		Banks	
Source: Central Credit Register Stocks in millions of euros			
December 2006	Total	For commercial transactions	For financial transactions
a. TOTAL	97,280	71,970	25,310
Agricultural, forestry and fishery products	1,014	607	407
Fuel and power products	8,593	4,759	3,834
Ores and metals	1,447	1,310	137
Non-metallic minerals and products	1,233	809	424
Chemical products	1,642	1,213	429
Metal products, except transport equipment	2,772	2,331	441
Agricultural and industrial machinery	8,712	7,968	745
Office and data processing machines, etc.	957	895	62
Electrical goods	3,331	2,606	724
Transport equipment	5,273	4,756	516
Food and tobacco products	2,138	1,459	679
Textiles, clothing and footwear	1,759	1,427	332
Paper and paper products	1,099	425	674
Rubber and plastic products	482	339	143
Other manufactured products	768	512	256
Building and construction	15,794	13,559	2,235
Wholesale and retail trade services, recovery and repair services	11,608	9,011	2,597
Lodging and catering services	1,537	1,016	521
Inland transport services	2,557	1,148	1,409
Maritime and air transport services	456	396	60
Auxiliary transport services	1,533	1,206	327
Communication services	4,058	1,057	3,001
Other market services	18,517	13,162	5,355

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

December 2006		Facilities granted	Used margin	Overshoot
a.	TOTAL	101,292	90,466	486
	<i>of which: transactions of financial intermediaries</i>	<i>75,913</i>	<i>69,386</i>	<i>256</i>
	Agricultural, forestry and fishery products	548	481	3
	Fuel and power products	1,057	791	2
	Ores and metals	926	795	2
	Non-metallic minerals and products	2,156	1,959	7
	Chemical products	1,177	1,067	7
	Metal products, except transport equipment	6,738	5,942	25
	Agricultural and industrial machinery	4,276	3,782	18
	Office and data processing machines, etc.	558	530	4
	Electrical goods	1,984	1,692	5
	Transport equipment	1,890	1,588	7
	Food and tobacco products	2,130	1,836	13
	Textiles, clothing and footwear	2,880	2,642	28
	Paper and paper products	3,306	2,954	30
	Rubber and plastic products	2,260	2,014	10
	Other manufactured products	2,750	2,413	10
	Building and construction	10,409	9,311	60
	Wholesale and retail trade services, recovery and repair services	14,476	12,736	54
	Lodging and catering services	2,648	2,423	15
	Inland transport services	4,083	3,872	39
	Maritime and air transport services	1,148	968	6
	Auxiliary transport services	1,500	1,345	5
	Communication services	258	250	5
	Other market services	32,133	29,076	132

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

December 2006		Facilities granted	Used margin	Overshoot
a.	TOTAL	105,037	94,034	546
	<i>of which: transactions of financial intermediaries</i>	<i>78,784</i>	<i>72,139</i>	<i>308</i>
	Piedmont	7,902	6,970	36
	Valle d'Aosta	231	197	2
	Liguria	2,029	1,791	13
	Lombardy	32,259	29,219	175
	Trentino-Alto Adige	2,754	2,338	13
	Veneto	14,149	12,598	35
	Friuli-Venezia Giulia	2,383	2,128	10
	Emilia-Romagna	11,215	10,184	33
	Marche	3,651	3,136	16
	Tuscany	6,296	5,503	31
	Umbria	1,022	895	10
	Lazio	10,054	9,310	80
	Abruzzo	1,333	1,164	15
	Molise	147	129	2
	Campania	3,479	3,178	29
	Puglia	2,078	1,839	12
	Basilicata	182	154	1
	Calabria	844	686	9
	Sicily	1,820	1,503	19
	Sardinia	1,210	1,111	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

December 2006		Nominal value of receivables assigned			Advances granted	
		Total	of which:		facilities granted	used margin
			with recourse	without recourse		
a. TOTAL		30,014	13,574	16,441	35,286	23,054
	<i>of which: transactions of financial intermediaries</i>	<i>24,913</i>	<i>10,557</i>	<i>14,356</i>	<i>27,353</i>	<i>18,478</i>
	Agricultural, forestry and fishery products	103	89	14	138	84
	Fuel and power products	539	157	382	960	587
	Ores and metals	1,093	401	692	1,374	971
	Non-metallic minerals and products	251	93	158	332	216
	Chemical products	510	166	344	506	302
	Metal products, except transport equipment	1,243	694	550	1,546	881
	Agricultural and industrial machinery	1,474	545	929	2,057	1,563
	Office and data processing machines, etc.	531	157	374	647	501
	Electrical goods	1,765	665	1,100	2,320	1,506
	Transport equipment	3,050	809	2,241	3,643	2,766
	Food and tobacco products	720	371	350	899	549
	Textiles, clothing and footwear	665	397	268	821	456
	Paper and paper products	351	165	186	408	286
	Rubber and plastic products	592	333	259	495	334
	Other manufactured products	277	198	79	325	208
	Building and construction	1,903	1,435	468	3,150	1,469
	Wholesale and retail trade services, recovery and repair services	7,687	3,027	4,659	6,891	4,764
	Lodging and catering services	125	99	25	208	91
	Inland transport services	609	502	107	668	450
	Maritime and air transport services	190	20	170	299	192
	Auxiliary transport services	166	134	32	256	129
	Communication services	1,200	226	974	1,210	1,117
	Other market services	4,971	2,890	2,081	6,132	3,634

Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

December 2006		Nominal value of receivables assigned			Advances granted	
		Total	of which:		facilities granted	used margin
			with recourse	without recourse		
a. TOTAL		30,473	13,918	16,556	36,440	23,623
	<i>of which: transactions of financial intermediaries</i>	<i>25,241</i>	<i>10,863</i>	<i>14,379</i>	<i>27,727</i>	<i>18,798</i>
	Piedmont	3,681	1,228	2,452	4,547	3,172
	Valle d'Aosta	68	59	9	71	41
	Liguria	648	356	292	816	562
	Lombardy	10,471	4,144	6,327	11,134	7,518
	Trentino-Alto Adige	142	58	84	147	86
	Veneto	1,487	755	733	1,698	1,030
	Friuli-Venezia Giulia	329	178	151	404	243
	Emilia-Romagna	1,784	785	999	2,694	1,678
	Marche	269	203	66	315	183
	Tuscany	2,026	950	1,076	2,687	1,774
	Umbria	474	145	330	567	423
	Lazio	4,981	2,200	2,781	6,265	3,878
	Abruzzo	420	264	156	596	442
	Molise	32	23	8	55	21
	Campania	2,363	1,636	727	2,577	1,623
	Puglia	339	268	71	492	269
	Basilicata	73	33	40	118	34
	Calabria	260	236	24	261	157
	Sicily	437	302	134	722	349
	Sardinia	190	95	95	275	138

Notes:

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

Distribution by customer location (region)

TDB30320			Banks				
Source: Central Credit Register Stocks in millions of euros							
December 2006		Total borrowers		First 20 borrowers		First 50 borrowers	
		facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a.	TOTAL	1,666,040	1,128,862	138,985	84,173	213,493	135,006
	Piedmont	117,816	74,665	26,125	13,170	34,381	17,272
	Valle d'Aosta	2,660	1,922	1,315	903	1,492	1,019
	Liguria	27,446	19,377	4,477	2,627	6,416	3,732
	Lombardy	546,229	355,260	95,558	60,232	147,670	90,601
	Trentino-Alto Adige	40,860	29,279	4,105	2,168	6,069	3,490
	Veneto	159,272	109,119	13,307	8,058	20,634	12,689
	Friuli-Venezia Giulia	32,428	22,201	7,034	4,626	9,191	5,760
	Emilia-Romagna	183,154	120,631	28,611	19,555	36,231	23,995
	Marche	40,494	28,159	6,180	3,623	7,931	4,652
	Tuscany	105,815	78,685	18,239	14,138	22,869	16,675
	Umbria	16,787	12,347	1,898	1,214	3,041	1,833
	Lazio	209,208	137,449	71,802	38,927	93,513	51,416
	Abruzzo	20,494	14,625	3,602	2,381	4,982	3,227
	Molise	3,172	2,275	1,085	659	1,392	871
	Campania	54,957	42,441	10,858	7,943	13,601	9,939
	Puglia	33,580	25,569	3,400	2,420	5,040	3,359
	Basilicata	4,611	3,495	1,241	940	1,644	1,205
	Calabria	12,191	9,054	2,545	1,437	3,298	1,833
	Sicily	38,815	29,583	5,717	3,935	8,051	5,481
	Sardinia	16,049	12,726	3,312	2,286	4,409	3,074

Notes:

Distribution by size of bank

TDB30345		Banks					
Source: Central Credit Register Stocks in millions of euros							
December 2006		Total	Banks				
			Major	Large	Medium-sized	Small	Minor
a.	TOTAL						
	Facilities granted	1,666,040	589,169	190,592	405,447	302,746	177,945
	Used margin	1,128,862	377,296	126,309	278,535	217,403	129,178
b.	FIRST 10 BORROWERS						
	Facilities granted	88,774	53,890	11,036	35,341	22,452	7,579
	Used margin	63,441	40,241	10,242	27,419	17,790	6,092
c.	FIRST 20 BORROWERS						
	Facilities granted	128,260	71,453	17,338	47,468	30,089	9,928
	Used margin	92,459	54,758	15,316	36,724	23,817	8,325
d.	FIRST 50 BORROWERS						
	Facilities granted	195,928	95,447	29,126	66,455	40,333	14,658
	Used margin	143,858	70,460	23,280	51,439	31,514	12,353
e.	FIRST 100 BORROWERS						
	Facilities granted	264,862	126,915	38,517	81,885	47,309	18,978
	Used margin	185,268	83,968	29,632	63,666	36,973	16,142

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 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	2,475,909	47.53	53.71	69.35	75.88	1,128,862
	General government	5,598	66.45	74.49	89.31	93.94	54,060
	Financial companies	4,159	50.84	69.12	94.18	97.64	142,728
	Non-financial companies	590,399	35.13	42.60	63.81	74.14	675,782
	<i>of which: industry</i>	<i>163,379</i>	<i>34.40</i>	<i>42.60</i>	<i>65.47</i>	<i>75.97</i>	<i>223,443</i>
	building	97,252	22.48	29.06	51.24	63.74	89,056
	services	316,724	38.82	46.11	66.17	75.80	351,234
	Producer households	286,842	9.27	13.52	30.54	41.91	51,116
	Consumer households and nec	1,571,750	7.96	10.27	20.30	28.70	202,856

Notes:

Distribution by customer location (region)

TDB30390						Banks
Source: Central Credit Register Stocks in millions of euros Percentages						
December 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	603,905	35.94	43.91	65.35	75.76	46,860
Piedmont	42,946	33.48	41.02	62.08	73.15	2,734
Valle d'Aosta	1,150	28.46	35.17	58.97	71.86	70
Liguria	15,481	41.34	47.87	66.19	76.05	1,090
Lombardy	73,751	38.99	47.88	68.67	77.85	7,109
Trentino-Alto Adige	5,899	27.06	35.89	64.30	76.89	571
Veneto	33,114	26.73	35.70	61.14	73.13	3,123
Friuli-Venezia Giulia	9,503	30.54	38.66	61.34	72.71	620
Emilia-Romagna	39,186	43.74	51.33	70.34	79.41	3,632
Marche	16,658	26.80	35.55	59.47	71.35	1,410
Tuscany	40,043	27.91	36.07	60.01	72.09	2,689
Umbria	9,375	26.77	34.79	58.42	70.71	785
Lazio	81,745	47.16	55.21	73.75	81.67	8,983
Abruzzo	14,147	33.94	42.34	64.24	74.87	1,066
Molise	3,412	39.13	46.84	67.96	76.79	349
Campania	61,848	30.45	39.08	63.36	75.11	3,047
Puglia	41,738	29.49	38.21	62.36	73.19	2,718
Basilicata	8,393	32.74	39.30	60.20	71.10	781
Calabria	20,354	24.49	32.67	57.48	69.76	1,009
Sicily	67,282	25.94	32.66	55.27	68.51	3,772
Sardinia	17,880	22.87	31.16	55.85	68.28	1,303

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 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	603,905	35.94	43.91	65.35	75.76	46,860
	General government	16	66.64	66.64	66.64	89.67	42
	Financial companies	817	40.84	51.11	77.01	86.24	493
	Non-financial companies	113,591	30.93	39.34	63.78	75.34	29,458
	<i>of which: industry</i>	<i>33,128</i>	<i>24.98</i>	<i>33.64</i>	<i>60.33</i>	<i>73.36</i>	<i>10,236</i>
	building	<i>16,208</i>	<i>28.68</i>	<i>37.22</i>	<i>61.95</i>	<i>73.85</i>	<i>5,494</i>
	services	<i>61,674</i>	<i>36.81</i>	<i>44.50</i>	<i>66.09</i>	<i>76.33</i>	<i>12,797</i>
	Producer households	98,085	12.76	18.21	39.89	54.16	6,280
	Consumer households and nec	382,975	18.19	23.89	47.11	62.62	10,139

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

December 2006		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,666,040	1,128,862	2,613,652	426,437	354,978	2,253,008
b.	NORTH-WEST ITALY	694,151	451,224	877,119	159,840	126,127	757,032
	Piedmont	117,816	74,665	200,191	30,964	25,589	174,159
	Valle d'Aosta	2,660	1,922	5,314	786	661	4,663
	Liguria	27,446	19,377	65,913	10,740	9,101	58,864
	Lombardy	546,229	355,260	605,701	117,351	90,776	519,346
c.	NORTH-EAST ITALY	415,715	281,230	692,514	109,504	91,633	582,319
	Trentino-Alto Adige	40,860	29,279	77,215	16,069	13,011	66,826
	Veneto	159,272	109,119	275,226	44,222	37,447	230,810
	Friuli-Venezia Giulia	32,428	22,201	62,258	8,092	6,819	53,089
	Emilia-Romagna	183,154	120,631	277,815	41,120	34,357	231,594
d.	CENTRAL ITALY	372,304	256,639	566,077	91,130	79,591	491,943
	Marche	40,494	28,159	84,977	10,780	9,349	70,033
	Tuscany	105,815	78,685	202,167	29,009	25,736	171,098
	Umbria	16,787	12,347	39,610	4,652	4,188	33,118
	Lazio	209,208	137,449	239,323	46,689	40,317	217,694
e.	SOUTHERN ITALY	129,005	97,459	321,596	44,311	38,469	282,701
	Abruzzo	20,494	14,625	45,275	5,894	5,041	38,728
	Molise	3,172	2,275	7,000	1,183	826	5,952
	Campania	54,957	42,441	122,683	18,786	16,217	108,885
	Puglia	33,580	25,569	101,149	12,605	11,321	89,586
	Basilicata	4,611	3,495	10,569	1,364	1,183	8,946
	Calabria	12,191	9,054	34,920	4,479	3,881	30,604
f.	ISLANDS	54,864	42,310	156,346	21,652	19,158	139,013
	Sicily	38,815	29,583	114,509	15,577	13,612	101,759
	Sardinia	16,049	12,726	41,837	6,076	5,547	37,254

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
180,973	128,881	193,394	212,345	136,888	109,571	846,285	508,115	57,679
68,900	48,646	62,783	81,118	50,431	36,803	384,292	226,021	20,501
11,858	7,849	14,107	16,336	10,063	8,034	58,658	31,164	3,891
199	139	404	401	168	185	1,275	953	62
3,104	2,117	4,016	3,639	2,483	1,965	9,964	5,676	1,068
53,740	38,540	44,256	60,743	37,717	26,619	314,396	188,227	15,480
45,413	32,178	58,621	59,741	37,548	33,684	201,057	119,871	17,890
6,992	5,175	7,003	7,587	4,734	2,572	10,212	6,360	814
17,881	12,770	23,268	24,481	15,526	14,046	72,688	43,376	7,102
3,785	2,758	4,778	3,993	2,614	2,838	16,558	10,009	1,553
16,755	11,476	23,572	23,680	14,673	14,228	101,599	60,126	8,421
43,559	31,362	39,982	42,502	28,284	22,160	195,113	117,402	11,992
6,238	4,642	7,914	6,282	4,221	4,485	17,195	9,948	2,545
14,757	11,354	15,978	14,075	9,763	9,511	47,975	31,831	5,580
1,846	1,372	3,355	2,577	1,792	2,007	7,712	4,994	1,130
20,719	13,994	12,735	19,569	12,509	6,157	122,231	70,629	2,737
15,130	11,053	21,424	20,245	14,309	11,920	49,320	33,628	5,551
2,370	1,615	3,393	3,015	2,086	2,022	9,214	5,883	1,132
339	250	574	449	333	317	1,202	866	157
6,001	4,692	7,574	8,009	5,936	4,228	22,161	15,596	1,996
4,030	2,835	6,319	5,511	3,675	3,630	11,434	7,738	1,614
616	450	927	838	579	487	1,794	1,283	209
1,773	1,211	2,637	2,424	1,700	1,236	3,515	2,261	443
7,970	5,642	10,584	8,738	6,315	5,004	16,503	11,194	1,745
5,791	3,966	7,779	6,147	4,402	3,684	11,300	7,604	1,287
2,179	1,676	2,805	2,591	1,913	1,320	5,203	3,590	458

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
December 2006	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL	2,322,904	1,070,542	738,844	230,377	125,949	90,868	33,666	27,064	5,594
of which: 1 facility	1,974,716	1,065,016	688,762	140,434	47,292	23,593	5,721	3,301	597
2 facilities	184,367	5,293	48,403	66,525	36,233	19,697	5,186	2,629	401
3-4 facilities	107,079	227	1,663	23,185	36,932	30,017	9,303	5,135	617
more than 4 facilities	56,742	6	16	233	5,492	17,561	13,456	15,999	3,979
b. GENERAL GOVERNMENT	6,306	504	1,103	1,202	1,124	1,029	472	542	330
of which: 1 facility	3,762	499	1,022	890	599	377	133	160	82
2 facilities	1,624	5	81	288	428	463	161	130	68
3-4 facilities	700	–	–	24	96	179	148	166	87
more than 4 facilities	220	–	–	–	1	10	30	86	93
c. FINANCIAL COMPANIES	4,282	895	861	577	414	444	236	440	415
of which: 1 facility	2,896	886	747	404	234	234	99	170	122
2 facilities	675	9	110	137	118	95	49	91	66
3-4 facilities	358	–	4	36	52	86	51	70	59
more than 4 facilities	353	–	–	–	10	29	37	109	168
d. NON-FINANCIAL COMPANIES	609,487	122,647	129,645	120,718	96,039	79,174	31,138	25,337	4,789
of which: 1 facility	337,673	121,661	101,138	57,223	31,056	18,610	4,857	2,744	384
2 facilities	125,469	965	27,803	45,016	28,083	16,544	4,549	2,256	253
3-4 facilities	92,105	21	703	18,319	31,963	27,329	8,619	4,691	460
more than 4 facilities	54,240	–	1	160	4,937	16,691	13,113	15,646	3,692
e. PRODUCER HOUSEHOLDS	254,024	109,336	89,181	35,570	13,638	5,235	855	205	4
of which: 1 facility	212,982	107,855	78,239	20,345	5,005	1,358	159	20	1
2 facilities	29,591	1,422	10,474	11,685	4,461	1,371	153	24	1
3-4 facilities	9,939	56	465	3,497	3,724	1,810	315	72	–
more than 4 facilities	1,512	3	3	43	448	696	228	89	2
f. CONSUMER HOUSEHOLDS AND NEC	1,419,241	821,526	507,566	69,626	14,148	4,852	945	528	50
of which: 1 facility	1,389,145	818,593	497,642	59,380	9,956	2,916	459	195	4
2 facilities	25,786	2,780	9,425	8,953	3,025	1,194	270	128	11
3-4 facilities	3,893	150	487	1,263	1,071	607	168	136	11
more than 4 facilities	417	3	12	30	96	135	48	69	24

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
December 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	1.50	2.16	2.97	4.13	5.94	9.48
First bank's share of total credit granted (%)	59	99	96	83	72	65	57	48	46
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.71	1.00	1.07	1.28	1.56	1.87	2.33	2.76	3.86
First bank's share of total credit granted (%)	54	99	96	89	85	80	77	78	50
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.29	1.01	1.13	1.37	1.67	2.00	2.69	3.47	8.16
First bank's share of total credit granted (%)	67	99	94	88	83	81	74	70	67
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.00	1.22	1.70	2.29	3.09	4.25	6.13	10.04
First bank's share of total credit granted (%)	49	99	89	77	69	63	56	46	35
<i>of which: industry</i>									
Average number of banks per borrower	2.68	1.00	1.28	1.92	2.73	3.85	5.27	7.43	11.69
First bank's share of total credit granted (%)	37	99	87	70	59	50	43	35	28
<i>of which: building</i>									
Average number of banks per borrower	1.84	1.00	1.19	1.56	1.92	2.50	3.35	4.83	9.19
First bank's share of total credit granted (%)	64	99	91	81	77	72	67	59	44
<i>of which: services</i>									
Average number of banks per borrower	1.90	1.00	1.21	1.64	2.17	2.85	3.86	5.43	8.58
First bank's share of total credit granted (%)	54	99	90	79	72	67	61	52	41
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.23	1.01	1.12	1.54	2.09	2.71	3.50	4.71	5.50
First bank's share of total credit granted (%)	84	99	94	83	75	71	67	63	58
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.16	1.41	1.65	1.94	2.55	5.42
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	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

	2004–Q1	2004–Q2	2004–Q3	2004–Q4	2005–Q1
a. TOTAL	0.28	0.33	0.24	0.30	0.21
up to 125,000	0.25	0.24	0.23	0.26	0.20
from 125,000 to 500,000	0.43	0.44	0.38	0.43	0.35
more than 500,000	0.26	0.32	0.21	0.28	0.19
b. GENERAL GOVERNMENT	0.01	–	..	..	–
up to 125,000	–	–	–	–	–
from 125,000 to 500,000	0.03	–	–	–	–
more than 500,000	0.01	–	..	..	–
c. FINANCIAL COMPANIES	0.01	0.01	0.01	0.01	0.01
up to 125,000	0.24	0.37	0.35	0.89	0.35
from 125,000 to 500,000	0.16	0.58	0.86	0.56	0.51
more than 500,000	0.01	0.01	0.01	0.01	0.01
d. NON-FINANCIAL COMPANIES	0.35	0.43	0.28	0.37	0.26
up to 125,000	0.49	0.47	0.42	0.49	0.43
from 125,000 to 500,000	0.52	0.50	0.43	0.49	0.42
more than 500,000	0.33	0.42	0.26	0.36	0.24
e. PRODUCER HOUSEHOLDS	0.49	0.58	0.57	0.63	0.50
up to 125,000	0.43	0.44	0.43	0.52	0.38
from 125,000 to 500,000	0.50	0.60	0.56	0.62	0.52
more than 500,000	0.51	0.68	0.68	0.73	0.57
f. CONSUMER HOUSEHOLD	0.25	0.26	0.27	0.26	0.19
up to 125,000	0.17	0.16	0.16	0.18	0.14
from 125,000 to 500,000	0.28	0.32	0.27	0.30	0.22
more than 500,000	0.52	0.53	0.86	0.55	0.40
g. OTHER SECTORS	0.04	0.12	0.18	0.05	0.23
up to 125,000	0.08	0.28	0.36	0.24	0.07
from 125,000 to 500,000	0.10	0.13	0.10	0.16	0.22
more than 500,000	0.02	0.11	0.19	0.01	0.25

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

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1993	1994	1995	1996	1997
Cohort formed in 1992	1.94	1.94	1.61	1.26	0.66
Cohort formed in 1993	–	1.73	1.59	1.41	0.67
Cohort formed in 1994	–	–	1.38	1.35	0.63
Cohort formed in 1995	–	–	–	1.32	0.56
Cohort formed in 1996	–	–	–	–	1.00
Cohort formed in 1997	–	–	–	–	–
Cohort formed in 1998	–	–	–	–	–
Cohort formed in 1999	–	–	–	–	–
Cohort formed in 2000	–	–	–	–	–
Cohort formed in 2001	–	–	–	–	–
Cohort formed in 2002	–	–	–	–	–
Cohort formed in 2003	–	–	–	–	–
Cohort formed in 2004	–	–	–	–	–
Cohort formed in 2005	–	–	–	–	–

Notes:

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

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

1998	1999	2000	2001	2002	2003	2004	2005	2006
0.44	0.39	0.26	0.19	0.15	0.11	0.11	0.10	0.07
0.46	0.40	0.25	0.21	0.16	0.14	0.13	0.10	0.10
0.48	0.38	0.28	0.21	0.17	0.15	0.13	0.10	0.09
0.45	0.40	0.27	0.21	0.17	0.14	0.13	0.11	0.08
1.14	1.05	0.77	0.59	0.50	0.41	0.37	0.32	0.24
1.51	1.29	0.99	0.75	0.62	0.49	0.42	0.35	0.31
–	1.13	1.01	0.88	0.74	0.57	0.48	0.41	0.31
–	–	0.84	0.83	0.73	0.59	0.52	0.44	0.35
–	–	–	0.85	0.86	0.73	0.67	0.52	0.47
–	–	–	–	0.85	0.83	0.80	0.63	0.58
–	–	–	–	–	0.69	0.76	0.66	0.65
–	–	–	–	–	–	0.60	0.66	0.73
–	–	–	–	–	–	–	0.51	0.67
–	–	–	–	–	–	–	–	0.58

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

TDB30585		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
December 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	40,125	3,518	8,985	16,315	11,307	
Intrinsic value	3,534	16	100	659	2,758	
b. NORTH-WEST ITALY						
Number of holders	16,289	1,800	3,780	6,383	4,326	
Intrinsic value	1,373	7	36	224	1,106	
c. NORTH-EAST ITALY						
Number of holders	12,096	988	2,711	5,021	3,376	
Intrinsic value	1,060	5	38	247	771	
d. CENTRAL ITALY						
Number of holders	6,420	400	1,341	2,539	2,140	
Intrinsic value	707	3	15	109	579	
e. SOUTHERN ITALY						
Number of holders	3,957	240	845	1,772	1,100	
Intrinsic value	302	1	8	62	230	
f. ISLAND						
Number of holders	1,363	90	308	600	365	
Intrinsic value	92	..	3	17	72	

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30590		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
December 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	46,576	7,469	9,958	16,953	12,196	
Intrinsic value	29,849	122	413	1,564	27,750	
b. GENERAL GOVERNMENT						
Number of holders	547	35	112	211	189	
Intrinsic value	1,673	8	20	82	1,563	
c. FINANCIAL COMPANIES						
Number of holders	710	33	48	164	465	
Intrinsic value	13,624	88	43	235	13,259	
d. NON-FINANCIAL COMPANIES						
Number of holders	37,365	2,413	7,899	15,798	11,255	
Intrinsic value	3,506	14	93	647	2,751	
<i>of which: industry</i>						
Number of holders	14,931	588	2,527	6,394	5,422	
Intrinsic value	1,504	4	30	253	1,217	
building						
Number of holders	4,381	260	1,097	1,916	1,108	
Intrinsic value	293	1	11	63	218	
services						
Number of holders	17,345	1,513	4,123	7,180	4,529	
Intrinsic value	1,669	8	52	320	1,289	
e. PRODUCER HOUSEHOLDS						
Number of holders	2,760	1,105	1,086	517	52	
Intrinsic value	29	3	7	12	7	
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	4,923	3,868	783	208	64	
Intrinsic value	114	9	18	48	40	
g. REST OF THE WORLD						
Number of holders	271	15	30	55	171	
Intrinsic value	10,904	1	232	540	10,130	

Notes:

Lending and deposit rates

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

TDB30820

Sample of banks

Source: Survey of lending rates
Percentages

December 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	5.18	5.43	5.26	5.83	5.43	6.03	4.88
	from 1 to 5 years	4.15	4.36	4.60	4.68	4.20	5.40	4.84
	more than 5 years	5.07	4.79	4.74	5.44	4.69	5.44	5.15
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.05	5.32	5.19	5.72	5.31	5.93	4.85
	from 1 to 5 years	3.93	4.26	4.49	4.85	4.11	5.20	4.72
	more than 5 years	4.85	4.62	4.64	5.58	4.51	5.41	5.13
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.14	5.23	5.09	5.60	5.23	5.81	4.92
	from 1 to 5 years	4.46	4.51	4.63	4.51	4.42	5.32	5.31
	more than 5 years	5.07	4.60	4.69	4.61	4.54	5.39	5.24
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.20	5.54	5.39	5.84	5.53	5.97	4.86
	from 1 to 5 years	4.25	4.17	4.65	4.72	3.95	5.10	4.39
	more than 5 years	5.13	4.90	4.83	5.53	4.77	5.41	5.07
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.75	6.12	5.88	6.48	6.15	6.67	4.93
	from 1 to 5 years	5.11	5.07	5.04	4.48	5.30	5.62	5.25
	more than 5 years	5.22	5.33	5.04	5.82	5.31	5.52	5.26
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	5.49	5.82	5.67	6.34	5.73	6.56	4.94
	from 1 to 5 years	5.18	5.21	4.95	5.17	5.25	6.44	5.76
	more than 5 years	5.27	5.16	5.31	5.87	4.94	5.44	5.27

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 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	7.57	12.22	11.36	10.26	8.80	7.41	4.73
b.	NORTH-WEST ITALY	7.15	12.20	11.24	10.12	8.65	7.31	4.67
	Piedmont	8.08	12.55	11.61	10.55	9.06	7.64	4.76
	Valle d'Aosta	10.57	11.00	10.57	10.34	11.04	9.27	11.68
	Liguria	8.61	11.76	10.75	9.88	8.56	7.17	5.33
	Lombardy	6.85	12.14	11.17	10.01	8.55	7.23	4.65
c.	NORTH-EAST ITALY	7.46	11.41	10.39	9.19	7.80	6.67	4.98
	Trentino-Alto Adige	5.88	8.21	7.40	6.81	5.80	5.28	4.67
	Veneto	7.88	12.35	11.43	10.06	8.55	7.12	4.96
	Friuli-Venezia Giulia	8.51	13.00	12.37	10.50	8.67	7.36	4.87
	Emilia-Romagna	7.51	11.30	10.43	9.18	7.90	6.75	5.07
d.	CENTRAL ITALY	7.44	12.32	11.87	10.86	9.54	7.92	4.67
	Marche	8.63	11.61	11.03	10.29	9.03	7.54	5.67
	Tuscany	7.02	12.66	11.88	11.04	9.71	8.30	4.20
	Umbria	9.60	12.42	11.41	10.57	9.31	8.70	6.86
	Lazio	7.29	12.27	12.33	10.99	9.66	7.77	4.93
e.	SOUTHERN ITALY	9.54	13.82	12.96	11.90	10.60	9.03	5.15
	Abruzzo	9.25	12.73	12.04	10.91	9.68	9.19	6.20
	Molise	9.85	12.84	12.00	11.09	9.80	8.22	6.52
	Campania	9.30	14.14	13.15	12.20	11.17	9.80	4.78
	Puglia	9.64	13.67	12.88	11.85	10.37	8.30	5.18
	Basilicata	9.16	14.20	13.47	12.09	10.34	7.15	5.71
	Calabria	10.94	14.62	13.65	12.44	10.98	9.33	5.37
f.	ISLANDS	8.18	12.09	11.60	10.83	9.47	8.06	4.17
	Sicily	8.91	12.35	11.83	10.96	9.53	8.09	4.71
	Sardinia	6.89	11.46	11.04	10.50	9.31	8.00	3.72

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2006

December 2006		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	5.44	4.78	4.33	4.86	8.43
	up to 250,000	8.20	5.01	5.59	5.53	12.33
	from 250,000 to 1,000,000	7.18	4.97	5.33	5.54	10.68
	from 1,000,000 to 5,000,000	6.02	4.88	4.89	5.26	9.00
	from 5,000,000 to 25,000,000	4.97	4.73	4.54	5.04	7.58
	more than 25,000,000	4.27	4.66	3.96	4.43	5.50
b.	NORTH-WEST ITALY	5.35	4.77	4.21	4.67	8.09
	up to 250,000	8.46	5.00	5.62	5.50	12.36
	from 250,000 to 1,000,000	7.32	4.95	5.28	5.38	10.62
	from 1,000,000 to 5,000,000	5.98	4.85	4.83	5.09	8.89
	from 5,000,000 to 25,000,000	4.90	4.68	4.56	4.99	7.49
	more than 25,000,000	4.18	4.70	3.94	4.33	5.38
c.	NORTH-EAST ITALY	5.16	4.72	4.46	4.66	7.68
	up to 250,000	7.47	5.00	5.29	5.54	11.37
	from 250,000 to 1,000,000	6.59	4.94	5.09	5.38	9.53
	from 1,000,000 to 5,000,000	5.69	4.85	4.77	4.80	7.94
	from 5,000,000 to 25,000,000	4.80	4.72	4.39	4.89	6.77
	more than 25,000,000	4.16	4.46	4.20	4.38	5.30
d.	CENTRAL ITALY	5.70	4.79	4.14	4.95	8.96
	up to 250,000	8.08	4.94	5.27	5.45	12.69
	from 250,000 to 1,000,000	7.23	4.93	5.18	5.62	11.36
	from 1,000,000 to 5,000,000	6.15	4.84	4.87	5.46	9.79
	from 5,000,000 to 25,000,000	5.21	4.75	4.65	5.19	8.18
	more than 25,000,000	4.61	4.70	3.80	4.48	5.82
e.	SOUTHERN ITALY	5.94	5.04	5.08	5.37	10.33
	up to 250,000	9.05	5.11	5.69	5.60	13.76
	from 250,000 to 1,000,000	7.91	5.13	5.54	5.66	12.20
	from 1,000,000 to 5,000,000	6.60	5.03	5.27	5.61	10.77
	from 5,000,000 to 25,000,000	5.42	4.88	4.72	5.10	9.21
	more than 25,000,000	4.35	5.12	4.58	5.03	6.22
f.	ISLANDS	6.01	4.86	5.35	5.24	9.19
	up to 250,000	8.93	5.18	6.77	5.65	11.89
	from 250,000 to 1,000,000	8.02	5.18	6.46	5.65	10.98
	from 1,000,000 to 5,000,000	6.93	5.04	5.62	5.55	9.58
	from 5,000,000 to 25,000,000	4.61	4.81	4.79	5.24	8.17
	more than 25,000,000	4.48	4.48	4.40	4.24	4.91

Notes:

Only lending in euros is considered.

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

TDB30850

Sample of banks

Source: Survey of lending rates
Percentages

December 2006

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.44	5.35	5.16	5.70	5.94	6.01
<i>of which:</i> discount lendings	5.75	5.25	5.27	6.09	6.57	6.70
advance on loan selling for factoring	4.59	4.79	4.61	4.46	4.42	5.87
b. TERM LOANS	4.77	4.73	4.71	4.77	5.07	4.90
Initial period of rate fixation:						
up to 1 year	4.78	4.77	4.72	4.79	5.04	4.86
more than 1 year	4.65	4.46	4.58	4.68	5.30	5.27
<i>of which:</i> leasing	4.84	4.86	4.88	4.77	4.94	4.71
Initial period of rate fixation:						
up to 1 year	4.81	4.83	4.83	4.74	4.92	4.70
more than 1 year	5.40	5.13	6.15	5.61	5.73	4.90
c. REVOCABLE LOANS	8.43	8.09	7.68	8.96	10.33	9.19

Notes:

Only lending in euros is considered.

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

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

December 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	5.44	4.76	4.86	8.43	4.77	5.14
	Agricultural, forestry and fishery products	5.99	4.87	5.36	8.96	5.08	5.17
	Fuel and power products	4.35	4.12	4.51	5.36	4.07	5.46
	Ores and metals	4.12	4.35	4.11	7.34	4.14	4.96
	Non-metallic minerals and products	5.15	4.63	4.37	9.65	4.66	5.47
	Chemical products	4.87	4.72	4.92	8.76	4.85	5.04
	Metal products, except transport equipment	5.53	4.77	4.87	10.82	4.99	5.25
	Agricultural and industrial machinery	5.42	4.75	5.20	10.67	4.82	4.99
	Office and data processing machines, etc.	5.60	4.71	5.00	8.21	4.83	5.83
	Electrical goods	5.45	4.92	5.55	9.43	4.97	5.19
	Transport equipment	5.21	4.39	4.75	9.09	4.84	4.14
	Food and tobacco products	4.99	4.63	4.79	7.65	4.57	5.19
	Textiles, clothing and footwear	5.26	4.68	4.84	10.46	4.89	5.48
	Paper and paper products	5.50	4.79	4.87	9.57	4.61	5.70
	Rubber and plastic products	5.08	4.76	5.22	9.98	5.29	5.10
	Other manufactured products	5.48	4.80	5.27	10.88	5.00	5.26
	Building and construction	6.54	4.91	5.44	8.57	5.04	5.65
	Wholesale and retail trade services, recovery and repair services	5.16	4.81	5.25	9.59	4.86	6.13
	Lodging and catering services	6.54	4.84	5.45	8.83	5.05	5.51
	Inland transport services	6.08	4.50	4.91	9.53	5.19	5.48
	Maritime and air transport services	5.24	4.36	4.12	6.70	4.99	3.88
	Auxiliary transport services	6.39	4.60	4.89	9.28	4.65	5.55
	Communication services	5.47	5.03	3.80	5.88	4.92	4.21
	Other market services	5.95	4.81	4.72	6.92	4.71	4.88

Notes:

Only lending in euros is considered. For new business in the quarter, the rates refer to the APRC (see Methodological Appendix).

Distribution by initial period of rate fixation and customer location (geographical area)
- New business in the quarter

TDB30870				Sample of banks		
Source: Survey of lending rates Percentages						
December 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	4.74	4.99	5.09	5.32	5.93	5.53
North-west Italy	4.74	4.90	5.05	5.23	5.71	5.53
North-east Italy	4.74	4.82	5.24	5.13	5.97	5.42
Central Italy	4.61	4.94	5.54	5.51	5.48	5.47
Southern Italy	5.12	5.64	4.72	5.76	6.15	5.60
Islands	5.07	5.31	5.14	5.55	6.55	5.64

Notes:

Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates
 Percentages

December 2006

December 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	4.92	4.70	5.05	5.18	7.84
b.	NORTH-WEST ITALY	4.88	4.69	5.03	5.13	7.54
	Piedmont	4.98	4.74	4.83	5.32	7.92
	Valle d'Aosta	5.20	4.91	4.14	5.05	10.18
	Liguria	4.92	4.71	5.60	5.24	8.11
	Lombardy	4.84	4.67	5.08	5.01	7.36
c.	NORTH-EAST ITALY	4.94	4.70	5.31	5.25	7.67
	Trentino-Alto Adige	4.95	4.65	5.01	5.10	6.47
	Veneto	4.90	4.68	5.45	5.27	7.92
	Friuli-Venezia Giulia	4.96	4.71	5.31	5.31	8.37
	Emilia Romagna	4.96	4.74	5.23	5.21	7.81
d.	CENTRAL ITALY	4.89	4.67	4.63	5.11	7.74
	Marche	4.88	4.67	4.68	5.15	8.04
	Tuscany	4.77	4.56	4.92	4.71	8.65
	Umbria	5.00	4.69	4.93	5.16	8.61
	Lazio	4.96	4.74	4.48	5.25	7.16
e.	SOUTHERN ITALY	5.00	4.74	5.26	5.27	9.47
	Abruzzo	4.98	4.71	5.25	5.15	9.56
	Molise	5.05	4.70	5.87	5.38	9.21
	Campania	5.06	4.81	5.59	5.36	8.75
	Puglia	4.91	4.66	4.65	5.16	10.06
	Basilicata	4.99	4.64	5.29	5.20	10.45
	Calabria	5.06	4.69	5.98	5.39	11.28
f.	ISLANDS	5.01	4.72	5.75	5.28	9.88
	Sicily	5.02	4.70	5.77	5.34	9.99
	Sardinia	4.97	4.76	5.71	5.12	9.46

Notes:

Only lending in euros is considered.

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 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	4.69	4.65	5.19	5.02
b.	NORTH-WEST ITALY	4.69	4.66	5.14	5.01
	Piedmont and Valle d'Aosta	4.74	4.71	5.32	5.17
	Liguria	4.69	4.67	5.23	5.13
	Lombardy	4.68	4.65	4.99	4.90
c.	NORTH-EAST ITALY	4.67	4.66	5.22	5.15
	Trentino-Alto Adige	4.56	4.58	5.47	5.12
	Veneto	4.62	4.66	5.24	5.18
	Friuli-Venezia Giulia	4.68	4.67	5.26	5.30
	Emilia Romagna	4.73	4.68	5.16	5.10
d.	CENTRAL ITALY	4.67	4.61	5.14	4.94
	Marche	4.63	4.61	5.07	4.94
	Tuscany	4.55	4.50	4.82	4.40
	Umbria	4.66	4.60	5.15	4.87
	Lazio	4.77	4.68	5.25	5.14
e.	SOUTHERN ITALY	4.76	4.69	5.29	5.09
	Abruzzo and Molise	4.71	4.64	5.27	5.02
	Campania	4.87	4.76	5.39	5.16
	Puglia	4.70	4.60	5.19	4.95
	Basilicata	4.62	4.59	5.30	5.17
	Calabria	4.68	4.68	5.32	5.18
f.	ISLANDS	4.74	4.64	5.28	5.13
	Sicily	4.72	4.63	5.36	5.18
	Sardinia	4.78	4.70	5.09	4.97

Notes:

Only lending in euros to the consumer households is considered.

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted
New loans in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euros

December 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	4.93	4.89	5.33	5.26
NORTH-WEST ITALY	4.94	4.92	5.33	5.28
NORTH-EAST ITALY	4.79	4.79	5.21	5.25
CENTRAL ITALY	4.94	4.91	5.32	5.21
SOUTHERN ITALY	5.14	5.03	5.38	5.27
ISLANDS	5.05	4.89	5.41	5.33

Notes:

Only lending in euros to the consumer households is considered.

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

TDB30920		Sample of banks						
Source: Survey of lending rates Percentages								
December 2006		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.43	6.55	6.09	7.55	6.65	9.55	7.26
b.	NORTH-WEST ITALY	6.16	6.33	5.98	7.42	6.37	9.56	7.22
	Piedmont and Valle d'Aosta	6.74	6.86	6.40	7.75	7.12	9.85	7.68
	Liguria	7.30	7.16	6.87	7.57	7.19	9.82	7.71
	Lombardy	5.97	6.15	5.85	7.31	6.16	9.42	7.04
c.	NORTH-EAST ITALY	6.17	6.07	5.68	6.81	6.26	8.70	7.41
	Trentino-Alto Adige	5.53	5.41	5.20	5.79	5.38	6.94	6.32
	Veneto	6.34	6.26	5.80	7.25	6.54	9.39	7.61
	Friuli-Venezia Giulia	6.57	6.46	5.88	7.38	6.97	9.80	8.04
	Emilia-Romagna	6.09	5.98	5.57	6.70	6.16	8.67	7.59
d.	CENTRAL ITALY	6.56	6.98	6.45	7.83	7.07	9.74	6.62
	Marche	6.29	6.16	5.63	7.04	6.57	8.63	7.74
	Tuscany	6.35	7.00	6.54	7.98	7.16	10.21	8.26
	Umbria	7.24	7.03	6.33	8.13	7.37	9.79	8.33
	Lazio	6.73	7.31	7.27	7.97	7.11	10.13	5.93
e.	SOUTHERN ITALY	7.65	7.65	7.01	8.68	7.77	10.79	8.62
	Campania	7.53	7.73	7.17	9.24	7.66	11.06	8.11
	Abruzzo and Molise	7.29	7.22	6.50	7.89	7.80	10.44	8.48
	Puglia and Basilicata	7.69	7.55	7.01	8.39	7.66	10.68	9.22
	Calabria	9.15	8.89	8.78	9.83	8.61	10.99	9.60
f.	ISLANDS	7.27	7.45	7.53	8.82	7.04	9.96	8.72
	Sicily	7.52	7.34	7.56	8.86	6.86	9.90	9.39
	Sardinia	6.72	7.79	7.46	8.70	7.65	10.17	7.24

Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
December 2006		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	1.31	3.00	2.60	1.77	1.91	1.46	1.76	0.81	0.90
b.	NORTH-WEST ITALY	1.25	3.09	2.39	1.78	1.90	1.52	1.75	0.72	0.80
	Piedmont	1.09	2.99	2.63	1.69	1.72	1.37	1.75	0.67	0.69
	Valle d'Aosta	1.25	3.14	3.02	1.98	2.49	1.54	1.73	0.55	0.61
	Liguria	0.91	2.89	2.35	1.43	1.71	1.38	1.32	0.67	0.72
	Lombardy	1.34	3.15	2.35	1.82	1.95	1.57	1.77	0.74	0.85
c.	NORTH-EAST ITALY	1.32	3.40	2.70	1.87	2.00	1.61	1.82	0.87	0.87
	Trentino-Alto Adige	1.65	3.87	3.20	2.29	2.50	1.34	2.30	0.88	0.84
	Veneto	1.20	3.55	2.46	1.71	1.86	1.42	1.65	0.76	0.81
	Friuli-Venezia Giulia	1.56	3.02	2.97	2.18	2.26	2.11	2.15	0.81	0.73
	Emilia Romagna	1.33	3.44	2.72	1.89	2.01	1.68	1.83	0.96	0.97
d.	CENTRAL ITALY	1.58	3.00	3.00	1.86	2.00	1.38	1.92	0.92	1.12
	Marche	1.38	3.12	2.89	1.83	2.01	1.30	1.78	1.07	1.20
	Tuscany	1.26	2.99	2.71	1.52	1.61	1.35	1.48	0.90	1.06
	Umbria	1.23	2.71	1.54	1.70	1.81	1.12	1.78	0.96	1.05
	Lazio	1.75	3.00	3.06	2.01	2.29	1.41	2.07	0.90	1.15
e.	SOUTHERN ITALY	1.01	2.57	2.23	1.41	1.71	1.19	1.31	0.76	0.81
	Abruzzo	1.26	3.04	2.19	1.86	2.21	1.24	1.73	0.97	0.95
	Molise	1.43	2.42	3.05	1.48	1.86	1.03	1.24	0.88	0.99
	Campania	0.93	2.55	2.15	1.22	1.39	0.97	1.21	0.66	0.76
	Puglia	1.04	2.73	2.11	1.55	1.91	1.39	1.42	0.84	0.85
	Basilicata	1.12	2.48	1.02	1.40	1.39	1.76	1.21	1.00	0.93
	Calabria	0.85	2.30	2.36	1.14	1.14	1.36	0.89	0.61	0.67
f.	ISLANDS	1.22	2.81	1.94	1.57	1.54	1.59	1.54	0.85	0.92
	Sicily	1.19	2.78	1.89	1.54	1.63	1.70	1.48	0.80	0.92
	Sardinia	1.26	2.86	2.03	1.62	1.40	1.37	1.64	0.93	0.93

Notes:

Only deposit in euros is considered.

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

TDB30960		Sample of banks							
Source: Survey of deposit rates Percentages Size classes in euros									
December 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	0.43	0.61	0.99	2.25	0.46	0.67	1.13	2.04
b.	NORTH-WEST ITALY	0.38	0.56	0.96	2.21	0.40	0.57	1.03	1.99
	Piedmont	0.33	0.50	0.88	2.25	0.35	0.52	0.97	1.91
	Valle d'Aosta	0.32	0.49	0.93	2.57	0.36	0.50	0.87	1.53
	Liguria	0.31	0.51	0.91	1.97	0.36	0.53	1.01	1.85
	Lombardy	0.41	0.59	0.99	2.21	0.42	0.60	1.05	2.03
c.	NORTH-EAST ITALY	0.43	0.67	1.13	2.42	0.42	0.66	1.20	2.16
	Trentino-Alto Adige	0.51	0.75	1.22	2.81	0.45	0.65	1.12	2.05
	Veneto	0.36	0.58	1.04	2.29	0.36	0.59	1.13	2.10
	Friuli-Venezia Giulia	0.36	0.58	1.09	2.73	0.35	0.55	1.04	2.03
	Emilia Romagna	0.50	0.75	1.22	2.40	0.50	0.74	1.30	2.24
d.	CENTRAL ITALY	0.50	0.68	1.01	2.31	0.63	0.85	1.27	2.13
	Marche	0.63	0.87	1.36	2.48	0.64	1.05	1.59	2.34
	Tuscany	0.54	0.74	1.11	2.02	0.66	0.88	1.31	2.09
	Umbria	0.57	0.77	1.16	2.25	0.63	0.87	1.28	1.99
	Lazio	0.40	0.55	0.84	2.37	0.60	0.80	1.23	2.13
e.	SOUTHERN ITALY	0.38	0.52	0.85	1.99	0.44	0.61	1.00	1.83
	Abruzzo	0.53	0.73	1.14	2.45	0.55	0.76	1.18	2.13
	Molise	0.42	0.62	1.01	2.14	0.44	0.67	1.21	2.53
	Campania	0.30	0.41	0.70	1.80	0.42	0.54	0.89	1.77
	Puglia	0.43	0.61	0.96	2.10	0.44	0.67	1.14	1.75
	Basilicata	0.45	0.62	1.16	1.93	0.47	0.73	1.28	1.99
	Calabria	0.30	0.43	0.72	1.64	0.37	0.52	0.88	1.75
f.	ISLANDS	0.51	0.67	0.97	2.07	0.51	0.73	1.17	1.91
	Sicily	0.47	0.62	0.94	2.05	0.49	0.70	1.19	1.96
	Sardinia	0.57	0.76	1.03	2.09	0.54	0.78	1.14	1.79

Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates
Percentages

December 2006		Total	North-west	North-east	Centre	South	Islands
a.	TOTAL	1.58	1.61	1.66	1.70	1.20	1.33
	Agricultural, forestry and fishery products	1.05	0.98	1.08	1.13	0.90	1.27
	Fuel and power products	2.71	2.50	2.65	3.05	2.59	2.31
	Ores and metals	1.95	1.99	2.21	1.12	1.67	1.90
	Non-metallic minerals and products	1.80	1.84	2.03	1.72	1.53	1.05
	Chemical products	2.10	2.12	2.05	2.02	2.35	1.01
	Metal products, except transport equipment	1.47	1.49	1.60	1.27	1.16	0.98
	Agricultural and industrial machinery	1.79	1.70	1.97	1.75	1.28	0.89
	Office and data processing machines, etc.	1.47	1.33	1.95	1.46	0.85	0.80
	Electrical goods	1.65	1.70	1.97	1.39	0.94	0.85
	Transport equipment	1.93	1.73	2.39	1.86	1.98	0.86
	Food and tobacco products	1.76	1.98	2.00	1.69	1.17	1.07
	Textiles, clothing and footwear	1.57	1.85	1.56	1.40	0.95	0.84
	Paper and paper products	1.97	2.07	2.03	1.65	1.98	1.67
	Rubber and plastic products	1.61	1.66	1.57	1.61	1.43	1.00
	Other manufactured products	1.22	1.22	1.27	1.36	0.90	0.75
	Building and construction	1.31	1.32	1.42	1.30	1.08	1.45
	Wholesale and retail trade services, recovery and repair services	1.27	1.29	1.45	1.27	1.02	1.10
	Lodging and catering services	1.06	1.16	1.10	0.97	0.92	1.10
	Inland transport services	1.51	1.42	1.48	1.74	1.51	1.25
	Maritime and air transport services	2.62	2.02	2.13	3.19	1.80	2.19
	Auxiliary transport services	2.01	1.94	2.30	2.15	1.18	1.78
	Communication services	1.81	1.67	1.41	2.15	0.80	1.08
	Other market services	1.67	1.69	1.69	1.85	1.16	1.37

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

	2006 Oct.	2006 Nov.	2006 Dec.
a. TOTAL	226,882	225,259	–
b. GOLD AND GOLD RECEIVABLES	37,469	37,469	–
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	20,174	20,913	–
Receivables from the IMF	1,564	1,480	–
Securities (other than shares)	14,688	15,989	–
Current accounts and other deposits	3,787	3,244	–
Reverse operations	132	197	–
Other claims	4	4	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	6,690	6,079	–
Financial counterparties	6,690	6,079	–
of which: securities (other than shares)	2,788	2,206	–
reverse operations	..	..	–
other claims	3,901	3,873	–
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	17,430	20,020	–
Main refinancing operations	16,812	19,286	–
Longer-term refinancing operations	606	734	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	13	13	–
Credits related to margin calls	..	..	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	6	9	–
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,997	1,962	–
i. GENERAL GOVERNMENT DEBT	18,278	18,278	–

TDB40605

Bank of Italy

	2006 Oct.	2006 Nov.	2006 Dec.
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	41,526	35,022	–
Participating interest in the ECB	726	726	–
Claims deriving from the transfer of foreign reserves to the ECB	7,263	7,263	–
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	33,536	27,033	–
m. ITEMS TO BE SETTLED	1	2	–
n. OTHER ASSETS	80,624	82,641	–
Euro-area coins	34	37	–
UIC endowment fund	258	258	–
Investments of reserves and provisions (including shares)	30,025	31,748	–
Intangible fixed assets	26	26	–
Deferred charges	5	7	–
Tangible fixed assets (net of depreciation)	4,024	4,019	–
Accrued income and prepaid expenses	1,420	1,444	–
Sundry	44,831	45,102	–
o. EXPENSE FOR THE YEAR	2,688	2,864	–
p. MEMORANDUM ACCOUNTS	263,004	269,026	–

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2006 Oct.	2006 Nov.	2006 Dec.
a. TOTAL	226,882	225,259	–
b. BANKNOTES IN CIRCULATION	99,891	100,534	–
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	14,215	15,454	–
Current accounts (covering the minimum reserve system)	14,212	15,452	–
Deposit facility	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	42,695	36,937	–
General government	42,678	36,924	–
of which: Treasury payments account	42,397	36,300	–
sinking fund for the redemption of government securities	219	553	–
other liabilities	62	71	–
Other counterparties	17	14	–
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	102	131	–
Liabilities to non-euro-area EU central banks	54	65	–
Other liabilities	48	67	–
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	801	929	–
Deposits and balances	10	10	–
Other liabilities	790	919	–
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	819	819	–
l. INTRA-EUROSISTEM LIABILITIES	9,111	10,151	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	9,111	10,151	–
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	2006 Oct.	2006 Nov.	2006 Dec.
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	17	17	–
n. OTHER LIABILITIES	1,990	2,182	–
Bank of Italy drafts	296	467	–
Cashier's department services	–	–	–
Accrued expenses and deferred income	9	9	–
Sundry	1,685	1,706	–
o. PREVISIONS	5,983	5,983	–
Provisions for specific risks	318	318	–
Sundry staff-related provisions	5,665	5,665	–
p. REVALUATION ACCOUNTS	22,809	22,809	–
q. PROVISION FOR GENERAL RISKS	7,535	7,535	–
r. CAPITAL AND RESERVES	16,206	16,206	–
Capital	..	..	–
Ordinary and extraordinary reserves	10,664	10,664	–
Other reserves	5,541	5,541	–
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	4,708	5,571	–
u. MEMORANDUM ACCOUNTS	263,004	269,026	–

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.

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: 1. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For

banks operating in Italy, these amounts are included respectively in the aggregates “Negative capital items” (tables tdb10017, tdb10018 and tdb10019) and “capital, reserves and provisions included in capital” (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates “Other asset items” and “Endowment funds and capital reserves” (table tdb10033). 2. prudential returns no longer contain the items covering “loan loss provisions”, consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the information in question, nor is it included in the aggregate “other liabilities items” in the table on foreign branches of Italian banks (table 10033)

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 performing loans for a total nominal value of about 4.3 billion euros.

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

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

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	<p>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:</p> <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 sakekeeping or administration or in connection with the management of portfolios of securities.
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	<p>Taken to mean shareholdings other than those classified in the trading portfolio that give (individual or joint) control or a significant influence or that satisfy at least one of the two following requirements:</p> <p>a) they constitute capital rights of the above-mentioned firms, whether represented by securities or not, which, by creating a lasting relationship with them, are intended to develop the business of the investee company;</p> <p>b) the rights to vote in the ordinary shareholders meeting or the capital rights are equal to at least 10 per cent or, in the case of participating interests in insurance companies, to at least 20 per cent. For the purpose of calculating the percentage of voting rights or capital held, consideration shall also be given to any deriving shareholdings classified in the trading portfolio. In such case this item shall refer to the entire shareholding (including the part classified in the trading portfolio in the financial statements).</p>
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 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.