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Director: ENRICO D'ONOFRIO

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

Following the application of IAS/IFRS as per the 13th update of Circular no. 148 of 2 July 1991, this edition of the Statistical Bulletin sees the introduction of a new table containing accounting information on Italian securities firms (tdb40241); at the same time the publication of Table tdb40240, based on the earlier legislation, will cease.


In addition, the transposition of Directive 2004/39/EC on markets in financial instruments (MiFID) and the implementing decree (Legislative Decree 164/2007), which entered into force on 1 November 2007 altered the range of investment services that may be provided by authorized intermediaries. This has led to introduction in Table tdb40210, showing the distribution of securities firms by authorized activities, of two new investment services (investment advice and multilateral trading facilities management).

Lastly, for technical reasons related in particular with underlying changes in the reports submitted by Italian investment firms, the updating of Table tdb40580 on Derivatives Business – distribution by type of instrument, will be temporarily interrupted.

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
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		A	Annual
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		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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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2007		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a. TOTAL		806	33,225	248	26,272
b. PIEDMONT		31	2,665	21	2,485
Alessandria		1	299	1	297
Asti		1	156	1	147
Biella		3	130	3	130
Cuneo		13	511	5	396
Novara		1	210	1	209
Turin		11	1,136	9	1,090
Verbano-Cusio-Ossola		1	89	1	83
Vercelli		–	134	–	133
c. VALLE D'AOSTA		2	97	–	78
Aosta		2	97	–	78
d. LIGURIA		7	975	5	945
Genoa		5	529	3	520
Imperia		–	121	–	110
La Spezia		1	136	1	134
Savona		1	189	1	181
e. LOMBARDY		190	6,453	74	4,851
Bergamo		16	727	5	558
Brescia		18	920	6	648
Como		3	360	–	259
Cremona		8	280	2	197
Lecco		3	224	–	135
Lodi		6	150	3	101
Mantua		5	329	2	276
Milan		127	2,530	54	1,957
Pavia		–	331	–	285
Sondrio		4	128	2	33
Varese		–	474	–	402
f. TRENTINO-ALTO ADIGE		109	952	8	329
Bolzano		57	415	3	148
Trento		52	537	5	181
g. VENETO		59	3,551	11	2,457
Belluno		1	197	–	137
Padua		12	640	2	468
Rovigo		5	184	–	124
Treviso		9	650	2	386
Venice		6	513	2	406
Verona		13	712	4	551
Vicenza		13	655	1	385

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>	
39	2,876	440	3,922	79	155	5,913
–	19	9	157	1	4	658
–	–	–	2	–	–	91
–	1	–	8	–	–	61
–	–	–	–	–	–	39
–	–	8	115	–	–	152
–	1	–	–	–	–	60
–	11	1	31	1	4	181
–	5	–	1	–	–	29
–	1	–	–	–	–	45
–	–	2	19	–	–	35
–	–	2	19	–	–	35
–	7	1	21	1	2	135
–	5	1	2	1	2	51
–	2	–	9	–	–	23
–	–	–	2	–	–	25
–	–	–	8	–	–	36
6	825	48	686	62	91	1,164
1	46	10	122	–	1	192
1	82	11	188	–	2	181
–	56	3	45	–	–	100
–	15	6	68	–	–	90
1	66	2	22	–	1	66
–	11	3	38	–	–	45
–	18	3	35	–	–	69
1	352	10	135	62	86	183
–	25	–	21	–	–	101
2	93	–	2	–	–	43
–	61	–	10	–	1	94
1	89	98	527	2	7	301
1	67	51	194	2	6	111
–	22	47	333	–	1	190
6	475	41	612	1	7	551
–	37	1	23	–	–	58
2	53	8	118	–	1	101
–	5	5	55	–	–	47
1	139	6	122	–	3	95
–	32	4	75	–	–	44
1	57	7	102	1	2	95
2	152	10	117	–	1	111

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	942	7	649
Gorizia	5	110	–	68
Pordenone	3	223	1	159
Trieste	3	143	1	120
Udine	15	466	5	302
i. EMILIA ROMAGNA	58	3,517	28	2,751
Bologna	15	827	8	637
Ferrara	3	223	2	195
Forlì	12	345	5	232
Modena	6	504	3	409
Parma	2	362	2	316
Piacenza	3	222	1	161
Ravenna	5	333	3	282
Reggio Emilia	5	407	2	332
Rimini	7	294	2	187
l. MARCHE	31	1,194	10	984
Ancona	12	370	5	313
Ascoli Piceno	7	267	2	226
Macerata	4	238	1	205
Pesaro e Urbino	8	319	2	240
m. TUSCANY	63	2,458	22	2,036
Arezzo	4	236	–	161
Florence	17	677	9	573
Grosseto	4	149	–	115
Livorno	3	205	–	182
Lucca	5	267	3	243
Massa Carrara	2	108	1	107
Pisa	7	270	2	231
Pistoia	9	191	2	146
Prato	2	138	1	123
Siena	10	217	4	155
n. UMBRIA	10	566	6	507
Perugia	8	436	4	384
Terni	2	130	2	123
o. LAZIO	65	2,693	26	2,200
Frosinone	6	197	1	140
Latina	6	183	1	135
Rieti	2	86	1	67
Rome	44	2,028	22	1,708
Viterbo	7	199	1	150
p. ABRUZZO	14	689	6	610
Chieti	5	180	3	167
L'Aquila	2	154	1	132
Pescara	2	171	1	150
Teramo	5	184	1	161

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	78	16	212	2	3	177
–	5	5	36	–	1	22
–	23	2	41	–	–	39
–	8	1	14	1	1	5
1	42	8	121	1	1	111
4	376	25	384	1	6	329
–	79	7	109	–	2	59
–	10	1	18	–	–	26
–	32	7	81	–	–	30
2	83	–	11	1	1	47
–	36	–	9	–	1	45
1	51	1	10	–	–	41
–	4	2	47	–	–	18
–	42	3	31	–	2	45
1	39	4	68	–	–	18
–	31	21	179	–	–	216
–	6	7	51	–	–	48
–	3	5	38	–	–	58
–	3	3	30	–	–	49
–	19	6	60	–	–	61
3	131	38	288	–	3	276
2	52	2	23	–	–	38
–	27	8	74	–	3	44
–	6	4	28	–	–	28
–	6	3	17	–	–	20
–	4	2	20	–	–	29
–	–	1	1	–	–	15
1	14	4	25	–	–	38
–	6	7	39	–	–	22
–	4	1	11	–	–	6
–	12	6	50	–	–	36
–	19	4	40	–	–	84
–	18	4	34	–	–	53
–	1	–	6	–	–	31
6	249	24	217	9	27	265
2	35	3	22	–	–	61
1	32	4	16	–	–	30
–	11	1	8	–	–	31
2	160	11	133	9	27	87
1	11	5	38	–	–	56
–	8	8	71	–	–	172
–	2	2	11	–	–	54
–	2	1	20	–	–	44
–	3	1	18	–	–	31
–	1	4	22	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	4	145	–	123
	Campobasso	4	110	–	93
	Isernia	–	35	–	30
r.	CAMPANIA	34	1,638	8	1,401
	Avellino	4	134	1	100
	Benevento	3	91	1	74
	Caserta	5	211	2	194
	Naples	7	827	4	761
	Salerno	15	375	–	272
s.	PUGLIA	32	1,425	5	1,046
	Bari	17	615	2	446
	Brindisi	2	124	–	94
	Foggia	2	248	1	178
	Lecce	5	265	2	197
	Taranto	6	173	–	131
t.	BASILICATA	7	253	1	174
	Matera	3	87	1	68
	Potenza	4	166	–	106
u.	CALABRIA	20	534	2	436
	Catanzaro	4	105	–	87
	Cosenza	10	206	1	150
	Crotone	3	38	1	30
	Reggio Calabria	1	143	–	135
	Vibo Valentia	2	42	–	34
v.	SICILY	39	1,788	5	1,527
	Agrigento	4	169	–	127
	Caltanissetta	7	99	–	70
	Catania	5	373	1	336
	Enna	1	67	–	52
	Messina	2	235	–	218
	Palermo	11	418	4	382
	Ragusa	2	126	–	86
	Siracusa	3	127	–	101
	Trapani	4	174	–	155
z.	SARDINIA	5	690	3	683
	Cagliari	2	285	1	283
	Nuoro	–	115	–	115
	Oristano	1	78	–	73
	Sassari	2	212	2	212

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>	
1	8	3	14	–	–	47
1	5	3	12	–	–	35
–	3	–	2	–	–	12
4	112	22	123	–	2	343
–	17	3	17	–	–	54
–	5	2	12	–	–	40
–	10	3	7	–	–	66
3	62	–	2	–	2	85
1	18	14	85	–	–	98
4	281	23	96	–	2	231
2	115	13	52	–	2	47
–	21	2	9	–	–	20
–	62	1	8	–	–	55
1	59	2	9	–	–	82
1	24	5	18	–	–	27
–	46	6	33	–	–	86
–	9	2	10	–	–	24
–	37	4	23	–	–	62
–	8	18	90	–	–	193
–	1	4	17	–	–	39
–	7	9	49	–	–	71
–	–	2	8	–	–	17
–	–	1	8	–	–	46
–	–	2	8	–	–	20
3	114	31	146	–	1	337
1	17	3	25	–	–	40
–	4	7	25	–	–	21
1	22	3	15	–	–	57
–	1	1	14	–	–	19
–	9	2	8	–	–	70
–	6	7	29	–	1	75
1	36	1	4	–	–	12
–	19	3	7	–	–	19
–	–	4	19	–	–	24
–	–	2	7	–	–	313
–	–	1	2	–	–	97
–	–	–	–	–	–	83
–	–	1	5	–	–	52
–	–	–	–	–	–	81

Distribution by location (province)

TDB10214

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

Source: Supervisory returns

December 2007

Number of devices in operation

POS terminals

ATMs

	Number of devices in operation	
	POS terminals	ATMs
a. TOTAL	1,181,719	43,809
b. PIEDMONT	92,286	3,957
Alessandria	8,954	360
Asti	4,300	157
Biella	4,332	170
Cuneo	12,742	574
Novara	7,270	322
Turin	47,519	2,117
Verbano-Cusio-Ossola	3,372	103
Vercelli	3,797	154
c. VALLE D'AOSTA	4,263	146
Aosta	4,263	146
d. LIGURIA	33,793	1,215
Genoa	16,189	633
Imperia	5,740	162
La Spezia	4,787	181
Savona	7,077	239
e. LOMBARDY	204,608	8,114
Bergamo	15,941	929
Brescia	24,363	1,314
Como	10,790	419
Cremona	4,884	303
Lecco	5,239	236
Lodi	3,347	160
Mantua	6,648	400
Milan	101,242	3,307
Pavia	9,821	356
Sondrio	5,602	165
Varese	16,731	525
f. TRENTINO-ALTO ADIGE	35,561	1,448
Bolzano	18,753	606
Trento	16,808	842
g. VENETO	103,588	4,944
Belluno	4,666	279
Padua	18,188	808
Rovigo	4,041	248
Treviso	14,807	866
Venice	24,443	711
Verona	21,175	1,154
Vicenza	16,268	878

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	24,201	1,356
	Gorizia	3,090	155
	Pordenone	5,694	329
	Trieste	4,897	228
	Udine	10,520	644
i.	EMILIA ROMAGNA	102,470	4,673
	Bologna	23,956	1,162
	Ferrara	7,206	319
	Forlì	7,669	459
	Modena	16,191	724
	Parma	10,742	436
	Piacenza	6,551	259
	Ravenna	7,458	460
	Reggio Emilia	10,880	483
	Rimini	11,817	371
l.	MARCHE	36,586	1,440
	Ancona	12,405	444
	Ascoli Piceno	8,753	312
	Macerata	7,739	265
	Pesaro e Urbino	7,689	419
m.	TUSCANY	101,656	3,113
	Arezzo	7,889	406
	Florence	34,698	837
	Grosseto	6,634	173
	Livorno	9,221	261
	Lucca	10,078	316
	Massa Carrara	3,693	126
	Pisa	7,435	323
	Pistoia	7,341	213
	Prato	4,433	152
	Siena	10,234	306
n.	UMBRIA	22,463	811
	Perugia	17,303	652
	Terni	5,160	159
o.	LAZIO	130,161	3,561
	Frosinone	7,329	244
	Latina	9,477	226
	Rieti	2,647	87
	Rome	105,139	2,745
	Viterbo	5,569	259
p.	ABRUZZO	25,029	869
	Chieti	7,131	272
	L'Aquila	6,615	164
	Pescara	5,885	207
	Teramo	5,398	226

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	4,407	204
	Campobasso	3,351	153
	Isernia	1,056	51
r.	CAMPANIA	74,880	2,141
	Avellino	4,261	175
	Benevento	2,881	111
	Caserta	9,588	245
	Naples	43,069	1,164
	Salerno	15,081	446
s.	PUGLIA	53,175	1,960
	Bari	23,392	777
	Brindisi	4,887	164
	Foggia	7,184	397
	Lecce	9,894	402
	Taranto	7,818	220
t.	BASILICATA	6,239	326
	Matera	2,454	109
	Potenza	3,785	217
u.	CALABRIA	22,515	738
	Catanzaro	5,030	155
	Cosenza	8,795	282
	Crotone	1,371	53
	Reggio Calabria	5,538	181
	Vibo Valentia	1,781	67
v.	SICILY	75,868	2,122
	Agrigento	4,869	202
	Caltanissetta	2,975	116
	Catania	17,174	423
	Enna	1,618	79
	Messina	11,274	289
	Palermo	18,943	507
	Ragusa	5,281	160
	Siracusa	6,138	155
	Trapani	7,596	191
z.	SARDINIA	27,970	671
	Cagliari	11,657	307
	Nuoro	3,372	84
	Oristano	1,878	56
	Sassari	11,063	224

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2007		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
a.	TOTAL	11,964,510	1,797,342	11,031,844
b.	PIEDMONT	1,271,585	138,768	1,211,740
	Alessandria	82,253	12,549	79,125
	Asti	40,220	5,343	30,691
	Biella	44,100	7,927	34,823
	Cuneo	96,238	16,389	111,780
	Novara	92,111	10,731	97,133
	Turin	846,909	77,152	788,926
	Verbano-Cusio-Ossola	30,921	3,847	32,323
	Vercelli	38,833	4,830	36,939
c.	VALLE D'AOSTA	40,049	5,405	36,347
	Aosta	40,049	5,405	36,347
d.	LIGURIA	308,801	44,333	316,169
	Genoa	179,516	25,322	177,831
	Imperia	36,907	4,840	34,681
	La Spezia	43,746	7,593	56,444
	Savona	48,632	6,578	47,213
e.	LOMBARDY	2,478,258	394,903	2,347,737
	Bergamo	195,955	31,982	210,102
	Brescia	212,348	37,442	203,426
	Como	145,968	18,590	131,490
	Cremona	57,134	8,928	49,870
	Lecco	85,707	9,174	77,126
	Lodi	40,748	5,418	35,498
	Mantua	94,175	14,753	99,400
	Milan	1,302,737	230,915	1,208,530
	Pavia	107,331	12,280	113,241
	Sondrio	49,608	2,302	15,762
	Varese	186,547	23,119	203,292
f.	TRENTINO-ALTO ADIGE	234,704	35,829	110,286
	Bolzano	91,396	14,524	40,861
	Trento	143,308	21,305	69,425
g.	VENETO	1,217,647	182,596	1,135,556
	Belluno	64,060	5,515	55,984
	Padua	217,350	35,473	203,990
	Rovigo	44,286	7,024	44,000
	Treviso	212,542	35,724	199,205
	Venice	200,201	28,374	191,663
	Verona	264,077	35,972	248,808
	Vicenza	215,131	34,514	191,906

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	323,424	36,959	282,319
	Gorizia	33,024	4,077	26,914
	Pordenone	74,182	9,890	65,729
	Trieste	85,597	7,133	84,886
	Udine	130,621	15,859	104,790
i.	EMILIA ROMAGNA	1,087,856	186,326	860,494
	Bologna	341,872	50,652	267,217
	Ferrara	58,854	7,986	45,265
	Forlì	79,062	12,845	60,335
	Modena	201,855	35,963	154,862
	Parma	89,295	20,895	81,674
	Piacenza	46,456	10,290	33,815
	Ravenna	93,497	13,060	65,879
	Reggio Emilia	109,461	22,925	97,830
	Rimini	67,504	11,710	53,617
l.	MARCHE	218,742	42,884	193,428
	Ancona	85,500	14,339	79,446
	Ascoli Piceno	47,461	9,358	38,197
	Macerata	36,276	7,577	33,491
	Pesaro e Urbino	49,505	11,610	42,294
m.	TUSCANY	702,667	208,224	863,039
	Arezzo	59,472	19,755	71,168
	Florence	221,015	60,368	303,153
	Grosseto	35,996	8,543	42,794
	Livorno	65,610	16,736	76,875
	Lucca	62,467	26,201	62,815
	Massa Carrara	27,893	8,634	28,426
	Pisa	72,793	23,392	103,067
	Pistoia	50,505	14,092	63,693
	Prato	51,063	15,475	61,803
	Siena	55,853	15,028	49,245
n.	UMBRIA	165,353	26,291	173,105
	Perugia	128,392	19,709	134,175
	Terni	36,961	6,582	38,930
o.	LAZIO	1,227,270	166,414	1,068,809
	Frosinone	57,378	10,177	47,057
	Latina	86,322	13,582	70,278
	Rieti	19,920	2,409	16,134
	Rome	1,031,464	134,753	906,413
	Viterbo	32,186	5,493	28,927
p.	ABRUZZO	192,335	34,754	138,368
	Chieti	64,918	10,611	37,149
	L'Aquila	37,382	5,722	29,551
	Pescara	50,852	8,806	44,215
	Teramo	39,183	9,615	27,453

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
q.	MOLISE	37,980	4,758	34,910
	Campobasso	27,162	3,383	25,078
	Isernia	10,818	1,375	9,832
r.	CAMPANIA	815,517	100,313	792,982
	Avellino	47,073	6,645	38,767
	Benevento	23,628	3,673	21,506
	Caserta	95,991	11,647	93,325
	Naples	506,520	57,210	512,873
	Salerno	142,305	21,138	126,511
s.	PUGLIA	510,849	59,615	511,456
	Bari	200,718	26,680	204,729
	Brindisi	48,640	5,465	47,839
	Foggia	67,918	7,205	71,612
	Lecce	115,197	13,230	107,134
	Taranto	78,376	7,035	80,142
t.	BASILICATA	56,942	7,402	50,002
	Matera	22,627	2,804	17,269
	Potenza	34,315	4,598	32,733
u.	CALABRIA	195,675	20,699	208,269
	Catanzaro	40,698	4,558	43,975
	Cosenza	67,020	7,216	74,365
	Crotone	14,102	1,988	12,620
	Reggio Calabria	61,548	5,634	65,235
	Vibo Valentia	12,307	1,303	12,074
v.	SICILY	653,210	67,474	508,152
	Agrigento	38,993	4,336	33,919
	Caltanissetta	28,022	3,210	19,320
	Catania	158,978	15,413	121,828
	Enna	18,096	1,776	14,739
	Messina	83,417	8,105	64,758
	Palermo	171,515	17,080	141,355
	Ragusa	41,942	5,538	23,846
	Siracusa	64,634	5,593	48,267
	Trapani	47,613	6,423	40,120
z.	SARDINIA	225,646	33,395	188,676
	Cagliari	125,168	16,061	108,354
	Nuoro	24,228	3,773	18,388
	Oristano	14,295	2,152	10,319
	Sassari	61,955	11,409	51,615

Note:

Distribution by major category of bank

TDB10010

Source: Supervisory returns
Stocks in millions of euros

December 2007

	Entire banking system
Teller cash and the like	29,528
Receivables from BI-ECB	38,884
Receivables from banks	609,897
<i>of which:</i> time deposits and interbank CDs	295,801
repos	148,104
Receivables from non-bank customers:	
current account receivables	249,621
repos	15,605
personal loans	28,534
export credits	19,595
import credits	14,403
mortgage loans	703,101
other loans	439,758
bad debts	47,845
unpaid and protested own bills	306
Securities	289,906
<i>of which:</i> not held as fixed assets	130,304
Subordinated loans	21,890
Participating interests	180,238
Fixed assets	80,003
<i>of which:</i> buildings	20,899
Bills, other credit instruments and documents	203,856
Sundry debtors net of items in suspense accounts	267,414
Negative capital items	5,775
Items in transit or in suspense accounts	24,499
Remaining asset items	593,556
TOTAL	3,871,319
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS	
Guarantees granted	255,925
Guarantees applied for	10,246
Commitments and contingent liabilities	1,139,764
Credit implicit in leasing contracts with customers	25,827
Customer bill portfolio	9,362
Undrawn customer credit lines	845,138
Securities and the like on deposit	2,828,510

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
14,619	7,584	7,325	26,252	3,276
31,359	3,096	4,429	38,571	313
351,694	127,628	130,575	584,836	25,061
197,123	43,896	54,783	282,744	13,057
73,703	39,958	34,443	142,245	5,860
101,464	55,861	92,296	233,809	15,813
6,893	2,697	6,015	15,561	44
7,669	9,629	11,236	26,012	2,523
12,089	4,335	3,171	19,063	531
8,155	3,407	2,841	13,676	727
306,392	190,594	206,114	652,302	50,799
228,297	97,024	114,437	426,861	12,897
25,530	11,287	11,028	42,166	5,680
164	58	85	248	58
134,638	47,462	107,806	277,342	12,563
50,978	19,428	59,897	123,930	6,374
15,247	3,791	2,852	20,334	1,556
142,251	26,988	10,999	178,989	1,249
44,282	19,786	15,935	75,525	4,477
8,225	5,310	7,364	19,327	1,572
101,111	45,467	57,277	192,210	11,646
132,279	43,749	91,386	260,907	6,507
4,317	413	1,046	5,724	52
11,809	5,898	6,792	22,820	1,679
341,227	117,301	135,027	583,571	9,985
2,024,321	826,057	1,020,940	3,702,658	168,661
186,761	31,694	37,470	251,191	4,734
7,690	1,474	1,082	10,218	28
629,531	129,514	380,719	1,120,300	19,464
188	16,211	9,428	25,701	127
2,945	2,609	3,808	8,348	1,013
423,352	194,260	227,526	802,668	42,470
1,262,946	380,170	1,185,394	2,755,209	73,301

Distribution by major category of bank

TDB10037

Source: Supervisory returns
Stocks in millions of euros

December 2007

Entire
banking
system

Payables to non-bank customers	899,560
<i>of which:</i> savings deposits	75,056
time savings deposits	6,779
savings certificates and CDs	27,776
current account deposits	660,607
time current account deposits	15,433
repos	112,514
Payables to BI-ECB	24,189
Payables to banks	817,955
<i>of which:</i> time deposits and interbank CDs	478,363
repos	112,530
Funds raised in the market	621,245
<i>of which:</i> bonds in issue	539,958
Provision for employee severance benefits	7,960
Supplementary pension fund	3,404
Provision for writedown of securities	10
Provision for writedown of investments	144
Accumulated depreciation	19,444
<i>of which:</i> accumulated depreciation of buildings	5,182
Provision for writedown of loans	40,081
Provision for writedown of commitments and guarantees granted	1,041
Sundry provisions for losses and charges	17,732
Capital, reserves and provisions included in capital	267,585
Sundry creditors net of items in suspense accounts	228,670
Discounted bills, other credit instruments and documents	259,423
Items in transit or in suspense accounts	21,553
Remaining liabilities items	635,246
TOTAL	3,871,319

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
397,220	208,666	293,674	808,906	90,654
20,041	28,137	26,878	58,527	16,529
1,438	2,187	3,155	5,327	1,452
9,236	7,474	11,066	21,554	6,222
314,052	144,430	202,125	602,998	57,609
8,391	3,071	3,971	15,202	231
42,238	24,395	45,881	103,116	9,398
21,914	951	1,325	24,189	–
363,805	223,865	230,286	806,954	11,001
206,631	135,109	136,623	471,201	7,163
53,406	35,875	23,248	111,869	661
364,725	121,066	135,453	604,243	17,001
304,238	107,205	128,515	524,201	15,757
4,144	1,701	2,115	6,972	988
1,513	1,199	692	3,052	352
6	..	4	9	..
19	35	90	134	10
9,460	3,958	6,026	18,242	1,201
1,679	1,716	1,787	4,867	315
21,797	9,887	8,398	34,832	5,250
801	127	114	968	73
10,844	3,361	3,527	16,912	820
155,473	55,069	57,042	255,456	12,129
113,032	37,829	77,809	224,264	4,406
132,572	58,850	68,002	246,862	12,561
11,636	4,587	5,331	20,558	995
410,748	93,925	130,573	624,028	11,218
2,024,321	826,057	1,020,940	3,702,658	168,661

Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
December 2007	Total	of which: variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	67.29	19.15	15.10	11.41	25.42	28.92
Receivables from BI-ECB and other banks	100.00	11.77	23.66	51.93	11.65	8.15	4.61
Securities portfolio	100.00	68.76	0.18	4.24	12.69	43.46	39.43
b. LIABILITIES							
Payables to non-bank customers	100.00	1.53	83.18	14.62	1.52	0.25	0.43
Payables to BI-ECB and other banks	100.00	15.14	17.61	53.34	12.43	9.86	6.76
Bonds, savings certificates and CDs	100.00	70.59	0.46	6.07	16.25	59.78	17.45

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

TDB10035

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	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	176,640	139,967	26,241	10,432	175,430	1,210
Banks	127,541	102,396	20,143	5,001	126,966	575
<i>of which: non-resident</i>	<i>52,431</i>	<i>51,229</i>	<i>648</i>	<i>554</i>	<i>52,430</i>	<i>..</i>
Other financial intermediaries	30,180	22,651	3,743	3,786	29,706	474
<i>of which: non-resident</i>	<i>8,433</i>	<i>6,978</i>	<i>210</i>	<i>1,245</i>	<i>8,432</i>	<i>1</i>
Financial auxiliaries	5,042	3,901	499	643	4,952	90
Insurance companies	6,587	5,441	911	236	6,571	16
Non-financial companies	7,290	5,578	945	767	7,236	55
<i>of which: qualified holdings</i>	<i>3,928</i>	<i>2,912</i>	<i>731</i>	<i>285</i>	<i>3,924</i>	<i>4</i>

TDB10033		Banks	
Source: Supervisory returns Stocks in millions of euros			
		2007 Sept.	2007 Dec.
a. ASSETS			
Cash		9	9
Receivables from parent bank and other foreign branches		88,269	96,200
Receivables from banks and central banks		18,969	18,715
<i>of which: from non-residents</i>		10,341	9,296
repos with banks		–	–
Receivables from non-bank customers		23,410	21,456
<i>of which: from non-residents</i>		23,196	21,281
repos		106	–
Subordinated loans		106	–
Securities and participating interests		14,353	11,475
<i>of which: securities not held as fixed assets</i>		11,305	8,007
Bad debts		95	88
Other asset items		15,262	17,423
TOTAL		160,368	165,366
b. LIABILITIES			
Payables to parent bank and other foreign branches		28,444	26,686
Payables to banks and central banks		39,257	37,677
<i>of which: to non-residents</i>		37,477	33,132
repos with banks		–	–
Payables to non-bank customers		71,250	77,053
<i>of which: to non-residents</i>		66,010	71,626
repos		–	–
Subordinated loans		2,595	2,570
Endowment funds and capital reserves		1,594	1,456
Other liabilities items		17,228	19,924
TOTAL		160,368	165,366
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees		12,637	13,419
Commitments and contingent liabilities		137,126	133,870
Bill portfolio		165	143

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 2007

		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	659,705	50,070	1.07	55,208	3,400
b.	NORTH-WEST ITALY	150,579	12,244	1.08	13,915	918
	Piedmont	50,832	3,105	1.08	4,132	275
	Valle d'Aosta	1,271	78	1.08	105	9
	Liguria	17,586	1,094	1.05	1,484	44
	Lombardy	80,890	7,968	1.08	8,194	589
c.	NORTH-EAST ITALY	99,761	9,203	1.08	8,671	720
	Trentino-Alto Adige	6,535	674	1.06	594	43
	Veneto	38,143	3,672	1.08	3,452	316
	Friuli-Venezia Giulia	10,703	755	1.11	815	81
	Emilia-Romagna	44,380	4,102	1.08	3,810	281
d.	CENTRAL ITALY	154,413	14,168	1.06	11,179	894
	Marche	18,212	1,647	1.08	1,242	175
	Tuscany	39,853	2,627	1.07	3,160	205
	Umbria	10,178	819	1.08	667	49
	Lazio	86,170	9,075	1.05	6,110	465
e.	SOUTHERN ITALY	164,366	9,676	1.06	13,996	635
	Abruzzo	14,873	1,126	1.06	1,074	32
	Molise	3,635	383	1.08	260	39
	Campania	69,851	3,415	1.07	6,234	300
	Puglia	44,918	2,867	1.06	3,778	186
	Basilicata	8,595	810	1.01	456	14
	Calabria	22,494	1,076	1.07	2,194	65
f.	ISLANDS	90,586	4,779	1.04	7,447	233
	Sicily	71,647	3,420	1.04	6,027	183
	Sardinia	18,939	1,360	1.03	1,420	50

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 2007

	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	659,705	50,070	1.07	55,208	3,400
General government	13	29	1.92	1	..
Financial companies	804	502	1.16	54	92
Non-financial companies	113,922	31,607	1.08	6,873	2,093
<i>of which:</i> industry	32,803	11,098	1.08	1,665	719
building	16,385	5,722	1.05	992	290
services	62,236	13,797	1.09	4,072	1,005
Producer households	101,509	6,389	1.05	6,925	353
Consumer households and nec	435,275	11,171	1.04	40,881	850

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

December 2007		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	505,691	167,876	71,246	81,590	184,979	334,356
b.	EUROPE	441,489	154,857	62,691	71,469	152,472	312,668
	of which: Albania	307	47	..	106	153	455
	Austria	24,390	6,933	3,937	2,313	11,207	56,786
	Belgium	14,027	10,854	1,584	565	1,024	661
	Bulgaria	2,811	67	349	930	1,464	1,954
	Czech Republic	3,563	498	161	843	2,062	7,569
	Croatia	7,663	1,257	917	855	4,635	13,134
	Denmark	2,263	1,307	515	94	346	..
	Finland	1,933	911	239	111	672	..
	France	51,780	24,379	14,173	3,175	10,053	4,531
	Germany	109,650	33,869	10,249	28,560	36,972	154,919
	Greece	5,306	1,000	234	370	3,703	=
	Ireland	19,727	6,613	5,025	1,079	7,011	2,034
	Liechtenstein	109	39	..	33	37	..
	Luxemburg	27,917	4,729	4,974	2,986	15,228	6,577
	Malta	393	168	139	22	64	..
	Montenegro	389	30	13	141	205	..
	Norway	1,412	616	520	44	233	..
	Netherlands	20,961	5,400	2,148	4,154	9,259	100
	Poland	7,402	332	214	1,037	5,820	26,173
	Portugal	5,483	1,912	720	608	2,243	..
	United Kingdom	68,623	42,964	6,166	8,709	10,785	1,254
	Romania	5,838	322	505	2,104	2,906	1,485
	Russia	7,511	1,263	1,746	1,852	2,651	6,829
	Serbia	2,372	782	189	539	862	1,259
	Slovenia	1,486	283	407	117	678	3,228
	Spain	15,860	1,842	3,234	1,932	8,852	1,877
	Sweden	1,746	568	88	183	907	..
	Switzerland	9,816	3,569	1,139	2,429	2,679	1,651
	Turkey	2,344	688	130	836	689	=
	Hungary	8,540	288	707	2,553	4,992	8,616
c.	ASIA	13,968	3,604	2,374	1,774	6,216	3,785
	of which: Saudi Arabia	466	233	71	41	120	..
	China	1,165	349	410	75	331	318
	South Korea	1,177	390	239	262	286	..
	Philippines	192	2	..	1	188	..
	Japan	2,175	236	105	164	1,671	=
	India	662	271	64	67	260	..
	Indonesia	906	7	..	15	885	..
	Iran	856	171	565	20	100	..
	Iraq	7	5	..	..	3	..

Distribution by country, type of customer and residual maturity

TDB30274

Banks

		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
ASIA (cont.)							
	Israel	48	8	3	16	21	..
	Malaysia	231	10	188	7	26	..
	Pakistan	35	6	..	..	28	..
	Qatar	383	31	142	50	160	..
	Taiwan	64	48	2	1	14	2
	Thailand	73	4	12	21	37	..
d.	AFRICA	1,038	166	285	177	410	..
	of which: Algeria	40	3	26	2	9	..
	Egypt	222	17	30	75	99	..
	Morocco	235	16	114	22	83	..
	Nigeria	24	..	..	12	12	..
	South Africa	173	58	71	16	28	..
	Tunisia	96	33	31	16	15	..
e.	AMERICA	28,536	5,449	4,232	4,406	14,450	17,132
	of which: Argentina	271	12	113	62	84	4
	Brazil	1,516	233	224	200	858	..
	Canada	1,434	259	166	133	877	..
	Chile	666	271	62	57	276	..
	Colombia	40	11	12	14	4	..
	Cuba	63	17	25	1	20	..
	Ecuador	9	1	3	4	1	..
	Mexico	759	23	6	210	520	..
	Paraguay	6	..	6	..	..	..
	Peru	125	34	56	1	34	58
	United States	23,284	4,562	3,550	3,674	11,498	17,069
	Uruguay	161	12	2	6	141	..
	Venezuela	170	10	7	27	125	..
f.	OCEANIA	1,372	221	196	175	780	1
	of which: Australia	1,247	212	196	146	694	1
	New Zealand	80	9	..	4	67	..
g.	OFFSHORE CENTRES	16,999	3,578	1,469	3,183	8,769	770
	of which: Bahamas	127	73	7	7	40	==
	Cayman Islands	7,749	429	979	1,170	5,171	..
	Hong Kong	1,513	1,191	73	106	143	619
	Singapore	1,230	914	43	63	210	145
h.	INTERNATIONAL ORGANIZATIONS	2,289	–	..	406	1,882	..

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

TDB30257

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2007

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	68,299	47,129	21,170	4.55
Major and large banks	33,979	25,167	8,811	5.07
Medium-sized banks	15,954	11,235	4,718	4.13
Small and minor banks	18,367	10,727	7,640	4.13
Banks with their head office in the Centre or North	60,907	41,466	19,441	4.32
Banks with their head office in the South	7,392	5,663	1,729	8.24

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

December 2007		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	68,299	47,129	21,170		4.55
b.	NORTH-WEST ITALY	17,482	11,480	6,002		3.02
	Piedmont	4,430	2,932	1,498		4.44
	Valle d'Aosta	88	69	19		3.65
	Liguria	1,340	1,022	318		4.79
	Lombardy	11,623	7,456	4,167		2.59
c.	NORTH-EAST ITALY	14,082	8,572	5,510		4.03
	Trentino-Alto Adige	1,886	644	1,242		5.32
	Veneto	5,602	3,416	2,187		4.01
	Friuli-Venezia Giulia	1,052	693	359		3.65
	Emilia-Romagna	5,543	3,820	1,723		3.80
d.	CENTRAL ITALY	18,613	13,516	5,097		5.33
	Marche	2,298	1,531	766		5.97
	Tuscany	4,015	2,471	1,545		3.91
	Umbria	1,113	756	356		6.26
	Lazio	11,187	8,758	2,430		5.88
e.	SOUTHERN ITALY	12,002	8,971	3,031		8.03
	Abruzzo	1,455	1,072	383		6.85
	Molise	435	356	79		11.27
	Campania	4,137	3,126	1,010		6.79
	Puglia	3,660	2,698	962		8.64
	Basilicata	872	738	134		15.04
	Calabria	1,443	980	463		9.40
f.	ISLANDS	6,120	4,590	1,530		8.47
	Sicily	4,275	3,263	1,012		8.39
	Sardinia	1,845	1,327	519		8.67

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2007

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	68,299	47,129	21,170	4.55
General government	215	51	164	0.37
Financial companies	865	654	211	0.51
Non-financial companies	41,868	29,297	12,571	5.18
of which: industry	14,146	10,351	3,795	5.15
building	7,589	5,595	1,993	6.84
services	18,615	12,228	6,387	4.56
Producer households	9,143	6,314	2,829	10.20
Consumer households and nec	16,209	10,814	5,396	4.32

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2007

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	28	26
Customer trading	39	35
Underwriting	16	16
Placement	78	73
Individual portfolio management	56	56
Reception of orders	63	57
Investment advice	107	103
Multilateral trading facilities management	–	–

b. NUMBER OF SIMs

107

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			
		2007 Sept.	2007 Dec.
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	746	751
	Equity	294	292
	Balanced	61	61
	Bond	266	266
	Liquidity	36	36
	Flexible	101	105
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	53	54
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

		2007 Sept.	2007 Dec.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	468	480
	Leasing	50	50
	Factoring	34	33
	Consumer credit	35	36
	Other forms of finance	16	16
	Acquisition of shareholdings	8	7
	Issue and/or management of credit cards	15	15
	Securitization	309	322
	Foreign exchange trading and other activities	1	1

Notes:

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

TDB40241

Securities firms

Source: Supervisory returns
Stocks in millions of euros

2007 Dec.

a.	ASSETS	
	Cash and liquid assets	..
	Receivables from banks and financial institutions	1,209
	Receivables from customers	111
	Financial assets	
	– held for trading	424
	– at fair value	36
	– available for sale	156
	– held to maturity	1
	Participating interests	47
	Fixed assets	55
	Remaining asset items	351
	TOTAL	2,391
b.	LIABILITIES	
	Payables to banks and financial institutions	568
	Payables to customers	190
	Outstanding securities	1
	Financial liabilities for trading	96
	Financial liabilities at fair value	–
	Provision for employee severance benefits	32
	Provisions for risks	82
	Subordinated liabilities	5
	Capital, reserves and share premiums	874
	Remaining liabilities items	542
	TOTAL	2,391

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

	2007 Sept.	2007 Dec.
a. ASSETS		
Cash and liquid assets	119	115
Current account receivables from banks and deposits	4,064	4,164
Receivables from customers	144,112	156,038
Bad debts	1,504	1,623
Securities portfolio	2,585	2,706
Participating interests	3,377	3,261
<i>of which: held for merchant banking purposes</i>	852	768
Tangible and intangible fixed assets	9,208	9,339
Remaining asset items	11,877	12,963
TOTAL	176,845	190,209
b. LIABILITIES		
Current account payables to banks	20,900	20,387
Financial payables	119,811	131,560
Securities in issue	1,227	1,163
Provisions for liabilities and charges and provision for employee severance benefits	1,601	1,593
Loan loss provision	80	81
Provision for general financial risks	62	60
Subordinated loans	752	791
Capital and reserves	14,804	15,077
Remaining liabilities items	17,663	19,587
TOTAL	176,845	190,209
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	7,907	8,018
Derivative contracts	49,542	51,060

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 2007		Total	General government	Financial companies
a.	TOTAL	1,500,616	58,277	168,548
b.	NORTH-WEST ITALY	579,565	10,552	115,376
	Piedmont	99,880	5,740	8,128
	Valle d'Aosta	2,425	79	43
	Liguria	27,973	998	307
	Lombardy	449,287	3,734	106,898
c.	NORTH-EAST ITALY	349,865	5,256	22,272
	Trentino-Alto Adige	35,458	701	945
	Veneto	139,834	1,711	6,655
	Friuli-Venezia Giulia	28,851	547	2,483
	Emilia-Romagna	145,721	2,297	12,189
d.	CENTRAL ITALY	349,437	34,297	27,105
	Marche	38,509	957	2,316
	Tuscany	102,747	2,751	13,762
	Umbria	17,763	386	56
	Lazio	190,417	30,203	10,971
e.	SOUTHERN ITALY	149,513	5,748	2,383
	Abruzzo	21,264	253	277
	Molise	3,863	164	51
	Campania	60,887	2,872	1,499
	Puglia	42,350	1,342	535
	Basilicata	5,798	305	10
	Calabria	15,350	812	11
f.	ISLANDS	72,238	2,425	1,413
	Sicily	50,942	2,009	458
	Sardinia	21,296	416	955

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
808,996	274,799	110,914	408,081	89,645	375,151
305,985	104,457	32,069	166,382	25,635	122,018
50,320	19,856	5,934	23,766	6,690	29,002
1,440	609	254	572	223	640
14,592	2,999	2,055	9,396	2,085	9,991
239,633	80,992	23,827	132,648	16,636	82,385
214,431	79,029	29,095	101,614	23,474	84,433
22,010	5,003	3,810	12,639	3,489	8,312
88,444	34,318	10,452	41,768	9,239	33,786
15,387	6,473	1,741	6,781	2,128	8,307
88,590	33,235	13,093	40,425	8,618	34,028
184,566	60,503	30,754	89,234	18,187	85,282
21,505	9,074	3,975	8,029	3,594	10,138
53,350	16,556	6,908	27,818	7,358	25,526
10,439	4,091	1,757	4,170	1,663	5,219
99,272	30,782	18,113	49,216	5,572	44,398
73,374	24,085	13,254	33,961	14,362	53,645
12,376	5,315	2,452	4,300	1,973	6,385
2,131	858	402	793	446	1,071
30,793	9,289	4,674	16,423	4,005	21,719
18,878	5,954	3,911	8,142	5,118	16,478
2,899	1,039	574	1,144	800	1,783
6,298	1,631	1,241	3,158	2,020	6,209
30,639	6,726	5,742	16,891	7,988	29,773
21,116	4,351	3,700	12,074	5,714	21,646
9,523	2,375	2,042	4,817	2,274	8,128

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

TDB10236

Source: Supervisory returns
Stocks in millions of euros

December 2007

Entire banking
system

a. TOTAL	1,500,616
b. NORTH-WEST ITALY	579,565
Piedmont	99,880
Valle d'Aosta	2,425
Liguria	27,973
Lombardy	449,287
c. NORTH-EAST ITALY	349,865
Trentino-Alto Adige	35,458
Veneto	139,834
Friuli-Venezia Giulia	28,851
Emilia-Romagna	145,721
d. CENTRAL ITALY	349,437
Marche	38,509
Tuscany	102,747
Umbria	17,763
Lazio	190,417
e. SOUTHERN ITALY	149,513
Abruzzo	21,264
Molise	3,863
Campania	60,887
Puglia	42,350
Basilicata	5,798
Calabria	15,350
f. ISLANDS	72,238
Sicily	50,942
Sardinia	21,296

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
669,832	386,416	444,368	1,410,869	89,747
292,955	148,630	137,980	573,892	5,672
51,387	20,905	27,587	98,797	1,083
1,477	343	605	2,409	16
11,238	10,365	6,369	27,473	499
228,852	117,016	103,418	445,213	4,073
135,171	76,859	137,834	347,107	2,757
5,179	1,555	28,724	35,392	65
62,315	31,505	46,015	139,065	769
9,048	3,748	16,056	28,686	165
58,630	40,051	47,040	143,964	1,758
151,074	98,998	99,365	343,156	6,281
7,422	16,612	14,475	37,721	789
33,750	39,572	29,425	101,783	964
6,988	3,982	6,794	17,679	84
102,914	38,832	48,672	185,973	4,444
52,790	46,022	50,700	103,512	46,001
5,137	4,059	12,068	13,014	8,250
1,525	838	1,500	3,200	664
21,649	22,691	16,547	47,113	13,774
17,343	11,792	13,215	27,257	15,093
1,942	1,423	2,433	3,150	2,648
5,195	5,219	4,936	9,777	5,572
37,841	15,907	18,490	43,202	29,036
29,631	7,620	13,692	30,349	20,593
8,211	8,287	4,798	12,852	8,443

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	898,642	331,620	237,905	202,754	87,737	38,627
Agricultural, forestry and fishery products	36,002	9,176	10,986	7,745	4,989	3,105
Fuel and power products	45,739	14,582	3,781	23,133	2,699	1,544
Ores and metals	11,716	7,568	2,587	777	617	167
Non-metallic minerals and products	18,400	4,827	7,502	3,460	1,797	813
Chemical products	12,325	6,940	2,586	1,759	750	290
Metal products, except transport equipment	31,360	13,956	10,243	3,577	3,112	473
Agricultural and industrial machinery	24,406	10,818	10,262	2,153	963	211
Office and data processing machines, etc.	4,909	1,922	1,836	661	331	160
Electrical goods	16,131	6,454	5,466	2,942	986	283
Transport equipment	12,445	4,144	2,751	2,520	2,672	358
Food and tobacco products	30,940	8,181	11,631	4,180	5,107	1,840
Textiles, clothing and footwear	29,503	10,479	8,009	7,439	3,286	290
Paper and paper products	15,375	6,592	4,056	3,556	886	285
Rubber and plastic products	11,895	5,741	3,004	1,814	989	346
Other manufactured products	22,270	6,006	8,441	5,199	2,004	619
Building and construction	122,026	35,512	32,009	32,813	14,954	6,738
Wholesale and retail trade services, recovery and repair services	135,994	47,093	35,209	27,136	17,693	8,863
Lodging and catering services	33,275	7,373	11,343	7,417	4,327	2,814
Inland transport services	15,995	4,131	4,069	5,434	1,704	656
Maritime and air transport services	6,867	1,475	721	1,275	1,888	1,508
Auxiliary transport services	11,553	4,751	2,257	2,861	997	686
Communication services	12,439	6,440	346	5,466	86	101
Other market services	237,075	107,457	58,809	49,436	14,898	6,475

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,500,616	579,565	349,864	349,437	149,512	72,238
	Piedmont	73,502	84,761	79,340	2,663	1,872	608	278
	Valle d'Aosta	1,531	1,673	1,656	7	4	3	2
	Liguria	22,098	27,783	25,220	295	1,490	333	444
	Lombardy	405,898	538,560	424,174	32,518	57,837	17,343	6,688
	Trentino-Alto Adige	31,068	34,447	1,481	32,446	410	48	62
	Veneto	115,510	134,747	7,483	120,874	4,342	1,384	664
	Friuli-Venezia Giulia	22,294	27,266	1,776	25,144	227	88	32
	Emilia-Romagna	116,030	129,760	5,926	117,440	3,904	1,664	826
	Marche	33,518	37,440	456	1,074	34,792	1,071	47
	Tuscany	86,173	109,316	7,844	3,890	91,222	4,904	1,456
	Umbria	14,228	15,934	320	154	15,276	165	19
	Lazio	128,904	181,733	21,582	12,359	133,617	11,501	2,674
	Abruzzo	16,652	18,887	266	230	1,205	17,130	57
	Molise	2,272	2,775	14	5	319	2,436	1
	Campania	41,358	44,115	496	148	1,044	41,958	468
	Puglia	33,040	35,352	585	225	642	33,806	94
	Basilicata	3,454	4,025	24	38	164	3,796	3
	Calabria	10,781	11,293	124	32	204	10,855	78
	Sicily	41,190	42,744	513	206	509	322	41,194
	Sardinia	17,134	18,006	284	116	358	96	17,152

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 2007**

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	31,874	11,300	5,232	9,531	4,791	1,019
<i>of which:</i> without recourse	17,683	5,747	3,111	6,066	2,106	653
with recourse	14,191	5,553	2,121	3,466	2,685	366
Credit implicit in leasing contracts	65,890	26,894	17,521	13,361	5,853	2,262
Receivables for consumer credit and the issue or management of credit cards	48,045	12,519	6,603	10,773	11,191	6,959
Other finance	9,704	2,896	1,344	2,826	1,864	774

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 2007

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	31,874	3,070	302	26,419	683	1,399
<i>of which:</i> without recourse	17,683	3,022	110	13,195	471	883
with recourse	14,191	48	192	13,224	212	516
Credit implicit in leasing contracts	65,890	386	693	57,325	4,547	2,939
Receivables for consumer credit and the issue or management of credit cards	48,045					
Other finance	9,704	561	842	4,434	1,540	2,328

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 2007		Total	Banks	Financial intermediaries
a.	TOTAL	97,836	49,791	48,045
b.	NORTH-WEST ITALY	25,355	12,836	12,519
	Piedmont	7,155	3,792	3,362
	Valle d'Aosta	207	120	87
	Liguria	2,397	1,290	1,107
	Lombardy	15,596	7,633	7,963
c.	NORTH-EAST ITALY	14,758	8,156	6,603
	Trentino-Alto Adige	890	553	337
	Veneto	6,111	3,406	2,705
	Friuli-Venezia Giulia	1,681	950	731
	Emilia-Romagna	6,076	3,246	2,830
d.	CENTRAL ITALY	21,069	10,296	10,773
	Marche	2,143	1,175	968
	Tuscany	6,387	2,785	3,602
	Umbria	1,457	763	694
	Lazio	11,082	5,573	5,509
e.	SOUTHERN ITALY	22,741	11,550	11,191
	Abruzzo	2,202	1,094	1,108
	Molise	493	213	280
	Campania	9,536	4,837	4,699
	Puglia	6,160	3,135	3,025
	Basilicata	841	428	413
	Calabria	3,510	1,843	1,666
f.	ISLANDS	13,912	6,953	6,959
	Sicily	10,265	5,132	5,133
	Sardinia	3,647	1,821	1,827

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 2007				
	Loans	Deposits	Loans	Deposits
a. TOTAL	1,500,616	749,406		
b. PIEDMONT	84,761	55,056		
Province of Alessandria	8,690	4,719		
Alessandria	3,125	1,243		
Acqui Terme	436	305		
Arquata Scrivia	85	63		
Casale Monferrato	1,394	731		
Castelnuovo Scrivia	74	59		
Novi Ligure	735	350		
Ovada	240	200		
Tortona	1,028	594		
Valenza	712	326		
Province of Asti	3,951	2,122		
Asti	2,124	969		
Canelli	389	157		
Nizza Monferrato	291	145		
Province of Biella	5,043	2,297		
Biella	3,873	1,442		
Candelo	50	43		
Cossato	321	145		
Trivero	74	69		
Valle Mosso	105	64		
Vigliano Biellese	86	65		
Province of Cuneo	11,867	6,890		
Cuneo	2,021	1,084		
Alba	1,886	767		
Barge	78	72		
Borgo San Dalmazzo	203	113		
Boves	96	109		
Bra	787	376		
Busca	91	85		
Canale	122	77		
Caraglio	99	78		
Carrù	129	102		
Cavallermaggiore	62	40		
Centallo	142	67		
Ceva	177	131		
Cherasco	259	98		
Dogliani	107	66		
Dronero	64	85		
Fossano	639	323		
			Province of Cuneo (cont.)	
			Mondovì	589 307
			Racconigi	141 84
			Saluzzo	878 339
			Santo Stefano Belbo	113 65
			Savigliano	495 230
			Verzuolo	65 48
			Villanova Mondovì	93 61
			Province of Novara	6,770 4,127
			Novara	3,591 2,001
			Arona	631 272
			Bellinzago Novarese	37 50
			Borgomanero	647 408
			Cameri	62 64
			Castelletto Sopra Ticino	116 59
			Galliate	198 118
			Oleggio	157 126
			Treccate	194 155
			Province of Turin	43,237 31,829
			Turin	28,258 21,032
			Alpignano	354 199
			Beinasco	217 180
			Borgaro Torinese	255 108
			Carmagnola	360 262
			Caselle Torinese	242 129
			Castellamonte	74 80
			Chieri	544 410
			Chivasso	444 256
			Ciriè	577 283
			Collegno	592 352
			Cuorgnè	162 139
			Giaveno	102 126
			Grugliasco	275 222
			Ivrea	662 497
			Leini	130 86
			Moncalieri	1,204 659
			Nichelino	371 303
			None	54 49
			Orbassano	395 254
			Pinerolo	843 545
			Poirino	87 94
			Rivarolo Canavese	363 228
			Rivoli	1,323 599
			San Mauro Torinese	162 148
			Settimo Torinese	1,034 432
			Susa	73 84
			Trofarello	140 114
			Venaria	222 207

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	2,941	2,157
Vinovo	86	85	La Spezia	1,821	1,255
Volpiano	177	101	Bolano	87	64
			Lerici	65	69
Province of Verbano-Cusio-Ossola	2,533	1,366	Sarzana	528	293
Verbania	1,062	460	Province of Savona	4,802	2,802
Domodossola	288	236	Savona	1,486	897
Gravellona Toce	201	87	Alassio	210	135
Omegna	485	166	Albenga	1,099	402
Stresa	102	58	Albisola Superiore	116	65
			Andora	104	61
Province of Vercelli	2,669	1,706	Cairo Montenotte	259	122
Vercelli	1,122	662	Finale Ligure	199	132
Borgosesia	539	210	Loano	340	160
Crescentino	147	74	Pietra Ligure	112	106
Gattinara	95	76	Vado Ligure	114	89
Santhià	218	105	Varazze	133	134
Trino	79	82			
Varallo	101	82			
c. VALLE D'AOSTA	1,673	1,657	e. LOMBARDY	538,560	209,734
Province of Aosta	1,673	1,657	Province of Bergamo	39,117	14,676
Aosta	786	691	Bergamo	21,157	4,648
Chatillon	63	97	Albino	385	239
Courmayeur	61	63	Alzano Lombardo	232	131
			Calusco d'Adda	384	127
d. LIGURIA	27,783	18,705	Caravaggio	351	215
Province of Genoa	17,333	11,859	Castelli Calepio	187	87
Genoa	14,491	9,412	Clusone	257	145
Arenzano	160	101	Costa Volpino	113	79
Busalla	154	94	Curno	152	88
Chiavari	594	482	Dalmine	775	292
Lavagna	154	143	Gandino	96	67
Rapallo	517	310	Grumello del Monte	544	201
Recco	75	108	Lefte	419	138
Santa Margherita Ligure	136	136	Lovere	219	142
Sestri Levante	270	210	Martinengo	215	98
			Nembro	194	161
Province of Imperia	2,708	1,888	Osio Sotto	257	137
Imperia	810	510	Ponte San Pietro	416	196
Bordighera	142	128	Romano di Lombardia	587	233
Diano Marina	99	74	Sarnico	328	204
San Remo	718	555	Seriata	578	284
Taggia	264	125	Stezzano	137	87
Ventimiglia	277	221	Trescore Balneario	359	214
			Treviglio	1,332	564
			Treviolo	142	79
			Villa d'Alme	90	62
			Zogno	98	116

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Brescia	45,972	16,224	Province of Como (cont.)		
Brescia	23,125	5,791	Lurate Caccivio	222	97
Bagnolo Mella	255	106	Mariano Comense	567	294
Bedizzole	188	126	Olgiate Comasco	384	165
Botticino	239	106	Villa Guardia	153	118
Breno	294	143			
Capriolo	229	85	Province of Cremona	8,268	3,939
Carpenedolo	247	114	Cremona	3,285	1,262
Chiari	569	248	Casalmaggiore	439	160
Concesio	318	150	Castelleone	232	108
Darfo Boario Terme	1,138	248	Crema	1,367	607
Desenzano del Garda	992	334	Pandino	210	89
Erbusco	107	62	Piadena	56	34
Flero	162	69	Pizzighettone	115	64
Gavardo	285	132	Soncino	360	135
Ghedi	365	198	Soresina	208	108
Gussago	316	154			
Iseo	248	144	Province of Lecco	7,919	4,244
Leno	265	126	Lecco	3,560	1,462
Lonato	276	130	Calolziocorte	312	199
Lumezzane	1,225	375	Casatenovo	239	151
Manerbio	798	170	Mandello del Lario	182	148
Montichiari	818	287	Merate	856	370
Orzinuovi	440	155	Oggiono	250	156
Ospitaletto	388	198	Olgiate Molgora	94	67
Palazzolo sull'Oglio	786	286	Olginiate	108	77
Pisogne	223	154	Valmadrera	158	124
Ponte di Legno	140	59			
Quinzano d'Oglio	127	51	Province of Lodi	5,854	3,698
Rezzato	330	148	Lodi	3,869	2,373
Rovato	1,143	340	Casalpusterlengo	308	162
Salò	318	164	Codogno	484	235
Sarezzo	305	123	Sant'Angelo Lodigiano	329	264
Sirmione	166	74			
Travagliato	316	131	Province of Mantua	12,845	4,580
Verolanuova	206	96	Mantua	5,009	1,410
Vestone	224	132	Asola	357	135
Villa Carcina	211	83	Castel Goffredo	434	172
Vobarno	116	61	Castiglione delle Stiviere	1,100	334
			Goito	291	98
Province of Como	12,361	6,746	Gonzaga	188	70
Como	4,406	1,947	Marmirolo	155	54
Cabiate	79	69	Moglia	152	72
Cantù	1,485	723	Ostiglia	142	61
Ceremate	260	148	Pegognaga	159	61
Cernobbio	123	86	Poggio Rusco	170	93
Erba	895	445	Porto Mantovano	401	115
Fino Mornasco	139	81			
Inverigo	169	86			
Lomazzo	128	95			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	68	46	Legnano	2,271	1,009
Sermide	147	65	Lentate sul Seveso	172	125
Suzzara	559	200	Limbiate	283	210
Viadana	822	214	Lissone	808	520
Virgilio	199	75	Locate di Triulzi	93	108
			Magenta	688	402
Province of Milan	375,197	136,090	Magnago	==	==
Milan	321,465	98,836	Meda	438	262
Abbiategrosso	1,055	508	Melegnano	529	328
Agrate Brianza	466	262	Melzo	749	354
Arcore	255	214	Monza	6,718	2,753
Arese	138	169	Muggiò	217	177
Assago	393	258	Nerviano	186	146
Bareggio	320	179	Nova Milanese	429	212
Besana in Brianza	260	179	Novate Milanese	320	203
Biassono	219	142	Opera	192	150
Binasco	297	206	Paderno Dugnano	572	434
Bollate	766	433	Parabiago	413	267
Bovisio-Masciago	241	153	Paullo	327	161
Bresso	399	286	Peschiera Borromeo	595	265
Brugherio	403	337	Pioltello	621	232
Buccinasco	420	230	Rho	1,710	836
Busto Garolfo	196	137	Rozzano	512	334
Carate Brianza	378	282	San Donato Milanese	897	2,269
Carnate	65	60	San Giuliano Milanese	563	319
Carugate	405	211	Sedriano	89	61
Cassano d'Adda	366	227	Segrate	1,300	1,060
Cassina de' Pecchi	377	206	Senago	206	139
Castano Primo	266	117	Seregno	1,618	901
Cavenago di Brianza	118	65	Sesto San Giovanni	1,642	1,121
Cernusco sul Naviglio	1,087	588	Settimo Milanese	293	202
Cesano Boscone	338	204	Seveso	199	173
Cesano Maderno	693	424	Trezzano sul Naviglio	416	250
Cinisello Balsamo	1,500	819	Trezzo sull'Adda	478	257
Cologno Monzese	999	527	Vedano al Lambro	96	83
Concorezzo	350	201	Vignate	56	66
Corbetta	234	150	Villasanta	139	134
Cormano	152	173	Vimercate	1,057	579
Cornaredo	287	172	Vimodrone	225	218
Cornate d'Adda	161	91			
Corsico	1,742	853	Province of Pavia	7,845	5,725
Cusano Milanino	277	220	Pavia	2,422	1,766
Desio	738	497	Broni	244	184
Garbagnate Milanese	274	236	Casteggio	262	179
Giussano	453	284	Gambolò	54	51
Gorgonzola	585	343	Garlasco	126	99
Inveruno	142	120	Mede	99	73
Lacchiarella	==	==	Mortara	284	179
Lainate	515	307	Robbio	90	81

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)			Province of Bolzano (cont.)		
Sannazzaro de' Burgondi	75	64	Egna	319	73
Stradella	267	177	Laives	271	139
Vigevano	1,534	792	Lana	351	189
Voghera	701	522	Malles Venosta	143	47
			Merano	1,274	602
			Ortisei	160	57
			Vipiteno	379	135
Province of Sondrio	5,087	3,197			
Sondrio	1,866	1,497	Province of Trento	16,830	7,694
Bormio	331	120	Trento	6,066	2,520
Chiavenna	216	174	Arco	324	150
Delebio	295	107	Borgo Valsugana	209	102
Morbegno	406	244	Cavalese	179	63
Tirano	249	134	Cles	358	150
			Lavis	463	121
Province of Varese	18,094	10,615	Malè	155	51
Varese	3,898	2,183	Mezzolombardo	524	112
Busto Arsizio	2,794	1,685	Pergine Valsugana	463	208
Cardano al Campo	131	105	Riva del Garda	787	241
Caronno Pertusella	197	192	Rovereto	1,328	659
Cassano Magnago	287	184	Storo	175	63
Castellanza	332	237	Tione di Trento	208	130
Fagnano Olona	134	99			
Ferno	137	89			
Gallarate	2,167	1,097	g. VENETO	134,747	57,260
Gavirate	245	179			
Laveno-Mombello	113	79	Province of Belluno	3,617	1,903
Lonate Pozzolo	134	97	Belluno	1,474	531
Luino	375	190	Agordo	78	77
Malnate	196	125	Auronzo di Cadore	49	33
Olgiate Olona	74	70	Cortina d'Ampezzo	240	146
Samarate	65	95	Domegge di Cadore	77	32
Saronno	2,909	784	Feltre	425	250
Sesto Calende	147	128	Pieve di Cadore	120	63
Somma Lombardo	202	189	Santo Stefano di Cadore	58	41
Tradate	462	302			
Uboldo	92	83	Province of Padua	30,328	11,650
			Padua	16,159	4,840
f. TRENTINO-ALTO-ADIGE	34,447	15,670	Abano Terme	617	220
			Albignasego	297	158
Province of Bolzano	17,617	7,977	Borgoricco	249	108
Bolzano	6,092	2,742	Cadoneghe	215	124
Appiano sulla Strada del Vino	458	184	Campodarsego	806	281
Badia	272	43	Camposampiero	622	165
Bressanone	727	327	Cittadella	1,311	378
Brunico	792	272	Conselve	249	118
Campo Tures	295	70	Este	379	209
Chiusa	140	62			

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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	395	137	Vedelago	388	156
Monselice	692	276	Villorba	606	185
Montagnana	217	117	Vittorio Veneto	579	305
Montegrotto Terme	220	101	Volpago del Montello	71	45
Piazzola sul Brenta	190	89			
Piombino Dese	181	91			
Piove di Sacco	703	314	Province of Venice	17,417	9,026
Rubano	425	177	Venice	7,898	4,378
San Martino di Lupari	280	147	Caorle	261	101
Selvazzano Dentro	300	162	Cavarzere	122	100
Solesino	82	67	Chioggia	871	382
Tombolo	86	46	Dolo	453	209
Trebaseleghe	214	126	Eraclea	127	73
Vigonza	390	155	Iesolo	833	281
Vigodarzere	150	86	Marcon	234	103
			Martellago	278	169
Province of Rovigo	4,217	2,500	Mira	423	220
Rovigo	1,622	737	Mirano	548	309
Adria	348	201	Noale	244	133
Badia Polesine	214	104	Portogruaro	659	344
Lendinara	152	125	San Donà di Piave	1,345	463
Porto Tolle	152	156	San Michele al Tagliamento	360	104
Porto Viro	252	119	Santo Stino di Livenza	146	74
			Scorzè	293	175
Province of Treviso	25,883	10,119	Spinea	172	136
Treviso	7,761	2,333	Strà	184	105
Casale sul Sile	147	60			
Castelfranco Veneto	1,339	485	Province of Verona	27,969	12,243
Conegliano	2,026	747	Verona	15,686	6,654
Gaiarine	185	72	Affi	130	50
Istrana	140	72	Bovolone	289	152
Mogliano Veneto	664	342	Bussolengo	823	281
Montebelluna	2,611	837	Castel d'Azzano	128	86
Motta di Livenza	358	102	Cerea	486	178
Oderzo	988	294	Cologna Veneta	196	92
Paese	298	136	Isola della Scala	199	112
Pieve di Soligo	579	188	Legnago	1,027	340
Ponte di Piave	198	69	Negrar	195	135
Preganziol	213	148	Nogara	172	67
Quinto di Treviso	174	104	Pescantina	147	81
Resana	136	82	Peschiera del Garda	290	111
Riese Pio X	208	82	San Bonifacio	770	228
Roncade	202	89	San Giovanni Lupatoto	731	262
San Vendemiano	81	57	San Martino Buon Albergo	405	146
Silea	284	70	Sant'Ambrogio di Valpolicella	229	108
Spresiano	256	86	Valeggio sul Mincio	254	92
Susegana	325	118	Villafranca di Verona	922	350
Valdobbiadene	237	110			

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Vicenza	25,317	9,820	Province of Pordenone (cont.)		
Vicenza	7,444	2,566	Fiume Veneto	125	82
Altavilla Vicentina	245	90	Maniago	225	118
Arzignano	1,709	457	Pasiano	100	48
Asiago	214	98	Porcia	178	98
Bassano del Grappa	2,002	637	Prata di Pordenone	215	69
Breganze	141	84	Sacile	461	203
Caldogno	112	57	San Vito al Tagliamento	299	147
Camisano Vicentino	251	104	Spilimbergo	240	168
Cassola	300	161	Zoppola	51	32
Chiampo	269	118			
Cornedo Vicentino	230	93	Province of Trieste	3,560	5,993
Creazzo	541	123	Trieste	3,377	5,818
Dueville	270	116			
Lonigo	395	182	Province of Udine	15,137	6,991
Malo	238	126	Udine	8,511	2,959
Marano Vicentino	145	71	Buia	125	70
Marostica	423	190	Buttrio	137	73
Montebello Vicentino	200	65	Cervignano del Friuli	288	134
Montecchio Maggiore	1,081	302	Cividale del Friuli	651	214
Mussolente	114	41	Codroipo	302	157
Noventa Vicentina	158	105	Fagagna	68	54
Romano d'Ezzelino	112	73	Gemona del Friuli	230	132
Rosà	306	134	Latisana	255	134
Sandrigio	318	141	Lignano Sabbiadoro	325	93
Schio	1,602	581	Maiano	72	62
Sossano	66	45	Manzano	247	156
Tezze sul Brenta	154	100	Palmanova	283	94
Thiene	1,374	405	Pasian di Prato	85	71
Torri di Quartesolo	795	169	Pavia di Udine	95	62
Valdagno	487	236	Reana del Roiale	112	56
			San Daniele del Friuli	168	87
h. FRIULI VENEZIA GIULIA	27,266	17,498	San Giorgio di Nogaro	137	76
Province of Gorizia	2,117	1,297	San Giovanni al Natisone	224	63
Gorizia	842	475	Tarcento	126	117
Cormons	143	63	Tarvisio	68	39
Gradisca d'Isonzo	94	55	Tavagnacco	275	130
Grado	160	93	Tolmezzo	269	193
Monfalcone	384	279	Tricesimo	83	70
Ronchi dei Legionari	156	80			
			i. EMILIA ROMAGNA	129,760	62,809
Province of Pordenone	6,453	3,217	Province of Bologna	34,595	17,279
Pordenone	2,924	1,246	Bologna	20,871	10,439
Azzano Decimo	343	197	Anzola dell'Emilia	231	152
Casarsa della Delizia	94	58	Argelato	337	168
Cordenons	169	114			

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	22,541	9,384
Budrio	492	241	Modena	9,179	3,607
Calderara di Reno	496	171	Campogalliano	220	78
Casalecchio di Reno	1,642	629	Carpi	2,000	961
Castel Maggiore	399	182	Castelfranco Emilia	527	324
Castel San Pietro Terme	377	251	Castelvetro di Modena	185	94
Castenaso	459	246	Cavezzo	131	85
Crespellano	100	55	Finale Emilia	263	154
Crevalcore	168	131	Fiorano Modenese	603	162
Granarolo dell'Emilia	313	147	Formigine	793	322
Imola	2,460	904	Maranello	588	202
Medicina	229	130	Mirandola	963	344
Minerbio	155	84	Pavullo nel Frignano	289	202
Molinella	185	117	San Felice sul Panaro	213	87
Ozzano dell'Emilia	419	153	Sassuolo	3,016	878
Pianoro	247	240	Soliera	293	141
Pieve di Cento	127	69	Spilamberto	314	168
Porretta Terme	134	96	Vignola	925	389
San Giorgio di Piano	225	97			
San Giovanni in Persiceto	883	356	Province of Parma	13,279	7,394
San Lazzaro di Savena	973	471	Parma	8,423	4,703
Sasso Marconi	231	151	Borgo Val di Taro	111	107
Vergato	200	100	Busseto	140	79
Zola Predosa	492	298	Collecchio	462	444
			Colono	327	125
Province of Ferrara	5,374	3,657	Felino	178	57
Ferrara	2,853	1,985	Fidenza	725	338
Argenta	283	145	Fontanellato	162	85
Bondeno	127	101	Fornovo di Taro	165	98
Cento	765	379	Langhirano	448	152
Codigoro	109	93	Noceto	217	105
Comacchio	324	181	Salsomaggiore Terme	245	141
Copparo	139	135	San Secondo Parmense	75	52
Portomaggiore	129	81	Sorbolo	164	85
Sant'Agostino	74	80	Traversetolo	162	76
Province of Forlì	11,474	5,226	Province of Piacenza	6,893	3,800
Forlì	4,393	1,937	Piacenza	4,171	2,032
Bagno di Romagna	106	51	Borgonovo Val Tidone	102	76
Bertinoro	124	113	Castel San Giovanni	288	163
Cesena	3,877	1,560	Fiorenzuola d'Arda	448	206
Cesenatico	747	280	Podenzano	112	71
Forlimpopoli	263	127			
Gambettola	245	122	Province of Ravenna	10,480	4,517
Meldola	140	93	Ravenna	4,661	1,973
San Mauro Pascoli	258	156	Alfonsine	216	119
Sarsina	36	39			
Savignano sul Rubicone	435	168			

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	37,440	18,077
Bagnacavallo	308	122	Province of Ancona	13,272	5,832
Brisighella	50	46	Ancona	4,550	1,712
Castel Bolognese	185	103	Camerano	195	86
Cervia	1,061	351	Castelfidardo	529	166
Conselice	107	77	Chiaravalle	243	142
Cotignola	112	57	Fabiano	1,097	480
Faenza	1,827	808	Falconara Marittima	425	255
Fusignano	79	59	Iesi	2,564	744
Lugo	1,304	456	Osimo	787	321
Massa Lombarda	146	70	Senigallia	868	509
Riolo Terme	62	48			
Russi	242	134			
			Province of Ascoli Piceno	7,237	3,657
Province of Reggio Emilia	15,649	7,085	Ascoli Piceno	1,561	667
Reggio Emilia	8,766	3,490	Fermo	734	402
Albinea	76	57	Grottammare	318	124
Bagnolo in Piano	230	84	Montegranaro	232	131
Brescello	103	65	Porto San Giorgio	396	226
Casalgrande	450	209	Porto Sant'Elpidio	320	199
Castellarano	319	135	San Benedetto del Tronto	1,750	663
Castelnovo ne' Monti	185	118			
Cavriago	227	122	Province of Macerata	7,750	3,991
Correggio	669	314	Macerata	2,972	870
Guastalla	440	235	Camerino	110	110
Luzzara	157	102	Civitanova Marche	1,375	758
Montecchio Emilia	272	122	Corridonia	221	111
Novellara	250	167	Porto Recanati	220	102
Poviglio	85	88	Recanati	542	276
Reggiolo	234	86	San Severino Marche	176	135
Rubiera	423	176	Tolentino	430	227
Sant'Ilario d'Enza	337	163	Treia	135	113
Scandiano	518	274			
Toano	79	51			
			Province of Pesaro e Urbino	9,181	4,598
Province of Rimini	9,476	4,469	Pesaro	3,088	1,467
Rimini	5,273	2,613	Cagli	143	91
Bellaria Igea Marina	576	187	Fano	1,926	878
Cattolica	718	267	Fossombrone	191	128
Misano Adriatico	203	88	Gabicce Mare	237	81
Morciano di Romagna	232	209	Mondolfo	200	128
Riccione	1,239	482	Pergola	135	92
San Giovanni in Marignano	135	81	Saltara	195	64
Santarcangelo di Romagna	485	238	Sant'Angelo in Lizzola	239	85
Verucchio	241	80	Urbino	280	222

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

			Loans	Deposits
			Loans	Deposits
m.	TUSCANY		109,316	43,607
	Province of Arezzo		6,996	3,692
	Arezzo		3,532	1,532
	Bibbiena		220	145
	Castiglion Fiorentino		177	106
	Cortona		333	203
	Foiano della Chiana		145	81
	Monte San Savino		136	66
	Montevarchi		714	269
	San Giovanni Valdarno		381	238
	Sansepolcro		377	196
	Stia		49	37
	Terranuova Bracciolini		139	105
	Province of Florence		46,053	14,094
	Florence		30,149	8,284
	Bagno a Ripoli		607	198
	Barberino di Mugello		209	87
	Borgo San Lorenzo		352	217
	Calenzano		2,927	186
	Campi Bisenzio		1,024	389
	Capraia e Limite		56	31
	Castelfiorentino		493	186
	Certaldo		328	165
	Empoli		1,824	633
	Figline Valdarno		411	235
	Fucecchio		483	209
	Greve in Chianti		145	112
	Lastra a Signa		191	151
	Montaione		83	28
	Montelupo Fiorentino		405	127
	Pontassieve		282	214
	Reggello		93	71
	San Casciano in Val di Pesa		276	181
	Scandicci		1,075	508
	Sesto Fiorentino		2,661	582
	Signa		351	173
	Tavarnelle Val di Pesa		238	102
	Vinci		269	144
	Province of Grosseto		3,511	2,042
	Grosseto		1,607	881
	Castiglione della Pescaia		130	78
	Follonica		591	194
	Massa Marittima		87	56
	Monte Argentario		138	97
	Orbetello		223	143
	Province of Livorno		6,414	3,125
	Livorno		3,704	1,709
	Campiglia Marittima		235	120
	Castagneto Carducci		180	86
	Cecina		657	309
	Collesalveti		119	98
	Piombino		563	246
	Portoferraio		233	105
	Rosignano Marittimo		312	216
	San Vincenzo		150	54
	Province of Lucca		9,929	4,314
	Lucca		4,688	1,405
	Altopascio		280	109
	Bagni di Lucca		70	53
	Barga		159	121
	Camaione		464	253
	Capannori		801	401
	Castelnuovo di Garfagnana		151	97
	Forte dei Marmi		271	178
	Massarosa		157	97
	Pietrasanta		547	338
	Seravezza		134	110
	Viareggio		1,790	819
	Province of Massa Carrara		3,088	1,846
	Massa		1,146	718
	Aulla		132	88
	Carrara		1,484	702
	Fivizzano		36	39
	Pontremoli		76	92
	Province of Pisa		7,781	4,334
	Pisa		2,616	1,572
	Calcinaia		249	136
	Cascina		448	293
	Ponsacco		286	136
	Pontedera		812	403
	San Miniato		646	314
	Santa Croce sull'Arno		1,004	275
	Santa Maria a Monte		92	68
	Vicopisano		80	51
	Volterra		223	121

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pistoia	6,028	2,944	Province of Terni (cont.)		
Pistoia	2,789	1,214	Narni	169	125
Agliana	311	161	Orvieto	453	261
Chiesina Uzzanese	94	39			
Montecatini Terme	802	352			
Pescia	341	205			
Quarrata	495	227			
San Marcello Pistoiese	75	68			
			o. LAZIO	181,733	101,329
Province of Prato	7,695	3,253	Province of Frosinone	3,618	2,970
Prato	6,804	2,660	Frosinone	1,650	846
Montemurlo	412	199	Alatri	119	132
Poggio a Caiano	207	146	Anagni	252	210
			Atina	27	61
Province of Siena	11,821	3,964	Cassino	400	330
Siena	7,570	1,782	Pontecorvo	57	67
Chianciano Terme	163	93	Sora	300	226
Chiusi	182	118			
Colle di Val d'Elsa	476	194	Province of Latina	4,287	3,838
Montepulciano	286	174	Latina	1,952	1,355
Poggibonsi	947	390	Aprilia	545	429
San Gimignano	88	63	Cisterna di Latina	224	206
Sinalunga	246	127	Formia	245	281
			Gaeta	99	123
			Terracina	289	294
n. UMBRIA	15,934	8,286	Province of Rieti	1,222	1,017
Province of Perugia	12,845	6,358	Rieti	796	553
Perugia	5,850	2,266	Cittaducale	32	40
Assisi	404	225	Poggio Mirteto	83	65
Bastia	543	186			
Castiglione del Lago	169	142	Province of Rome	169,081	91,138
Città della Pieve	113	79	Rome	158,918	82,083
Città di Castello	824	444	Albano Laziale	478	360
Foligno	1,102	534	Anzio	164	227
Gualdo Tadino	201	120	Ariccia	123	128
Gubbio	392	269	Cerveteri	168	130
Magione	129	115	Ciampino	372	406
Marsciano	240	143	Civitavecchia	855	489
Panicale	123	84	Fiumicino	331	431
Spoletto	757	415	Frascati	447	412
Todi	276	186	Genzano di Roma	270	254
Umbertide	223	114	Guidonia Montecelio	594	573
			Ladispoli	273	186
Province of Terni	3,089	1,928	Marino	277	321
Terni	2,056	1,121	Monterotondo	427	266
Amelia	79	75	Nettuno	232	299
			Pomezia	1,491	674
			Tivoli	516	417
			Velletri	516	448

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Viterbo	3,525	2,366	Province of Naples (cont.)		
Viterbo	1,398	774	Ottaviano	68	85
Acquapendente	77	57	Piano di Sorrento	138	172
Civita Castellana	331	160	Pomigliano d'Arco	275	351
Montalto di Castro	105	62	Pompei	111	145
Montefiascone	167	128	Portici	217	389
Tarquinia	213	135	Pozzuoli	384	490
Tuscania	89	52	San Giorgio a Cremano	98	220
Vetralla	150	79	San Giuseppe Vesuviano	314	271
			Sant'Antimo	37	88
			Somma Vesuviana	120	152
o. CAMPANIA	44,115	39,717	Sorrento	416	278
			Torre Annunziata	196	283
Province of Avellino	2,468	2,798	Torre del Greco	433	895
Avellino	1,450	1,283	Vico Equense	49	75
Ariano Irpino	141	192	Volla	69	99
Mercogliano	53	55			
			Province of Salerno	8,704	7,211
Province of Benevento	1,358	1,514	Salerno	3,873	2,189
Benevento	773	752	Agropoli	145	124
Montesarchio	100	112	Amalfi	71	95
			Angri	162	159
Province of Caserta	4,975	4,237	Battipaglia	595	397
Caserta	2,435	1,128	Capaccio	149	178
Aversa	575	655	Cava dei Tirreni	348	389
Capua	92	90	Eboli	129	162
Maddaloni	165	191	Nocera Inferiore	405	388
Marcianise	226	184	Nocera Superiore	102	114
Santa Maria Capua Vetere	389	395	Pagani	90	104
			Pontecagnano Faiano	149	111
Province of Naples	26,610	23,957	Sala Consilina	113	112
Naples	17,375	13,140	Sarno	100	139
Acerra	52	147	Scafati	293	297
Afragola	202	299	Vallo della Lucania	132	149
Bacoli	104	127	Vietri sul Mare	38	37
Capri	107	94			
Casalnuovo di Napoli	167	170	p. ABRUZZO	18,887	12,000
Casoria	517	513			
Castellammare di Stabia	492	484	Province of Chieti	4,892	3,331
Ercolano	76	136	Chieti	1,481	727
Forio	92	89	Francavilla al Mare	203	185
Frattamaggiore	522	476	Guardagrele	130	71
Giugliano in Campania	230	407	Lanciano	1,064	527
Ischia	213	149	Ortona	232	183
Marano di Napoli	128	204	San Salvo	173	154
Melito di Napoli	98	103	Vasto	464	412
Nola	1,583	822			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of L'Aquila	3,200	2,525	Province of Bari (cont.)		
L'Aquila	1,342	900	Canosa di Puglia	213	164
Avezzano	574	412	Casamassima	229	107
Carsoli	106	62	Castellana Grotte	212	135
Castel di Sangro	123	90	Conversano	184	166
Celano	63	50	Corato	573	347
Sulmona	335	290	Gioia del Colle	253	211
			Giovinazzo	50	62
Province of Pescara	6,549	3,369	Gravina di Puglia	361	261
Pescara	5,285	2,322	Locorotondo	92	173
Montesilvano	481	248	Modugno	398	266
			Mola di Bari	116	124
Province of Teramo	4,246	2,775	Molfetta	636	453
Teramo	1,524	801	Monopoli	515	357
Alba Adriatica	219	142	Noci	358	162
Atri	73	86	Noicattaro	193	146
Giulianova	557	266	Palo del Colle	133	74
Martinsicuro	135	101	Polignano a Mare	106	90
Roseto degli Abruzzi	466	246	Putignano	430	264
Sant'Egidio alla Vibrata	156	94	Rutigliano	143	134
			Ruvo di Puglia	204	153
q. MOLISE	2,775	2,584	Santeramo in Colle	224	249
			Spinazzola	53	44
Province of Campobasso	2,260	2,146	Terlizzi	142	126
Campobasso	1,248	1,343	Trani	463	337
Larino	60	68	Triggiano	133	119
Termoli	578	322	Turi	66	80
Province of Isernia	515	437	Province of Brindisi	1,985	2,169
Isernia	329	261	Brindisi	745	683
Venafro	129	88	Fasano	223	199
			Francavilla Fontana	222	202
			Mesagne	101	143
			Oria	16	61
			Ostuni	224	227
r. PUGLIA	35,352	27,795	Province of Foggia	5,204	4,322
			Foggia	2,068	1,408
Province of Bari	18,424	13,132	Apricena	125	99
Bari	8,047	4,959	Cerignola	414	339
Acquaviva delle Fonti	295	162	Lucera	301	229
Adelfia	29	44	Manfredonia	302	288
Altamura	765	517	Orta Nova	71	75
Andria	612	675	San Giovanni Rotondo	267	217
Barletta	864	755	Sannicandro Garganico	42	58
Bisceglie	356	339	San Severo	693	497
Bitonto	475	304	Torremaggiore	103	127
			Vieste	158	91

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Lecce	6,023	4,772	Soverato	153	134
Lecce	2,937	1,912	Province of Cosenza	4,567	3,519
Casarano	147	116	Cosenza	1,485	915
Copertino	60	112	Amantea	100	77
Galatina	200	192	Castrovillari	163	173
Gallipoli	163	112	Corigliano Calabro	248	198
Leverano	56	91	Rende	944	365
Maglie	235	151	Rossano	190	188
Nardò	164	165	San Marco Argentano	73	78
Tricase	157	102			
Province of Taranto	3,715	3,400	Province of Crotone	898	811
Taranto	2,049	1,610	Crotone	692	473
Castellaneta	111	83			
Ginosa	126	145	Province of Reggio Calabria	2,532	2,572
Grottaglie	165	185	Reggio Calabria	1,526	1,216
Manduria	155	208	Gioia Tauro	116	117
Martina Franca	490	343	Melito di Porto Salvo	32	53
Massafra	189	204	Palmi	80	133
Sava	39	84	Siderno	135	112
			Taurianova	57	68
			Villa San Giovanni	101	98
s. BASILICATA	4,025	3,462			
Province of Matera	1,575	1,458	Province of Vibo Valentia	615	662
Matera	1,058	698	Vibo Valentia	344	305
Pisticci	51	102			
Policoro	151	126			
Province of Potenza	2,450	2,004	u. SICILY	42,744	31,977
Potenza	1,336	751	Province of Agrigento	2,664	2,377
Avigliano	27	40	Agrigento	1,041	491
Lavello	138	114	Campobello di Licata	29	48
Melfi	167	120	Canicatti	273	220
Rionero in Vulture	84	61	Casteltermini	30	47
			Favara	79	143
			Grotte	29	33
			Licata	234	225
			Menfi	71	52
			Naro	28	63
			Palma di Montechiaro	37	93
			Porto Empedocle	75	49
t. CALABRIA	11,293	9,682			
Province of Catanzaro	2,681	2,119			
Catanzaro	1,707	1,066			
Lamezia Terme	447	401			

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	21	35	Sant'Agata di Militello	114	80
Ribera	84	87	Taormina	166	112
Sciacca	263	207			
Province of Caltanissetta	1,748	1,786	Province of Palermo	11,508	9,562
Caltanissetta	807	539	Palermo	9,265	7,255
Gela	369	395	Bagheria	350	260
Mazzerano	47	70	Carini	118	107
Mussomeli	65	112	Cefalù	170	128
Riesi	36	56	Corleone	67	50
San Cataldo	183	235	Monreale	100	105
			Partinico	193	170
			Termini Imerese	237	137
Province of Catania	10,538	6,996			
Catania	6,958	3,861	Province of Ragusa	3,590	2,101
Acireale	598	413	Ragusa	1,563	701
Adrano	72	105	Comiso	259	205
Biancavilla	64	76	Ispica	103	80
Bronte	83	85	Modica	604	364
Caltagirone	325	259	Pozzallo	152	79
Giarre	226	152	Scicli	185	179
Mascalucia	32	50	Vittoria	514	314
Misterbianco	302	176			
Nicolosi	25	40	Province of Siracusa	3,250	2,303
Palagonia	56	54	Siracusa	1,934	987
Paternò	342	226	Augusta	296	262
Riposto	99	82	Avola	135	157
Scordia	58	55	Carlentini	44	64
			Lentini	166	157
Province of Enna	900	773	Noto	69	84
Enna	395	217	Pachino	164	114
Nicosia	87	66	Priolo Gargallo	61	64
Piazza Armerina	86	91	Rosolini	96	88
Pietraperzia	34	46			
Troina	48	40	Province of Trapani	3,672	2,455
			Trapani	1,126	638
Province of Messina	4,873	3,624	Alcamo	389	308
Messina	3,063	1,887	Campobello di Mazara	60	40
Barcellona Pozzo di Gotto	200	233	Castellammare del Golfo	56	55
Capo d'Orlando	181	103	Castelvetrano	265	148
Giardini-Naxos	42	35	Erice	83	83
Milazzo	245	229	Marsala	659	473
Patti	94	106			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits	Loans	Deposits
Province of Trapani (cont.)				
Mazara del Vallo	360	204		
Partanna	129	77		
Salemi	54	64		
Province of Nuoro			1,526	1,668
Nuoro			630	427
Macomer			164	107
Province of Oristano			937	947
Oristano			618	409
v. SARDINIA	18,006	12,499		
Province of Cagliari	9,107	6,199	Province of Sassari	6,437
Cagliari	6,398	3,465	Sassari	3,472
Assemini	89	90	Alghero	367
Carbonia	131	144	Arzachena	247
Iglesias	285	216	Olbia	1,095
Quartu Sant'Elena	623	324	Ozieri	114
Selargius	262	139	Porto Torres	158
			Tempio Pausania	271
				121

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 2007		Total	General government	Financial companies
a.	TOTAL	749,406	29,711	64,385
b.	NORTH-WEST ITALY	266,601	5,864	38,535
	Piedmont	56,665	991	6,143
	Valle d'Aosta	1,817	173	72
	Liguria	19,146	613	490
	Lombardy	188,973	4,087	31,830
c.	NORTH-EAST ITALY	159,810	4,721	11,786
	Trentino-Alto Adige	15,716	907	269
	Veneto	59,283	1,264	3,441
	Friuli-Venezia Giulia	18,574	1,381	3,091
	Emilia-Romagna	66,237	1,169	4,985
d.	CENTRAL ITALY	177,122	11,251	12,993
	Marche	18,371	354	270
	Tuscany	44,783	1,143	1,838
	Umbria	8,736	203	167
	Lazio	105,233	9,550	10,718
e.	SOUTHERN ITALY	98,968	4,400	762
	Abruzzo	12,183	272	264
	Molise	2,675	758	38
	Campania	42,001	1,951	234
	Puglia	28,200	767	129
	Basilicata	3,682	176	22
	Calabria	10,226	476	75
f.	ISLANDS	46,904	3,476	309
	Sicily	33,715	2,287	161
	Sardinia	13,189	1,189	148

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
162,333	54,719	17,787	87,138	39,638	453,339
61,939	22,964	5,165	33,279	11,315	148,948
11,713	4,555	1,085	5,939	2,905	34,913
388	156	66	161	118	1,066
3,176	807	328	2,024	1,006	13,861
46,662	17,446	3,686	25,156	7,286	99,108
37,907	14,997	3,777	18,354	9,362	96,034
2,957	962	290	1,637	964	10,619
14,146	5,377	1,351	7,054	3,590	36,841
3,780	1,530	307	1,884	758	9,564
17,024	7,128	1,828	7,780	4,049	39,010
39,460	10,957	5,011	22,975	7,761	105,658
2,957	1,230	350	1,316	1,208	13,581
8,835	3,043	905	4,646	2,732	30,235
1,713	493	217	934	466	6,187
25,955	6,190	3,539	16,079	3,354	55,656
16,441	4,583	2,609	8,701	7,650	69,716
2,133	851	311	917	930	8,585
308	104	55	134	149	1,422
7,991	2,095	1,114	4,643	2,937	28,888
4,308	1,156	743	2,166	2,330	20,667
502	158	120	207	310	2,673
1,199	220	266	632	995	7,480
6,586	1,218	1,225	3,829	3,550	32,983
4,381	796	890	2,525	2,387	24,498
2,205	422	335	1,304	1,163	8,485

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

TDB10267

Source: Supervisory returns
Stocks in millions of euros

December 2007

Entire
banking
system

a. TOTAL	749,406
b. NORTH-WEST ITALY	266,601
Piedmont	56,665
Valle d'Aosta	1,817
Liguria	19,146
Lombardy	188,973
c. NORTH-EAST ITALY	159,810
Trentino-Alto Adige	15,716
Veneto	59,283
Friuli-Venezia Giulia	18,574
Emilia-Romagna	66,237
d. CENTRAL ITALY	177,122
Marche	18,371
Tuscany	44,783
Umbria	8,736
Lazio	105,233
e. SOUTHERN ITALY	98,968
Abruzzo	12,183
Molise	2,675
Campania	42,001
Puglia	28,200
Basilicata	3,682
Calabria	10,226
f. ISLANDS	46,904
Sicily	33,715
Sardinia	13,189

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
335,842	177,135	236,429	669,316	80,089
135,248	64,928	66,425	264,954	1,647
29,502	10,424	16,738	56,289	376
1,086	166	565	1,816	1
7,640	7,312	4,194	18,970	176
97,020	47,026	44,927	187,879	1,094
61,463	30,610	67,737	159,197	613
2,062	377	13,277	15,707	8
26,154	13,036	20,093	59,056	227
6,918	1,397	10,259	18,548	26
26,328	15,800	24,109	65,885	351
80,333	42,601	54,189	173,444	3,679
2,723	8,095	7,552	18,195	176
13,204	16,374	15,205	44,572	211
3,307	1,112	4,318	8,709	27
61,099	17,020	27,113	101,968	3,265
32,746	30,438	35,784	50,661	48,307
1,904	1,039	9,241	5,012	7,171
1,593	211	871	2,137	538
13,840	17,738	10,424	23,965	18,036
11,283	7,035	9,883	14,202	13,998
604	797	2,281	833	2,849
3,522	3,618	3,085	4,510	5,716
26,053	8,558	12,294	21,061	25,843
21,108	2,116	10,491	14,851	18,863
4,945	6,441	1,803	6,209	6,980

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	201,972	73,255	47,269	47,220	24,091	10,136
Agricultural, forestry and fishery products	9,126	2,184	2,947	1,464	1,615	916
Fuel and power products	6,821	1,937	727	3,206	637	314
Ores and metals	1,813	1,159	282	187	135	49
Non-metallic minerals and products	2,940	762	990	595	418	175
Chemical products	3,180	1,831	532	540	221	57
Metal products, except transport equipment	6,297	3,203	1,803	574	601	116
Agricultural and industrial machinery	7,980	3,860	3,195	600	267	59
Office and data processing machines, etc.	1,681	746	426	353	124	31
Electrical goods	4,791	2,444	1,141	793	320	93
Transport equipment	3,248	891	817	1,110	362	68
Food and tobacco products	6,046	1,605	2,625	625	910	281
Textiles, clothing and footwear	6,145	2,295	1,480	1,616	675	78
Paper and paper products	3,009	1,453	649	562	265	80
Rubber and plastic products	1,749	950	368	245	152	35
Other manufactured products	3,803	1,299	1,073	890	425	115
Building and construction	21,836	6,407	4,709	5,760	3,370	1,590
Wholesale and retail trade services, recovery and repair services	34,440	11,835	7,680	6,878	5,553	2,494
Lodging and catering services	4,152	1,251	1,002	953	619	326
Inland transport services	4,213	1,066	961	1,435	534	217
Maritime and air transport services	1,723	332	234	398	523	235
Auxiliary transport services	5,191	1,417	1,254	1,934	341	244
Communication services	1,502	646	76	689	55	35
Other market services	60,288	23,682	12,298	15,811	5,969	2,528

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	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	749,406	67,851	637,141	24,126	2,301	17,987
b. NORTH-WEST ITALY	266,601	14,666	237,333	4,965	498	9,140
Piedmont	56,665	4,274	50,788	722	100	780
Valle d'Aosta	1,817	130	1,668	7	2	11
Liguria	19,146	1,341	17,229	362	37	178
Lombardy	188,973	8,922	167,647	3,874	359	8,170
c. NORTH-EAST ITALY	159,810	14,733	134,252	6,415	377	4,032
Trentino-Alto Adige	15,716	1,879	12,771	518	90	458
Veneto	59,283	6,476	50,554	1,312	113	829
Friuli-Venezia Giulia	18,574	1,493	16,524	316	17	224
Emilia-Romagna	66,237	4,886	54,403	4,270	157	2,521
d. CENTRAL ITALY	177,122	13,741	154,991	5,922	217	2,250
Marche	18,371	2,351	12,339	3,298	77	306
Tuscany	44,783	3,357	40,055	1,046	36	288
Umbria	8,736	1,084	6,993	520	7	133
Lazio	105,233	6,950	95,604	1,058	97	1,523
e. SOUTHERN ITALY	98,968	16,385	74,701	5,511	385	1,986
Abruzzo	12,183	2,435	8,588	1,024	29	108
Molise	2,675	286	2,210	146	4	29
Campania	42,001	5,794	33,550	1,693	165	799
Puglia	28,200	5,325	20,272	1,703	101	798
Basilicata	3,682	702	2,603	257	6	115
Calabria	10,226	1,844	7,478	688	80	136
f. ISLANDS	46,904	8,325	35,865	1,312	823	579
Sicily	33,715	6,761	24,936	756	803	459
Sardinia	13,189	1,564	10,929	556	20	120

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	749,406	266,601	159,810	177,122	98,968	46,904
Piedmont	49,323	55,056	52,781	1,124	805	240	106
Valle d'Aosta	1,589	1,657	1,638	2	11	4	1
Liguria	17,120	18,705	17,999	104	338	130	134
Lombardy	175,927	209,734	182,472	9,958	11,864	3,649	1,790
Trentino-Alto Adige	14,956	15,670	418	15,145	75	23	10
Veneto	53,534	57,260	1,973	54,398	596	246	48
Friuli-Venezia Giulia	15,593	17,498	734	16,161	275	271	56
Emilia-Romagna	59,396	62,809	1,701	59,735	925	321	127
Marche	17,225	18,077	166	174	17,526	198	14
Tuscany	41,480	43,607	730	248	42,324	250	56
Umbria	7,867	8,286	40	21	8,177	44	4
Lazio	91,162	101,329	5,092	2,074	92,105	1,452	605
Abruzzo	11,266	12,000	94	51	510	11,338	8
Molise	2,434	2,584	4	3	57	2,519	1
Campania	38,505	39,717	174	197	668	38,612	66
Puglia	26,417	27,795	273	235	412	26,822	53
Basilicata	3,249	3,462	12	16	36	3,396	1
Calabria	9,354	9,682	60	43	139	9,384	55
Sicily	31,451	31,977	181	104	180	59	31,453
Sardinia	12,310	12,499	58	18	98	11	12,314

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**December 2007**

	Total	Financial intermediaries	Banks
a. LEASING	95,516	68,439	27,077
Credit implicit in leasing contracts	92,257	66,734	25,524
Overdue instalments	648	380	268
Bad debts and substandard assets	2,611	1,325	1,286
b. FACTORING	33,631	29,270	4,362
Advances against acquired claims	27,065	23,005	4,061
Advances against future claims	828	527	301
Claims assumed at less than nominal value or acquired outright	5,040	5,040	–
Bad debts	....	698	....

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 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,151,161	561,611	117,223
	Italian government securities	424,066	218,858	41,853
	<i>of which:</i> BOTs	84,024	70,423	5,845
	CCTs	82,229	39,302	4,868
	BTPs	238,882	100,323	30,056
	Other debt securities	483,454	195,983	41,359
	<i>of which:</i> in non-euro-area currencies	32,076	20,510	1,758
	Equity securities	71,459	22,527	20,013
	<i>of which:</i> in non-euro-area currencies	2,947	1,007	953
	Units of collective investment undertakings	164,727	119,782	12,105
	Other securities and the like	9,284	4,470	1,893

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
81,216	52,012	5,434	1,069,945	509,599	111,790
33,558	19,565	2,577	390,508	199,293	39,276
2,110	1,655	213	81,914	68,767	5,632
14,182	7,828	1,046	68,046	31,474	3,822
14,521	7,995	1,068	224,361	92,327	28,989
19,838	10,553	1,057	463,616	185,430	40,302
1,897	1,213	124	30,180	19,297	1,634
902	646	42	70,557	21,880	19,971
138	76	6	2,808	931	947
26,813	21,164	1,753	137,914	98,619	10,352
105	83	5	9,179	4,387	1,888

Distribution by customer location (region) and type of account

TDB40086

Source: Supervisory returns
Stocks in millions of euros

December 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,151,161	561,611	117,223
b.	NORTH-WEST ITALY	511,513	253,532	24,962
	Piedmont	126,230	71,334	7,235
	Valle d'Aosta	2,485	1,384	140
	Liguria	31,303	25,009	1,598
	Lombardy	351,495	155,805	15,990
c.	NORTH-EAST ITALY	297,775	142,829	19,593
	Trentino-Alto Adige	11,349	7,148	1,043
	Veneto	71,189	49,742	6,040
	Friuli-Venezia Giulia	103,495	11,704	1,333
	Emilia-Romagna	111,741	74,237	11,178
d.	CENTRAL ITALY	262,574	93,358	65,748
	Marche	11,579	10,352	971
	Tuscany	50,388	30,723	5,305
	Umbria	7,078	5,841	566
	Lazio	193,530	46,441	58,906
e.	SOUTHERN ITALY	56,960	50,867	4,833
	Abruzzo	6,167	5,545	484
	Molise	894	831	61
	Campania	25,508	22,836	1,988
	Puglia	17,498	15,749	1,560
	Basilicata	1,796	1,648	147
	Calabria	5,097	4,258	593
f.	ISLANDS	24,020	21,024	2,087
	Sicily	18,139	16,219	1,449
	Sardinia	5,881	4,805	638

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
81,216	52,012	5,434	1,069,945	509,599	111,790
44,782	26,584	1,906	466,731	226,948	23,056
13,625	5,870	400	112,604	65,464	6,835
120	75	3	2,365	1,309	136
1,739	1,562	71	29,564	23,447	1,527
29,297	19,078	1,431	322,197	136,727	14,558
17,531	12,704	1,639	280,243	130,126	17,954
922	789	46	10,427	6,359	996
5,483	3,215	477	65,707	46,526	5,563
1,370	713	193	102,125	10,991	1,140
9,756	7,987	923	101,985	66,250	10,255
14,221	8,681	1,283	248,353	84,677	64,465
1,325	1,155	113	10,254	9,197	859
4,821	2,737	671	45,567	27,985	4,634
550	475	50	6,528	5,367	516
7,525	4,314	449	186,004	42,128	58,457
3,131	2,789	328	53,828	48,078	4,505
440	405	31	5,727	5,140	453
23	23	1	870	809	60
1,399	1,252	137	24,109	21,584	1,851
992	866	126	16,506	14,883	1,434
93	89	4	1,703	1,559	143
184	154	30	4,913	4,104	563
1,550	1,254	277	22,470	19,770	1,810
1,153	932	207	16,986	15,287	1,242
397	322	70	5,484	4,483	568

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,814,053	24,090	1,468,002	109,706	43,204	755,966	413,093
Italian government securities	1,055,297	4,316	529,208	32,714	10,840	221,998	256,221
<i>of which:</i> BOTs	157,856	433	74,820	3,083	2,891	70,811	5,818
CCTs	204,767	1,232	138,733	3,640	2,055	40,014	19,093
BTPs	628,566	2,560	270,421	25,359	5,333	101,896	222,998
Other debt securities	1,241,704	7,497	704,548	38,452	20,987	371,492	98,728
<i>of which:</i> in non-euro-area currencies	59,121	296	32,303	734	1,281	21,116	3,391
Equity securities	189,740	7,648	84,288	26,135	1,833	25,858	43,978
<i>of which:</i> in non-euro-area currencies	8,511	63	6,808	328	67	1,022	222
Units of collective investment undertakings	272,915	985	131,629	4,723	8,596	122,589	4,394
Other securities and the like	14,235	933	2,588	3,095	380	5,990	1,249

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 2007		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,412,225	1,169,271	563,259	509,964	110,786	60,624
	Italian government securities	798,461	388,186	166,737	181,689	40,574	21,275
	<i>of which:</i> BOTs	152,111	65,832	34,087	33,084	14,023	5,086
	CCTs	185,429	100,585	37,306	37,361	6,302	3,875
	BTPs	405,639	188,433	85,293	102,772	17,744	11,397
	Other debt securities	1,170,484	547,493	288,889	255,271	48,518	30,314
	<i>of which:</i> in non-euro-area currencies	62,990	36,487	10,649	13,154	1,794	906
	Equity securities	156,900	81,550	42,725	26,930	3,436	2,260
	<i>of which:</i> in non-euro-area currencies	9,655	6,798	1,800	783	241	33
	Units of collective investment undertakings	269,444	146,120	57,354	42,431	17,263	6,277
	Other securities and the like	19,236	6,060	7,640	3,965	1,051	520

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 2007

	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	77,582	18,250	24,818	34,513
percentage share	100.00	23.52	31.99	44.49
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	188,822	22,904	36,629	129,289
percentage share	100.00	12.13	19.40	68.47
c. OTHER DEBT SECURITIES				
absolute value	444,893	89,663	119,157	236,073
percentage share	100.00	20.15	26.78	53.06
d. EQUITY SECURITIES				
absolute value	57,046	14,121	4,960	37,965
percentage share	100.00	24.75	8.70	66.55
e. OTHER SECURITIES				
absolute value	150,916	47,230	40,342	63,343
percentage share	100.00	31.30	26.73	41.97

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 2007

		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	128,052	316,263	131,615	343,329
	percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
	absolute value	10,551	36,049	13,410	17,571
	percentage share	8.24	11.40	10.19	5.12
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
	absolute value	10,274	48,614	31,209	98,724
	percentage share	8.02	15.37	23.71	28.76
d. OTHER DEBT SECURITIES					
	absolute value	66,838	166,827	64,669	146,559
	percentage share	52.20	52.75	49.14	42.69
e. EQUITY SECURITIES					
	absolute value	9,765	7,865	3,061	36,356
	percentage share	7.63	2.49	2.33	10.59
f. OTHER SECURITIES					
	absolute value	30,623	56,907	19,267	44,118
	percentage share	23.92	17.99	14.64	12.85

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 2007		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	147,121	1,847	14,869	118,834	2,729	8,843
b.	NORTH-WEST ITALY	61,242	677	8,677	46,767	682	4,438
	Piedmont	8,341	183	701	6,960	177	319
	Valle d'Aosta	264	1	..	232	9	23
	Liguria	3,401	17	30	3,225	46	84
	Lombardy	49,236	476	7,946	36,351	451	4,012
c.	NORTH-EAST ITALY	34,592	234	2,221	28,564	1,086	2,488
	Trentino-Alto Adige	4,019	85	105	3,137	248	443
	Veneto	9,580	78	1,098	7,624	243	537
	Friuli-Venezia Giulia	5,012	16	369	4,360	111	156
	Emilia-Romagna	15,981	55	648	13,443	483	1,352
d.	CENTRAL ITALY	41,147	764	3,852	35,187	368	975
	Marche	1,739	22	89	1,401	79	148
	Tuscany	8,493	24	2,037	6,052	148	232
	Umbria	633	5	1	547	28	53
	Lazio	30,282	713	1,725	27,188	114	543
e.	SOUTHERN ITALY	6,671	149	85	5,380	388	669
	Abruzzo	932	10	10	679	71	162
	Molise	196	..	..	157	11	28
	Campania	3,135	58	70	2,644	132	233
	Puglia	1,567	9	5	1,330	97	126
	Basilicata	273	..	..	201	23	49
	Calabria	567	72	1	369	55	71
f.	ISLANDS	3,469	23	32	2,935	205	273
	Sicily	2,286	8	9	2,116	109	45
	Sardinia	1,183	16	24	820	96	228

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2007

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	147,121	61,242	34,592	41,147	6,671	3,469
Piedmont	4,044	6,058	5,251	130	605	38	35
Valle d'Aosta	145	182	182	..	..	..	..
Liguria	2,067	3,339	2,592	184	210	22	331
Lombardy	40,682	60,466	43,865	3,275	11,663	1,092	572
Trentino-Alto Adige	3,607	3,842	124	3,669	46	2	1
Veneto	7,703	18,192	3,785	10,534	3,119	421	332
Friuli-Venezia Giulia	2,874	3,189	125	3,041	17	5	1
Emilia-Romagna	12,773	14,646	833	13,109	512	133	60
Marche	1,427	1,562	45	21	1,454	43	..
Tuscany	5,465	6,424	425	138	5,766	84	11
Umbria	393	439	13	2	423	1	..
Lazio	16,714	21,857	3,839	444	16,902	378	295
Abruzzo	744	873	21	13	63	776	..
Molise	101	108	..	..	3	105	..
Campania	2,036	2,322	18	2	229	2,064	10
Puglia	966	1,062	29	26	9	999	..
Basilicata	132	144	2	..	1	140	..
Calabria	365	392	1	..	12	366	12
Sicily	1,097	1,286	82	4	101	2	1,097
Sardinia	712	737	11	1	13	..	712

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 2007		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	935,764	3,589	74,260	1,984	73,744
b. NORTH-WEST ITALY	342,233	327	25,369	415	22,285
Piedmont	63,523	103	4,913	220	5,131
Valle d'Aosta	1,815	26	171	6	225
Liguria	21,926	35	1,131	36	1,273
Lombardy	254,969	163	19,153	154	15,657
c. NORTH-EAST ITALY	217,812	443	17,059	670	18,299
Trentino-Alto Adige	21,496	134	2,054	304	2,177
Veneto	86,098	118	6,752	152	7,863
Friuli-Venezia Giulia	20,702	97	1,608	55	1,268
Emilia-Romagna	89,516	93	6,645	159	6,991
d. CENTRAL ITALY	221,785	324	18,451	283	21,432
Marche	23,891	24	2,967	74	1,689
Tuscany	62,769	99	5,512	100	7,563
Umbria	11,977	24	1,536	36	1,255
Lazio	123,148	176	8,436	73	10,924
e. SOUTHERN ITALY	102,577	137	9,095	214	9,158
Abruzzo	13,706	22	1,950	32	956
Molise	2,215	11	213	6	210
Campania	43,263	44	2,396	38	4,871
Puglia	28,990	13	3,214	82	2,047
Basilicata	3,719	13	292	19	329
Calabria	10,683	34	1,031	38	745
f. ISLANDS	51,357	2,359	4,286	402	2,570
Sicily	35,377	1,700	2,586	164	1,206
Sardinia	15,979	659	1,701	237	1,364

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
5,797	74,499	2,244	224,130	1,096	55,898	5,259	413,264
2,156	26,794	212	79,745	219	21,474	1,283	161,955
779	5,888	41	18,006	66	3,460	425	24,491
2	332	..	388	1	83	9	570
119	1,956	29	7,301	32	2,268	186	7,562
1,256	18,618	141	54,050	119	15,663	662	129,332
1,595	20,654	484	51,517	267	10,782	1,344	94,698
91	1,398	191	2,945	114	1,282	160	10,644
712	8,806	47	21,002	49	4,625	381	35,591
230	2,548	137	4,697	40	515	260	9,247
562	7,902	109	22,872	63	4,361	543	39,215
737	14,303	433	51,849	168	14,289	1,178	98,338
208	1,248	28	5,452	51	1,366	360	10,425
126	3,882	54	15,983	56	4,401	330	24,661
90	851	27	2,418	24	668	81	4,967
313	8,323	324	27,997	37	7,854	407	58,284
913	10,144	114	27,019	151	5,319	760	39,554
159	1,306	13	3,329	26	682	144	5,088
24	183	..	503	16	153	33	863
257	5,132	70	11,506	33	2,408	148	16,359
184	2,404	13	8,670	43	1,495	239	10,588
148	374	3	592	7	171	49	1,724
141	745	16	2,419	26	409	148	4,931
397	2,604	1,000	14,000	291	4,034	695	18,719
245	2,003	213	10,369	97	2,942	456	13,397
152	601	788	3,631	194	1,092	238	5,322

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 2007

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		140,640	113	9,097	96	6,892
b. NORTH-WEST ITALY		61,141	2	2,792	20	2,009
Piedmont		7,054	1	389	11	380
Valle d'Aosta		167	–	17	–	19
Liguria		2,289	..	116	1	121
Lombardy		51,631	..	2,269	8	1,489
c. NORTH-EAST ITALY		28,784	17	2,082	44	1,661
Trentino-Alto Adige		2,485	14	175	23	154
Veneto		11,245	1	837	9	651
Friuli-Venezia Giulia		1,859	2	125	5	111
Emilia-Romagna		13,196	..	945	7	745
d. CENTRAL ITALY		33,479	3	2,722	13	2,213
Marche		2,865	..	716	6	183
Tuscany		6,467	1	612	2	672
Umbria		1,132	..	151	1	84
Lazio		23,014	2	1,242	4	1,275
e. SOUTHERN ITALY		11,526	3	1,082	12	768
Abruzzo		1,570	..	278	1	88
Molise		208	1	41	..	11
Campania		5,190	..	259	2	423
Puglia		3,045	..	349	6	161
Basilicata		316	..	26	..	16
Calabria		1,197	1	130	4	68
f. ISLANDS		5,711	89	419	8	240
Sicily		4,201	67	245	1	109
Sardinia		1,510	22	174	7	131

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
498	10,327	99	17,685	53	4,968	513	90,298
162	4,148	9	6,717	10	2,065	83	43,123
56	682	..	1,325	3	307	24	3,876
..	25	—	31	..	4	..	71
11	199	..	553	1	264	12	1,010
95	3,242	9	4,809	6	1,490	47	38,166
154	2,815	31	4,065	16	895	109	16,895
7	98	24	248	9	122	12	1,600
80	1,601	1	1,566	3	324	32	6,139
20	160	2	333	3	29	23	1,044
46	955	4	1,918	1	421	42	8,112
80	1,579	11	3,811	7	1,174	128	21,737
35	115	..	447	6	83	56	1,218
22	372	1	1,134	..	352	22	3,277
11	68	—	190	..	32	4	592
12	1,024	10	2,040	1	708	46	16,651
64	1,463	1	2,086	3	465	88	5,491
16	120	—	243	1	35	51	736
2	15	—	37	..	8	2	90
18	882	1	879	..	229	10	2,486
15	318	..	682	1	143	12	1,360
1	19	—	50	..	10	2	191
11	110	—	195	..	40	10	628
38	321	47	1,005	18	369	105	3,051
26	237	4	750	9	260	65	2,428
12	84	43	255	10	109	40	623

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 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,218	1,333	14,885	8,674	232	8,442
b.	NORTH-WEST ITALY	5,272	336	4,936	3,216	44	3,172
	Piedmont	1,632	84	1,548	1,044	27	1,018
	Valle d'Aosta	29	6	23	21	5	15
	Liguria	142	7	135	91	5	86
	Lombardy	3,470	239	3,231	2,061	7	2,054
c.	NORTH-EAST ITALY	4,727	398	4,329	2,490	57	2,433
	Trentino-Alto Adige	504	124	380	197	10	186
	Veneto	1,782	122	1,661	919	16	903
	Friuli-Venezia Giulia	432	52	380	193	12	181
	Emilia-Romagna	2,009	101	1,908	1,182	19	1,163
d.	CENTRAL ITALY	3,478	167	3,311	1,905	37	1,867
	Marche	420	33	387	186	3	184
	Tuscany	1,838	46	1,792	1,028	12	1,017
	Umbria	381	20	360	232	6	226
	Lazio	839	67	772	457	17	441
e.	SOUTHERN ITALY	1,826	253	1,573	727	50	677
	Abruzzo	205	19	186	96	1	95
	Molise	61	11	50	20	1	19
	Campania	475	67	408	237	12	224
	Puglia	665	65	600	238	12	226
	Basilicata	127	13	114	41	1	40
	Calabria	293	78	215	95	23	72
f.	ISLANDS	915	180	735	335	43	292
	Sicily	578	112	466	118	5	112
	Sardinia	336	68	269	218	38	180

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,797	779	4,019	2,747	322	2,424
1,483	290	1,193	572	2	571
444	56	388	144	1	143
5	..	5	3	..	3
37	2	35	14	..	14
997	231	766	412	1	411
1,501	198	1,303	735	143	593
112	9	103	195	104	91
671	99	572	193	7	185
190	17	173	49	23	26
528	74	455	298	8	290
724	98	626	849	31	818
122	16	106	111	14	97
311	25	285	499	9	491
84	11	72	65	3	61
207	45	162	174	6	169
767	134	633	332	69	263
69	12	58	40	6	33
25	2	23	17	8	8
157	32	124	82	22	60
292	39	253	135	14	121
63	6	56	23	6	17
161	42	119	36	12	24
322	59	263	257	77	180
239	40	199	222	66	156
83	18	65	36	11	24

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 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a. TOTAL		1,482	102	1,379	851	5	847
b. NORTH-WEST ITALY		509	33	476	331	..	331
Piedmont		113	2	112	84	..	84
Valle d'Aosta		2	–	2	1	–	1
Liguria		5	..	5	4	..	3
Lombardy		388	31	358	242	–	242
c. NORTH-EAST ITALY		454	28	425	279	4	276
Trentino-Alto Adige		47	9	38	19	..	19
Veneto		163	12	151	88	2	86
Friuli-Venezia Giulia		30	3	27	16	1	15
Emilia-Romagna		214	4	210	157	..	156
d. CENTRAL ITALY		247	18	229	124	1	123
Marche		28	4	24	14	..	13
Tuscany		134	11	123	54	..	54
Umbria		17	2	15	9	–	9
Lazio		69	2	67	47	..	47
e. SOUTHERN ITALY		189	7	182	96	..	95
Abruzzo		29	1	28	24	–	24
Molise		5	–	5	2	–	2
Campania		37	3	34	24	..	24
Puglia		44	1	42	18	..	18
Basilicata		9	..	9	4	–	4
Calabria		65	2	63	24	–	24
f. ISLANDS		84	16	68	21	..	21
Sicily		62	13	49	6	..	6
Sardinia		21	3	19	15	..	15

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
442	80	363	188	18	170
126	32	94	51	..	51
24	2	22	5	..	5
..	—	—	..
2	..	1	..	..	..
100	31	70	46	..	46
118	17	100	57	7	49
12	2	10	16	7	9
58	10	48	17	..	17
12	2	10	2	..	2
35	4	31	22	..	22
82	15	67	41	2	39
8	2	7	5	2	4
53	10	42	27	—	27
6	2	4	2	—	2
15	2	13	7	..	7
79	7	72	14	..	14
4	1	3	1	..	1
2	—	2	1	—	1
11	2	8	2	..	2
19	1	17	7	—	7
4	—	4	1	..	1
39	2	37	2	—	2
38	8	30	24	8	16
32	5	27	24	8	16
6	3	4	..	—	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

December 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	20,272	534	2,903	979	2
b.	NORTH-WEST ITALY	4,677	99	1,105	340	..
	Piedmont	1,651	78	314	89	—
	Valle d'Aosta	46	..	..	1	—
	Liguria	436	9	27	9	—
	Lombardy	2,544	12	763	242	..
c.	NORTH-EAST ITALY	4,846	42	852	311	2
	Trentino-Alto Adige	998	—	42	59	—
	Veneto	1,482	26	428	89	1
	Friuli-Venezia Giulia	822	1	93	44	..
	Emilia-Romagna	1,543	15	289	119	2
d.	CENTRAL ITALY	3,215	50	361	215	..
	Marche	789	7	114	28	..
	Tuscany	780	8	64	52	—
	Umbria	284	9	42	5	—
	Lazio	1,362	26	141	131	..
e.	SOUTHERN ITALY	2,375	289	371	79	—
	Abruzzo	453	10	29	8	—
	Molise	91	2	3	1	—
	Campania	604	100	146	31	—
	Puglia	586	42	68	22	—
	Basilicata	238	128	17	9	—
	Calabria	404	8	109	8	—
f.	ISLANDS	5,158	54	214	33	—
	Sicily	2,882	37	150	15	—
	Sardinia	2,277	17	64	18	—

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
1,124	796	5,957	2,347	230	5,105	295	127
174	42	686	805	101	1,271	55	41
75	21	166	399	67	422	20	12
1	2	6	2	–	33	..	..
40	4	152	93	..	100	..	–
57	14	361	310	35	715	34	29
471	181	895	509	56	1,479	48	11
82	36	384	12	..	380	3	..
142	40	152	226	5	352	23	6
109	44	151	67	2	302	11	..
139	61	209	204	49	445	12	6
77	185	693	451	15	1,075	92	20
11	34	84	348	5	115	44	..
15	84	143	46	9	345	14	..
23	17	56	34	1	96	1	1
29	50	411	23	1	519	33	18
105	125	226	290	20	784	86	48
45	15	36	89	2	161	59	43
2	4	8	9	1	61	..	..
27	47	100	6	3	133	13	2
14	36	15	174	13	191	13	2
5	4	12	8	..	55	..	..
13	19	55	5	1	184	2	–
296	263	3,458	292	37	497	15	8
134	187	1,952	25	33	342	7	3
162	75	1,505	267	4	155	8	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

4th quarter 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,560	21	235	130	
b.	NORTH-WEST ITALY	297	6	82	9	—
	Piedmont	99	4	19	2	—
	Valle d'Aosta	..	—	..	..	—
	Liguria	25	2	1	..	—
	Lombardy	173	..	63	7	—
c.	NORTH-EAST ITALY	449	3	72	109	—
	Trentino-Alto Adige	167	—	2	83	—
	Veneto	123	2	38	6	—
	Friuli-Venezia Giulia	61	1	10	7	—
	Emilia-Romagna	97	..	23	13	—
d.	CENTRAL ITALY	333	2	35	9	—
	Marche	102	1	21	5	—
	Tuscany	110	..	2	1	—
	Umbria	17	..	6	..	—
	Lazio	104	1	6	2	—
e.	SOUTHERN ITALY	172	9	29	2	—
	Abruzzo	74	..	2	—	—
	Molise	5	..	..	—	—
	Campania	33	4	7	..	—
	Puglia	33	5	3	1	—
	Basilicata	3	..	..	—	—
	Calabria	22	..	16	1	—
f.	ISLANDS	309	2	17	1	—
	Sicily	171	2	13	1	—
	Sardinia	138	..	4	—	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
54	79	207	228	7	418	181	49
6	1	13	86	2	62	29	17
3	..	..	48	2	9	11	4
..	—	—	—	—
1	—	7	9	—	4	..	—
1	1	5	30	—	49	17	13
36	5	46	47	2	104	25	5
7	1	37	..	—	33	3	..
8	..	1	28	..	29	12	2
11	2	4	7	..	14	5	—
9	2	4	11	2	28	5	3
2	14	11	64	1	93	102	19
—	2	3	57	—	11	2	..
..	11	..	2	1	23	70	..
2	..	..	3	—	5	1	1
..	1	8	2	—	54	30	18
4	3	2	27	..	80	16	6
3	1	..	10	..	51	6	5
—	—	1	1	—	3	—	—
..	1	..	..	..	10	8	1
..	..	..	14	..	9	1	..
—	—	..	1	—	2	..	—
..	..	1	..	—	5	..	—
6	56	135	3	2	79	9	2
5	56	70	1	2	19	4	1
1	..	66	2	—	59	5	1

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

4th quarter 2007

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,437,648	1,197,409	240,240
Italian government securities	498,043	462,963	35,080
<i>of which:</i> BOTs	176,476	169,039	7,437
CCTs	101,244	93,727	7,517
BTPs	185,407	167,693	17,714
Other debt securities	262,777	257,364	5,413
Equity securities	646,921	448,778	198,143
Other securities	29,948	28,344	1,604
b. TOTAL DERIVATIVE INSTRUMENTS	4,007,990	3,622,694	385,297
Futures	2,061,875	1,968,765	93,109
<i>of which:</i> on Italian government securities	144,110	143,573	537
on interest rates	319,800	319,800	–
on stock indices	1,366,219	1,281,707	84,512
Swaps and forward rate agreements	953,253	953,251	2
<i>of which:</i> interest rate swaps	757,821	757,819	2
currency swaps	12,404	12,404	–
forward rate agreements	176,134	176,134	–
Options on securities	103,384	77,279	26,105
<i>of which:</i> on Italian government securities	5,694	5,694	–
on debt securities	1,536	1,536	1
on equity securities	95,053	68,948	26,104
Options on futures or stock indices	594,049	330,775	263,273
<i>of which:</i> on futures on Italian government securities	1,605	1,605	–
on stock indices or futures on stock indices	477,860	215,971	261,889
Foreign currency options	63,285	62,909	376
Interest rate options	85,293	85,163	130
Other derivative instruments	146,852	144,552	2,300

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		
2007 Oct.	2007 Nov.	2007 Dec.	2007 Oct.	2007 Nov.	2007 Dec.
463,435	395,785	338,188	100,654	86,116	53,470
174,089	149,423	139,450	14,008	11,304	9,768
62,753	52,919	53,367	2,861	2,226	2,350
35,801	31,222	26,704	3,202	2,344	1,972
62,764	57,460	47,469	6,960	5,999	4,754
94,616	76,699	86,049	1,996	1,824	1,594
184,769	159,194	104,815	84,069	72,383	41,691
9,964	10,479	7,902	582	605	417
1,228,521	1,145,289	1,248,883	87,075	223,633	74,589
637,689	659,703	671,373	30,462	33,591	29,057
76,263	40,898	26,413	221	184	132
105,192	116,647	97,961	—	—	—
363,616	415,706	502,384	26,782	30,198	27,532
319,734	256,102	377,415	—	2	—
238,617	210,907	308,295	—	2	—
4,579	2,776	5,048	—	—	—
74,357	40,059	61,717	—	—	—
29,619	26,873	20,786	11,825	10,174	4,106
2,174	1,811	1,709	—	—	—
425	644	467	1	—	—
26,542	24,040	18,366	11,825	10,174	4,106
124,037	108,767	97,971	44,035	178,603	40,635
792	486	326	—	—	—
73,556	84,042	58,374	43,474	178,226	40,189
27,317	21,527	14,065	239	74	62
34,995	22,981	27,186	—	130	—
55,130	49,336	40,087	513	1,059	729

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 2007

	Total	Banks	SIMs	AMCs
Assets under management	527,274	139,949	13,030	374,295
Fund-raising	43,917	10,354	1,000	32,563
Redemptions	79,390	19,905	1,533	57,951
Net fund-raising	-35,472	-9,551	-533	-25,388

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 2007

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	133,839	149,167	511,464
	Italian government securities	29,798	33,050	136,064
	<i>of which:</i> BOTs	4,251	4,921	6,808
	CCTs	6,843	8,999	34,820
	BTPs	16,268	17,083	85,757
	Other debt securities	21,733	17,740	126,523
	<i>of which:</i> in non-euro-area currencies	2,293	2,045	7,512
	Equity securities	13,229	16,411	59,317
	<i>of which:</i> in non-euro-area currencies	1,934	2,501	5,080
	Units of collective investment undertakings	43,416	47,773	188,708
	Other securities and the like	25,664	34,192	853

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
34,665	39,339	135,354	7,815	10,071	12,281	91,359	99,757	363,830
10,525	10,567	42,420	1,286	1,073	2,351	17,987	21,410	91,293
1,741	1,827	2,445	519	320	171	1,991	2,774	4,192
3,491	3,081	17,165	301	245	1,075	3,052	5,674	16,580
4,312	4,791	19,330	286	431	816	11,671	11,861	65,611
4,830	4,684	27,969	661	568	2,269	16,243	12,488	96,285
458	536	2,034	107	66	215	1,727	1,443	5,264
4,545	4,633	7,202	1,039	1,041	1,407	7,645	10,738	50,708
502	539	1,040	228	256	250	1,204	1,706	3,790
13,957	18,324	57,603	2,770	3,329	6,245	26,689	26,120	124,859
809	1,131	159	2,060	4,060	9	22,795	29,002	685

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

TDB40530		Securities firms				
Source: Supervisory returns Percentages						
December 2007	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity	
a. TOTAL PORTFOLIO	100.00	23.75	13.90	47.33	15.02	
Italian government securities	100.00	28.32	3.31	39.53	28.84	
<i>of which: BOTs</i>	<i>100.00</i>	<i>28.12</i>	<i>0.30</i>	<i>47.22</i>	<i>24.36</i>	
CCTs	100.00	16.39	6.28	64.98	12.35	
BTPs	100.00	40.20	1.17	19.86	38.76	
Other debt securities	100.00	45.71	18.67	27.38	8.24	
Equity securities	100.00	13.66	4.70	61.10	20.54	
Units of collective investment undertakings	100.00	7.69	20.21	63.74	8.36	
Other financial instruments	100.00	0.33	..	17.51	82.16	

Notes:

Securities are stated at market values. 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 2007

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	258,300	26,559	37,250	-10,691	240
Equity	50,683	3,786	7,939	-4,154	57
Balanced	22,457	624	2,228	-1,604	-
Bond	91,928	6,628	12,146	-5,518	180
Liquidity	71,010	13,208	12,099	1,109	3
Flexible	21,974	2,305	2,777	-471	-

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 2007	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	77,733	37,124	15,300	4,034	12,254
Sales in the quarter	84,943	38,209	12,404	5,163	15,806
End-quarter stocks	238,361	92,117	22,504	22,828	31,809
b. EQUITY					
Purchases in the quarter	14,717	557	250	41	44
Sales in the quarter	19,335	423	226	49	85
End-quarter stocks	46,590	753	162	179	127
c. BALANCED					
Purchases in the quarter	7,318	1,723	606	38	977
Sales in the quarter	8,866	2,597	1,185	92	1,119
End-quarter stocks	20,581	5,174	982	654	3,036
d. BOND					
Purchases in the quarter	23,243	10,834	1,462	1,308	7,108
Sales in the quarter	28,392	14,663	1,462	2,074	8,558
End-quarter stocks	86,463	32,540	2,253	4,920	19,124
e. LIQUIDITY					
Purchases in the quarter	26,086	21,898	12,338	2,386	3,121
Sales in the quarter	21,157	18,437	9,125	2,795	4,744
End-quarter stocks	65,551	48,387	18,019	16,150	6,877
f. FLEXIBLE					
Purchases in the quarter	6,308	2,079	636	261	984
Sales in the quarter	7,100	2,030	383	152	1,275
End-quarter stocks	19,065	5,179	1,074	888	2,624

Notes:

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

Collective investment undertakings

Other debt securities	of which:		Equity securities	of which:		Other securities
	in non-euro-area currencies			in non-euro-area currencies		

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2007

4th quarter 2007		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	76,131	6,506	62,764	23	6,838	708
	Italian government securities	2,622	1,899	442	–	282	1
	<i>of which:</i> BOTs	106	–	–	–	106	–
	CCTs	423	332	67	–	24	..
	BTPs	1,898	1,416	343	–	139	..
	Other debt securities	24,771	3,585	20,563	–	623	702
	Equity securities	688	469	91	23	105	..
	Other securities	45,499	–	39,671	–	5,828	5

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. 2007	Dec. 2007	Sept. 2007	Dec. 2007	Sept. 2007	Dec. 2007
a. NUMBER OF BORROWERS	4,068,207	4,131,460	3,532,548	3,558,575	761,030	809,506
<i>of which: joint</i>	1,209,764	1,234,653	1,018,939	1,025,884	199,550	221,278
b. LOAN FACILITIES						
<i>facilities granted</i>	2,008,789	2,075,383	1,848,118	1,898,359	160,671	177,024
<i>used margin</i>	1,403,334	1,464,267	1,262,202	1,309,720	141,132	154,547
<i>overshoot</i>	31,458	36,562	29,205	34,118	2,253	2,444
<i>unused margin</i>	636,913	647,677	615,121	622,757	21,792	24,920
<i>of which: matched loans</i>						
<i>facilities granted</i>	342,433	351,692	310,699	314,001	31,734	37,691
<i>used margin</i>	165,509	177,661	147,310	154,850	18,199	22,811
term loans						
<i>facilities granted</i>	1,322,802	1,377,038	1,195,690	1,239,781	127,112	137,257
<i>used margin</i>	1,096,143	1,145,374	975,231	1,016,004	120,913	129,371
revocable loans						
<i>facilities granted</i>	343,553	346,653	341,729	344,576	1,824	2,077
<i>used margin</i>	141,682	141,232	139,661	138,866	2,021	2,365
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	208,272	208,258	206,275	206,277	1,997	1,982
<i>used margin</i>	145,852	144,411	144,230	142,730	1,622	1,681
d. BAD DEBTS	93,611	90,403	49,198	47,470	44,413	42,933
e. NUMBER OF GUARANTORS	1,973,174	1,995,300	1,762,351	1,769,204	272,012	289,389
<i>of which: joint</i>	630,765	638,085	582,159	585,337	61,826	66,559
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	549,958	564,359	471,363	481,736	78,595	82,623

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 2007

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,833,411	952,855	1,266,618	474,823	15,133	520,962
General government	91,980	31,351	56,260	6,685	69	621
Financial companies	220,826	158,285	155,923	95,164	1,528	10,485
Non-financial companies	1,204,491	705,365	764,007	338,376	11,654	263,220
<i>of which: industry</i>	<i>457,922</i>	<i>306,149</i>	<i>261,168</i>	<i>132,333</i>	<i>5,338</i>	<i>47,684</i>
building	146,808	73,128	102,512	41,119	549	55,504
services	582,251	316,575	386,794	159,183	5,694	153,446
Producer households	67,244	24,247	57,220	14,842	369	37,902
Consumer households and nec	246,031	32,755	230,892	19,390	1,502	206,966
b. NORTH-WEST ITALY	748,524	416,783	499,266	207,925	6,852	188,680
General government	19,721	9,046	10,257	1,571	67	147
Financial companies	146,792	112,321	98,908	66,754	1,115	6,776
Non-financial companies	473,878	276,079	290,799	128,284	4,847	96,070
<i>of which: industry</i>	<i>176,224</i>	<i>117,902</i>	<i>97,538</i>	<i>48,658</i>	<i>2,201</i>	<i>19,470</i>
building	44,383	21,599	31,255	12,270	144	16,751
services	249,573	134,561	159,127	66,108	2,483	58,460
Producer households	19,695	6,857	16,811	4,185	98	11,392
Consumer households and nec	87,446	12,126	81,766	7,029	720	73,712
c. NORTH-EAST ITALY	449,468	243,966	311,237	118,006	3,952	129,135
General government	10,949	5,459	4,993	468	–	88
Financial companies	33,186	15,801	28,783	9,124	232	1,578
Non-financial companies	324,501	204,214	204,392	97,129	3,051	68,473
<i>of which: industry</i>	<i>134,067</i>	<i>95,387</i>	<i>75,211</i>	<i>40,433</i>	<i>1,635</i>	<i>13,601</i>
building	41,635	23,708	27,844	12,795	184	13,835
services	142,583	81,371	96,906	41,877	1,190	39,060
Producer households	20,202	8,025	17,011	5,006	194	10,727
Consumer households and nec	59,938	10,253	55,471	6,163	474	47,850
d. CENTRAL ITALY	425,190	198,743	297,615	98,279	2,630	119,448
General government	46,103	8,712	32,612	2,424	2	300
Financial companies	34,918	27,006	24,081	16,814	181	1,559
Non-financial companies	274,011	151,738	175,780	72,160	2,190	61,204
<i>of which: industry</i>	<i>106,872</i>	<i>66,784</i>	<i>61,079</i>	<i>29,015</i>	<i>1,150</i>	<i>7,613</i>
building	37,213	16,965	26,320	9,725	91	15,019
services	125,634	66,060	84,815	32,135	939	36,587
Producer households	13,506	4,318	11,803	2,735	59	8,137
Consumer households and nec	56,270	6,896	52,996	4,111	196	47,964

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	146,453	65,977	110,176	35,926	1,107	56,541
General government	10,596	4,726	5,898	876	–	56
Financial companies	4,040	2,235	2,759	1,778	1	519
Non-financial companies	93,456	53,176	65,812	29,790	988	25,112
<i>of which:</i> industry	31,444	20,181	21,483	11,257	233	5,267
building	16,503	8,114	11,867	4,715	124	6,589
services	43,469	23,759	30,812	13,091	629	12,485
Producer households	9,046	3,332	7,610	1,959	16	5,068
Consumer households and nec	28,762	2,372	27,618	1,455	101	25,429
f. ISLANDS	63,776	27,387	48,324	14,686	592	27,158
General government	4,611	3,408	2,500	1,347	–	31
Financial companies	1,890	922	1,392	694	..	52
Non-financial companies	38,645	20,157	27,224	11,014	578	12,361
<i>of which:</i> industry	9,316	5,895	5,857	2,971	118	1,733
building	7,075	2,742	5,226	1,614	6	3,310
services	20,993	10,824	15,134	5,973	453	6,855
Producer households	4,795	1,715	3,985	958	2	2,578
Consumer households and nec	13,616	1,108	13,041	632	11	12,011

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 2007

	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	1,318,944	927,394	267,800	144,752	108,200	41,151	33,578	6,866
Facilities granted	128,195	153,872	91,460	100,552	166,469	142,409	334,025	885,065
Used margin	120,748	142,189	73,069	74,290	119,168	98,955	220,040	560,777
<i>of which: backed by real security</i>	<i>107,341</i>	<i>121,452</i>	<i>43,530</i>	<i>33,615</i>	<i>49,057</i>	<i>37,997</i>	<i>73,005</i>	<i>91,876</i>
Unused margin	8,342	12,985	19,853	27,969	49,862	45,367	117,816	340,668
Overshoot	895	1,302	1,463	1,708	2,561	1,912	3,830	16,381

Note:

Distribution by total credit used

TDB30125		Banks							
Source: Central Credit Register									
Stocks in millions of euros									
Size classes in euros									
December 2007		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		1,065,470	797,099	216,428	106,846	73,588	26,331	19,658	3,577
Facilities granted		115,311	151,107	98,948	105,261	162,545	133,052	283,760	690,288
Used margin		103,948	132,550	74,148	74,530	113,260	91,034	190,634	475,525
<i>of which: backed by real security</i>		90,035	109,058	43,328	35,530	51,055	38,454	70,465	79,445
Unused margin		12,457	20,231	26,574	32,704	52,154	44,143	97,590	231,739
Overshoot		1,094	1,674	1,774	1,973	2,868	2,125	4,464	16,976

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 2007		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		14,676	23,726	37,320	51,693	88,181	76,937	186,154	459,201
Used margin		7,127	12,249	19,419	27,187	46,393	40,015	90,489	217,496
of which: backed by real security		627	1,303	2,239	3,292	6,002	4,884	8,579	9,619
Overshoot		580	906	1,100	1,349	1,900	1,431	2,705	5,989
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		89	202	340	528	1,039	970	2,656	6,034
Used margin		84	203	320	486	930	831	2,267	4,365
of which: backed by real security		9	28	51	79	147	122	252	164
Overshoot		5	23	19	22	32	27	84	300
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		94,699	114,762	48,652	41,066	62,300	51,111	111,566	346,332
Used margin		94,444	114,030	47,631	39,404	57,855	46,158	98,578	284,174
of which: backed by real security		88,469	106,180	39,400	29,926	42,752	32,858	63,468	75,648
Overshoot		292	366	323	330	454	338	689	9,303
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		259	339	184	222	334	266	509	4,894
Used margin		258	339	183	222	334	265	437	3,501
of which: backed by real security		232	285	78	35	62	79	204	1,235
Overshoot		2	3	2	3	6	6	8	150

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 2007

	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	1,127,888	834,446	253,624	134,982	98,886	37,389	30,417	6,140
Facilities granted	109,723	139,029	86,497	93,509	151,853	129,284	300,885	816,462
Used margin	101,914	126,822	67,552	67,299	105,512	87,270	191,771	509,536
b. PIEMONTE								
Number of borrowers	96,151	62,102	18,297	9,598	6,991	2,589	2,072	408
Facilities granted	9,326	10,280	6,231	6,649	10,682	8,972	20,353	51,107
Used margin	8,691	9,272	4,721	4,634	7,038	5,725	12,536	28,593
c. VALLE D'AOSTA								
Number of borrowers	2,204	1,792	571	265	155	53	41	9
Facilities granted	213	305	195	182	227	179	364	993
Used margin	190	266	147	126	152	113	235	708
d. LIGURIA								
Number of borrowers	30,199	22,325	6,613	2,812	1,885	686	519	114
Facilities granted	2,939	3,727	2,231	1,933	2,899	2,358	5,264	8,577
Used margin	2,763	3,458	1,831	1,431	2,020	1,567	3,350	5,158
e. LOMBARDY								
Number of borrowers	256,775	200,316	56,923	32,044	24,794	9,904	8,644	2,114
Facilities granted	25,149	33,133	19,476	22,192	38,195	34,328	86,935	331,215
Used margin	23,468	30,321	14,839	15,304	25,555	22,381	53,531	206,031
f. TRENTINO-ALTO ADIGE								
Number of borrowers	23,016	23,173	10,406	5,643	4,084	1,436	996	134
Facilities granted	2,236	3,998	3,539	3,902	6,229	4,902	9,468	9,261
Used margin	1,882	3,386	2,799	3,031	4,769	3,660	6,680	5,276
g. VENETO								
Number of borrowers	109,238	85,809	27,989	16,666	12,356	4,833	3,853	659
Facilities granted	10,689	14,191	9,624	11,589	19,039	16,756	37,802	53,215
Used margin	9,846	12,831	7,327	8,262	13,071	11,284	23,802	32,927
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	28,768	16,828	5,397	3,046	2,338	879	710	104
Facilities granted	2,786	2,770	1,853	2,111	3,629	3,021	7,190	9,768
Used margin	2,613	2,503	1,429	1,523	2,505	2,008	4,386	4,796
i. EMILIA-ROMAGNA								
Number of borrowers	106,353	87,703	27,871	15,838	12,101	4,652	3,876	783
Facilities granted	10,398	14,620	9,554	10,968	18,661	16,053	38,436	79,377
Used margin	9,422	13,120	7,063	7,414	12,208	10,292	23,301	53,637
l. MARCHE								
Number of borrowers	34,654	25,514	9,108	5,102	3,603	1,260	951	123
Facilities granted	3,379	4,255	3,129	3,547	5,500	4,351	9,333	11,467
Used margin	3,086	3,808	2,413	2,577	3,856	2,908	6,030	6,339

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	76,817	65,876	21,154	11,312	8,125	2,977	364
	Facilities granted	7,492	11,112	7,247	7,848	12,502	10,318	41,429
	Used margin	6,920	10,204	5,822	5,915	9,129	7,170	28,463
n.	UMBRIA							
	Number of borrowers	17,261	10,989	3,879	2,126	1,502	562	68
	Facilities granted	1,669	1,838	1,334	1,475	2,304	1,952	3,660
	Used margin	1,556	1,676	1,094	1,122	1,697	1,388	2,301
o.	LAZIO							
	Number of borrowers	103,341	86,938	23,369	9,485	6,471	2,407	632
	Facilities granted	10,040	14,710	7,815	6,521	9,841	8,351	160,764
	Used margin	9,502	13,923	6,655	5,096	7,391	6,063	98,744
p.	ABRUZZO							
	Number of borrowers	21,902	12,782	4,135	2,314	1,662	622	82
	Facilities granted	2,107	2,131	1,412	1,616	2,590	2,149	5,943
	Used margin	1,959	1,909	1,095	1,178	1,848	1,512	3,981
q.	MOLISE							
	Number of borrowers	3,528	1,992	726	339	250	106	14
	Facilities granted	338	332	246	236	388	375	798
	Used margin	312	294	191	176	274	268	647
r.	CAMPANIA							
	Number of borrowers	59,053	41,093	11,715	5,608	3,905	1,369	187
	Facilities granted	5,723	6,870	3,959	3,858	5,979	4,738	20,423
	Used margin	5,369	6,356	3,234	2,891	4,393	3,436	13,476
s.	PUGLIA							
	Number of borrowers	53,412	30,387	8,093	4,215	2,917	1,041	113
	Facilities granted	5,153	5,007	2,749	2,939	4,466	3,578	7,748
	Used margin	4,866	4,597	2,174	2,145	3,158	2,523	5,232
t.	BASILICATA							
	Number of borrowers	5,042	2,869	1,050	552	397	154	18
	Facilities granted	480	481	360	383	600	525	1,234
	Used margin	442	429	280	274	423	363	881
u.	CALABRIA							
	Number of borrowers	17,379	10,436	3,290	1,615	1,040	328	35
	Facilities granted	1,665	1,741	1,112	1,112	1,563	1,122	3,303
	Used margin	1,546	1,581	875	836	1,169	826	1,866
v.	SICILY							
	Number of borrowers	58,226	33,004	9,440	4,598	3,149	1,084	123
	Facilities granted	5,582	5,469	3,207	3,194	4,812	3,726	11,349
	Used margin	5,234	4,985	2,547	2,357	3,511	2,641	7,247
z.	SARDINIA							
	Number of borrowers	24,569	12,518	3,598	1,804	1,161	447	56
	Facilities granted	2,361	2,062	1,224	1,255	1,750	1,529	4,832
	Used margin	2,246	1,904	1,015	1,006	1,345	1,141	3,233

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,318,043	1,657,694	42,079
b.	GENERAL GOVERNMENT	95,704	60,187	1,145
	Central government	30,986	23,811	348
	Local government	63,178	36,318	794
	Social security funds	1,540	58	4
c.	FINANCIAL COMPANIES	374,580	275,718	16,107
	Monetary financial institutions	150,841	116,907	4,397
	Other financial intermediaries	183,613	141,622	10,853
	Financial auxiliaries	37,016	15,604	824
	Insurance companies and pension funds	3,110	1,584	33
d.	NON-FINANCIAL COMPANIES	1,330,248	868,925	18,769
	Public companies	37,909	23,228	374
	Private companies	1,170,632	754,327	16,319
	Associations of non-financial companies	2,420	1,420	42
	Craft non-financial quasi-companies	42,296	30,665	664
	Other non-financial quasi-companies	76,992	59,284	1,370
e.	HOUSEHOLDS	344,344	321,046	3,715
	Producer households	73,568	62,572	1,477
	Consumer households	270,776	258,474	2,238
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,618	7,485	186
g.	REST OF THE WORLD	158,880	121,417	2,082
	General government	1,389	771	11
	Monetary financial institutions	92,983	77,440	1,123
	Other financial institutions	35,796	24,446	424
	Non-financial companies	25,491	17,213	486
	Households	1,596	1,469	39
	Non-profit institutions serving households	14	10	..
	International organizations and other institutions	1,612	67	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	243	160	14

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
2,140,624	1,502,749	39,598	177,419	154,945	2,481
91,980	56,260	886	3,724	3,926	260
30,884	23,659	290	102	152	58
59,558	32,545	591	3,620	3,773	202
1,539	56	4	1	1	–
371,273	272,449	15,867	3,307	3,269	240
150,447	116,525	4,374	394	382	23
182,591	140,608	10,640	1,022	1,014	213
35,131	13,738	820	1,884	1,865	4
3,103	1,577	33	7	7	..
1,204,491	764,007	17,104	125,757	104,918	1,664
37,090	22,547	363	819	681	11
1,058,550	661,782	14,782	112,081	92,545	1,536
2,136	1,203	42	283	216	1
37,224	25,920	634	5,072	4,745	30
69,491	52,554	1,284	7,501	6,731	86
303,200	281,130	3,527	41,144	39,916	188
67,244	57,220	1,385	6,324	5,352	93
235,956	223,910	2,142	34,820	34,564	96
9,844	6,830	167	774	654	19
156,549	119,438	1,983	2,331	1,979	100
1,375	757	11	14	14	..
92,973	77,417	1,109	10	23	14
35,715	24,373	424	81	73	..
23,508	15,562	405	1,982	1,651	81
1,353	1,252	34	243	217	5
14	10	..	–	–	–
1,610	66	..	1	1	..
232	152	14	11	8	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

December 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,403,816	931,497	20,246
	Agricultural, forestry and fishery products	34,885	29,094	765
	Fuel and power products	84,855	49,860	1,089
	Ores and metals	25,168	13,209	263
	Non-metallic minerals and products	31,718	19,047	400
	Chemical products	22,901	12,318	422
	Metal products, except transport equipment	56,443	34,581	658
	Agricultural and industrial machinery	50,441	28,594	482
	Office and data processing machines, etc.	7,729	4,821	89
	Electrical goods	29,533	16,800	287
	Transport equipment	26,313	15,986	427
	Food and tobacco products	46,855	29,732	780
	Textiles, clothing and footwear	49,472	28,551	727
	Paper and paper products	25,469	16,903	315
	Rubber and plastic products	21,242	13,170	211
	Other manufactured products	34,852	22,674	569
	Building and construction	168,073	119,807	2,990
	Wholesale and retail trade services, recovery and repair services	226,938	139,653	3,074
	Lodging and catering services	36,271	31,515	581
	Inland transport services	24,983	18,772	496
	Maritime and air transport services	11,476	7,595	115
	Auxiliary transport services	19,832	13,436	267
	Communication services	24,156	13,162	42
	Other market services	344,212	252,219	5,196

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
1,271,735	821,228	18,489	132,081	110,270	1,757
33,981	28,327	752	904	767	13
82,661	48,305	1,071	2,194	1,555	19
22,787	11,539	248	2,380	1,670	14
29,535	17,155	383	2,183	1,892	17
21,428	11,111	402	1,473	1,207	20
49,053	28,361	600	7,389	6,219	59
44,679	23,790	427	5,762	4,805	54
6,574	3,865	79	1,155	956	10
25,538	13,878	258	3,994	2,922	30
20,967	11,740	377	5,346	4,246	50
43,869	27,271	738	2,986	2,460	42
46,491	26,047	677	2,981	2,504	50
22,487	14,228	297	2,983	2,675	18
18,969	11,166	191	2,272	2,004	19
32,243	20,421	536	2,609	2,253	33
155,749	109,741	2,679	12,324	10,066	311
203,975	121,432	2,822	22,963	18,221	252
33,878	29,342	555	2,393	2,173	26
20,182	14,239	448	4,801	4,533	49
10,220	6,746	106	1,256	850	9
16,956	10,825	259	2,876	2,611	9
23,135	12,271	36	1,022	891	7
306,378	219,426	4,551	37,834	32,793	645

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 2007	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	1,127,888	834,446	253,624	134,982	98,886	37,389	30,417	6,140
Facilities granted	109,723	139,029	86,497	93,509	151,853	129,284	300,885	816,462
Used margin	101,914	126,822	67,552	67,299	105,512	87,270	191,771	509,536
b. GENERAL GOVERNMENT								
Number of borrowers	535	983	1,213	1,109	1,016	456	528	335
Facilities granted	54	178	432	783	1,585	1,603	6,119	81,224
Used margin	42	111	226	399	867	1,004	3,002	50,470
c. FINANCIAL COMPANIES								
Number of borrowers	1,006	955	652	422	440	240	441	435
Facilities granted	97	167	224	279	689	836	4,951	213,572
Used margin	68	130	163	244	448	562	2,759	150,706
d. NON-FINANCIAL COMPANIES								
Number of borrowers	125,295	134,549	125,878	101,445	85,760	34,637	28,578	5,306
Facilities granted	12,000	24,086	44,420	71,138	132,833	119,986	282,319	516,587
Used margin	8,032	16,956	30,684	49,073	90,821	80,253	180,367	305,015
<i>of which: industry</i>								
Number of borrowers	29,958	33,352	33,987	28,887	25,382	11,224	10,484	2,304
Facilities granted	2,876	6,004	12,101	20,446	39,607	39,121	106,566	230,995
Used margin	1,797	3,838	7,419	12,354	23,387	22,674	60,030	129,093
<i>of which: building</i>								
Number of borrowers	17,163	20,584	22,101	19,656	16,998	6,215	4,240	480
Facilities granted	1,646	3,700	7,818	13,765	26,197	21,371	39,287	32,885
Used margin	1,066	2,581	5,541	9,994	19,123	15,413	27,707	20,627
<i>of which: services</i>								
Number of borrowers	75,501	77,621	67,017	50,760	41,593	16,371	13,262	2,466
Facilities granted	7,221	13,846	23,521	35,416	64,263	56,608	130,807	249,814
Used margin	4,981	10,115	16,947	25,529	46,092	39,882	88,377	153,170
e. PRODUCER HOUSEHOLDS								
Number of borrowers	114,639	99,442	39,923	14,815	5,969	965	268	6
Facilities granted	11,075	17,104	13,541	10,031	8,623	3,216	2,144	217
Used margin	9,689	15,187	11,308	8,126	6,975	2,688	1,803	157
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	878,828	593,158	84,511	16,872	5,622	1,076	593	56
Facilities granted	85,770	96,584	27,403	11,069	8,009	3,593	5,266	4,686
Used margin	83,448	93,610	24,763	9,293	6,309	2,722	3,778	3,177

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2007

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	18	808	114,767	33,013	16,530	62,690	102,366	437,520
Bad debts	15	430	29,212	10,237	5,421	12,637	6,048	10,698
b. NORTH-WEST ITALY								
Number of borrowers	1	286	30,710	9,151	3,734	17,546	21,659	97,724
Bad debts	..	121	7,167	2,817	962	3,320	1,154	2,822
c. NORTH-EAST ITALY								
Number of borrowers	–	137	21,754	7,000	2,827	11,553	15,514	62,463
Bad debts	–	39	5,815	2,445	865	2,348	961	1,645
d. CENTRAL ITALY								
Number of borrowers	4	209	29,505	8,186	4,466	16,369	21,586	103,000
Bad debts	..	227	9,055	2,484	2,109	4,277	1,329	2,683
e. SOUTHERN ITALY								
Number of borrowers	11	116	21,431	6,262	3,473	10,797	26,546	114,294
Bad debts	14	35	5,024	1,958	946	1,814	1,582	2,290
f. ISLANDS								
Number of borrowers	2	60	11,367	2,414	2,030	6,425	17,061	60,039
Bad debts	1	8	2,150	532	540	878	1,021	1,258

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2007

	Number of borrowers	Bad debts
a. TOTAL	217,133	35,259
Agricultural, forestry and fishery products	12,771	2,034
Fuel and power products	394	44
Ores and metals	666	142
Non-metallic minerals and products	3,217	600
Chemical products	1,256	372
Metal products, except transport equipment	6,274	1,228
Agricultural and industrial machinery	3,161	903
Office and data processing machines, etc.	1,471	260
Electrical goods	3,648	836
Transport equipment	1,625	547
Food and tobacco products	7,371	1,803
Textiles, clothing and footwear	11,335	2,210
Paper and paper products	2,770	630
Rubber and plastic products	1,693	435
Other manufactured products	7,925	1,290
Building and construction	33,304	6,517
Wholesale and retail trade services, recovery and repair services	63,333	6,845
Lodging and catering services	15,368	1,264
Inland transport services	7,462	610
Maritime and air transport services	151	199
Auxiliary transport services	2,316	514
Communication services	641	58
Other market services	28,981	5,919

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 2007

	Total	Banks	Financial intermediaries
a. TOTAL	90,453	47,518	42,935
b. GENERAL GOVERNMENT	21	15	5
Central government	1	..	1
Local government	20	15	5
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,210	430	780
Monetary financial institutions	1	1	–
Other financial intermediaries	1,023	349	674
Financial auxiliaries	150	47	103
Insurance companies and pension funds	36	34	2
d. NON-FINANCIAL COMPANIES	58,059	29,212	28,847
Public companies	109	57	52
Private companies	47,643	24,011	23,632
Associations of non-financial companies	216	74	141
Craft non-financial quasi-companies	2,418	1,429	989
Other non-financial quasi-companies	7,673	3,641	4,032
e. HOUSEHOLDS	29,326	16,603	12,723
Producer households	11,808	6,048	5,761
Consumer households	17,518	10,555	6,963
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	206	139	66
g. REST OF THE WORLD	892	666	226
General government	1	1	–
Monetary financial institutions	128	62	66
Other financial institution	305	293	12
Non-financial companies	413	281	132
Households	44	29	15
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 2007

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	53,709	1,992	48,755	1,576
b.	NORTH-WEST ITALY	13,645	543	10,760	264
	Piedmont	4,028	157	2,861	53
	Valle d'Aosta	97	6	74	1
	Liguria	1,453	31	972	20
	Lombardy	8,067	349	6,853	189
c.	NORTH-EAST ITALY	8,533	421	8,480	269
	Trentino-Alto Adige	597	33	579	26
	Veneto	3,387	193	3,508	134
	Friuli-Venezia Giulia	790	41	800	22
	Emilia-Romagna	3,759	154	3,593	86
d.	CENTRAL ITALY	10,855	504	11,929	570
	Marche	1,203	94	1,349	32
	Tuscany	3,089	147	3,223	64
	Umbria	644	25	848	22
	Lazio	5,919	238	6,509	451
e.	SOUTHERN ITALY	13,537	363	10,595	195
	Abruzzo	1,034	24	1,033	17
	Molise	253	14	160	2
	Campania	6,063	185	4,444	78
	Puglia	3,643	87	3,309	75
	Basilicata	440	11	312	5
	Calabria	2,104	43	1,337	18
f.	ISLANDS	7,139	160	6,991	279
	Sicily	5,750	120	5,716	234
	Sardinia	1,389	40	1,275	45

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 2007

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	53,709	1,992	48,755	1,576
General government	3	..	–	–
Financial companies	45	50	52	4
Non-financial companies	6,655	1,015	5,985	751
<i>of which: industry</i>	<i>1,607</i>	<i>339</i>	<i>1,506</i>	<i>137</i>
building	957	173	856	130
services	3,957	464	3,502	459
Producer households	6,654	231	6,005	189
Consumer households and nec	39,902	686	36,165	602

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 2007		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
Bad debts (gross of writeoffs)		15	618	37,597	13,815	6,827	15,876	6,483	11,117
of which: backed by real security		..	54	7,939	2,587	1,607	3,416	1,739	3,728
b. NORTH-WEST ITALY									
Bad debts (gross of writeoffs)		..	183	9,841	4,064	1,197	4,497	1,200	2,877
of which: backed by real security		—	22	1,925	599	312	982	378	1,245
c. NORTH-EAST ITALY									
Bad debts (gross of writeoffs)		—	75	7,674	3,474	1,050	2,949	1,014	1,684
of which: backed by real security		—	8	1,662	573	276	753	320	626
d. CENTRAL ITALY									
Bad debts (gross of writeoffs)		..	272	11,258	3,248	2,577	5,221	1,428	2,777
of which: backed by real security		—	21	2,137	621	495	942	414	905
e. SOUTHERN ITALY									
Bad debts (gross of writeoffs)		14	75	5,973	2,341	1,180	2,109	1,673	2,360
of which: backed by real security		..	2	1,615	643	312	547	425	650
f. ISLANDS									
Bad debts (gross of writeoffs)		1	14	2,852	688	823	1,101	1,167	1,419
of which: backed by real security		—	..	600	152	212	192	202	302

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
December 2007	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	44,080	9,677
Agricultural, forestry and fishery products	2,225	778
Fuel and power products	57	5
Ores and metals	209	27
Non-metallic minerals and products	758	201
Chemical products	561	79
Metal products, except transport equipment	1,688	294
Agricultural and industrial machinery	1,240	221
Office and data processing machines, etc.	356	33
Electrical goods	1,130	157
Transport equipment	754	168
Food and tobacco products	2,312	535
Textiles, clothing and footwear	2,940	535
Paper and paper products	808	157
Rubber and plastic products	566	125
Other manufactured products	1,579	316
Building and construction	8,039	1,890
Wholesale and retail trade services, recovery and repair services	8,669	1,420
Lodging and catering services	1,404	518
Inland transport services	707	148
Maritime and air transport services	356	55
Auxiliary transport services	620	118
Communication services	65	9
Other market services	7,039	1,889

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	142,730	92,462	50,268
<i>of which:</i> in non-euro-area currencies	18,576	11,400	7,176
General government	1,487	541	945
Financial companies	12,456	3,485	8,971
Non-financial companies	111,062	83,224	27,839
<i>of which:</i> industry	48,979	38,000	10,979
building	17,752	15,033	2,718
services	43,714	29,826	13,888
Producer households	1,433	984	449
Consumer households and nec	3,658	2,315	1,343
Rest of the world	12,634	1,913	10,721

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 2007		Total	For commercial transactions	For financial transactions
a.	TOTAL	130,165	90,596	39,569
b.	NORTH-WEST ITALY	51,802	36,963	14,839
	Piedmont	6,588	4,826	1,762
	Valle d'Aosta	199	137	62
	Liguria	3,171	2,958	214
	Lombardy	41,843	29,042	12,802
c.	NORTH-EAST ITALY	30,975	23,022	7,953
	Trentino-Alto Adige	3,517	2,770	747
	Veneto	8,547	5,722	2,825
	Friuli-Venezia Giulia	4,838	3,804	1,034
	Emilia-Romagna	14,073	10,726	3,347
d.	CENTRAL ITALY	38,593	24,353	14,240
	Marche	1,520	1,094	426
	Tuscany	8,162	4,548	3,615
	Umbria	587	315	272
	Lazio	28,324	18,397	9,927
e.	SOUTHERN ITALY	5,712	4,148	1,565
	Abruzzo	670	492	177
	Molise	171	77	94
	Campania	2,806	2,196	610
	Puglia	1,409	1,009	400
	Basilicata	209	136	73
	Calabria	447	238	209
f.	ISLANDS	3,083	2,111	972
	Sicily	2,263	1,623	639
	Sardinia	820	488	332

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 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	112,495	84,208	28,287
Agricultural, forestry and fishery products	1,020	604	416
Fuel and power products	14,994	9,772	5,222
Ores and metals	1,397	1,253	143
Non-metallic minerals and products	1,402	875	527
Chemical products	2,035	1,581	454
Metal products, except transport equipment	3,213	2,698	515
Agricultural and industrial machinery	9,545	8,733	812
Office and data processing machines, etc.	986	907	79
Electrical goods	3,364	2,809	555
Transport equipment	5,960	5,271	689
Food and tobacco products	2,024	1,403	622
Textiles, clothing and footwear	1,796	1,436	360
Paper and paper products	1,052	424	628
Rubber and plastic products	502	345	157
Other manufactured products	850	586	264
Building and construction	17,938	15,174	2,764
Wholesale and retail trade services, recovery and repair services	12,988	10,459	2,529
Lodging and catering services	1,638	1,088	550
Inland transport services	2,535	1,233	1,302
Maritime and air transport services	608	480	128
Auxiliary transport services	1,674	1,297	377
Communication services	4,670	1,360	3,309
Other market services	20,304	14,422	5,882

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 2007		Facilities granted	Used margin	Overshoot
a.	TOTAL	113,396	101,111	612
	<i>of which: transactions of financial intermediaries</i>	<i>85,645</i>	<i>77,677</i>	<i>372</i>
	Agricultural, forestry and fishery products	644	549	5
	Fuel and power products	1,354	996	17
	Ores and metals	1,009	856	2
	Non-metallic minerals and products	2,340	2,085	7
	Chemical products	1,189	1,046	2
	Metal products, except transport equipment	7,583	6,663	42
	Agricultural and industrial machinery	4,410	3,869	12
	Office and data processing machines, etc.	626	576	5
	Electrical goods	2,028	1,817	5
	Transport equipment	1,851	1,638	10
	Food and tobacco products	2,383	2,097	26
	Textiles, clothing and footwear	2,886	2,562	23
	Paper and paper products	3,483	3,127	18
	Rubber and plastic products	2,355	2,106	10
	Other manufactured products	3,029	2,672	18
	Building and construction	11,473	10,168	66
	Wholesale and retail trade services, recovery and repair services	15,937	14,322	60
	Lodging and catering services	2,896	2,689	21
	Inland transport services	4,574	4,365	52
	Maritime and air transport services	1,353	963	12
	Auxiliary transport services	1,697	1,524	5
	Communication services	308	306	7
	Other market services	37,987	34,116	187

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 2007

	Facilities granted	Used margin	Overshoot
a. TOTAL	118,006	105,390	684
<i>of which: transactions of financial intermediaries</i>	<i>89,235</i>	<i>81,075</i>	<i>437</i>
Piedmont	8,505	7,651	32
Valle d'Aosta	267	218	2
Liguria	2,331	2,050	12
Lombardy	35,931	32,389	181
Trentino-Alto Adige	2,816	2,474	32
Veneto	15,435	13,721	59
Friuli-Venezia Giulia	2,766	2,327	10
Emilia-Romagna	12,336	10,922	32
Marche	4,296	3,710	27
Tuscany	7,086	6,236	42
Umbria	1,174	1,041	14
Lazio	11,929	10,895	119
Abruzzo	1,546	1,371	13
Molise	188	179	2
Campania	4,376	3,996	50
Puglia	2,158	1,939	14
Basilicata	214	192	2
Calabria	1,072	941	12
Sicily	2,145	1,813	19
Sardinia	1,435	1,325	9

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

December 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	31,386	14,114	17,272	40,408	24,443
<i>of which: transactions of financial intermediaries</i>	27,828	12,037	15,791	34,468	21,096
Agricultural, forestry and fishery products	155	112	43	193	104
Fuel and power products	537	183	354	1,154	673
Ores and metals	1,028	258	770	1,528	855
Non-metallic minerals and products	287	101	186	400	242
Chemical products	476	150	325	579	358
Metal products, except transport equipment	1,245	713	532	1,706	931
Agricultural and industrial machinery	1,789	600	1,189	2,270	1,618
Office and data processing machines, etc.	452	164	288	664	456
Electrical goods	1,543	637	907	2,361	1,407
Transport equipment	3,312	892	2,420	4,177	3,091
Food and tobacco products	965	364	601	1,071	643
Textiles, clothing and footwear	633	386	247	898	438
Paper and paper products	401	171	230	472	351
Rubber and plastic products	539	343	196	470	303
Other manufactured products	274	183	91	396	186
Building and construction	1,994	1,476	518	3,831	1,758
Wholesale and retail trade services, recovery and repair services	8,354	2,895	5,459	8,543	5,574
Lodging and catering services	122	106	16	218	80
Inland transport services	813	761	52	825	621
Maritime and air transport services	59	34	25	344	142
Auxiliary transport services	170	106	64	305	128
Communication services	921	218	703	760	613
Other market services	5,318	3,260	2,059	7,244	3,871

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 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	32,080	14,615	17,464	41,450	25,213
<i>of which: transactions of financial intermediaries</i>	<i>28,467</i>	<i>12,512</i>	<i>15,955</i>	<i>35,224</i>	<i>21,645</i>
Piedmont	3,713	1,096	2,618	4,541	3,240
Valle d'Aosta	46	43	3	84	30
Liguria	711	379	332	1,135	607
Lombardy	10,707	4,006	6,701	12,405	7,395
Trentino-Alto Adige	135	45	90	202	140
Veneto	1,589	770	819	2,085	1,208
Friuli-Venezia Giulia	290	176	114	492	228
Emilia-Romagna	2,243	854	1,389	3,421	2,094
Marche	272	196	76	317	176
Tuscany	2,104	995	1,110	2,774	1,724
Umbria	499	153	346	681	480
Lazio	5,413	2,517	2,895	7,393	4,446
Abruzzo	444	298	146	726	503
Molise	32	29	3	57	27
Campania	2,573	2,029	543	3,159	1,928
Puglia	377	298	79	535	292
Basilicata	90	38	52	136	59
Calabria	280	260	20	307	178
Sicily	402	332	70	782	357
Sardinia	160	102	58	217	100

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 2007

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,833,411	1,266,618	155,839	110,284	235,220	163,721
Piedmont	124,044	81,688	24,652	13,405	32,739	18,011
Valle d'Aosta	2,671	1,949	1,155	816	1,357	943
Liguria	30,090	21,783	4,344	2,647	6,473	3,821
Lombardy	591,718	393,845	96,479	64,591	149,427	97,613
Trentino-Alto Adige	43,797	31,719	4,337	2,138	6,409	3,377
Veneto	173,553	120,236	13,337	8,659	21,162	13,699
Friuli-Venezia Giulia	33,317	21,995	5,498	2,310	7,906	3,758
Emilia-Romagna	198,800	137,287	28,823	24,862	37,936	30,042
Marche	45,216	31,307	7,125	3,899	8,891	4,789
Tuscany	119,924	88,459	21,890	16,638	26,882	19,241
Umbria	18,563	13,743	1,955	1,288	3,137	1,951
Lazio	241,488	164,106	92,855	55,316	115,132	68,106
Abruzzo	22,512	16,440	3,491	2,453	4,989	3,370
Molise	3,311	2,603	920	729	1,246	949
Campania	62,592	47,074	11,791	7,772	15,042	9,967
Puglia	39,173	29,925	3,846	2,723	5,683	3,774
Basilicata	5,074	3,805	1,279	925	1,705	1,212
Calabria	13,791	10,330	2,845	1,626	3,620	2,089
Sicily	45,327	33,860	5,890	3,887	8,594	5,572
Sardinia	18,450	14,464	3,586	2,417	4,666	3,120

Notes:

Distribution by size of bank

TDB30346

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2007

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,833,411	602,981	267,975	454,070	364,609	143,776
Used margin	1,266,618	400,297	182,724	321,717	254,564	107,317
b. FIRST 10 BORROWERS						
Facilities granted	103,692	53,047	39,382	25,118	24,635	4,912
Used margin	83,219	50,529	31,172	21,371	17,483	3,985
c. FIRST 20 BORROWERS						
Facilities granted	147,946	71,432	50,256	37,475	31,594	6,404
Used margin	119,032	66,156	40,272	30,562	23,726	5,325
d. FIRST 50 BORROWERS						
Facilities granted	221,054	95,925	69,787	52,395	45,098	9,760
Used margin	175,320	82,373	54,211	42,284	33,468	7,909
e. FIRST 100 BORROWERS						
Facilities granted	283,195	116,885	83,202	65,734	56,581	11,723
Used margin	218,034	96,104	64,140	50,983	42,098	9,669

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2007

	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	2,699,362	47.80	53.97	69.61	76.04	1,266,618
General government	5,402	67.65	74.98	89.90	94.23	56,260
Financial companies	4,499	55.63	71.19	94.86	98.07	155,923
Non-financial companies	621,782	35.94	43.28	64.31	74.61	764,007
<i>of which:</i> industry	166,405	39.57	47.26	68.52	78.20	261,168
building	104,571	21.81	28.46	50.77	63.45	102,512
services	337,087	37.21	44.56	65.29	75.34	386,794
Producer households	310,877	9.61	13.88	30.81	42.06	57,220
Consumer households and nec	1,739,664	7.85	10.18	20.32	28.78	230,892

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2007

	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	663,687	36.66	44.76	65.98	76.38	46,770
Piedmont	51,102	33.13	40.53	61.44	72.92	2,874
Valle d'Aosta	1,273	28.05	37.46	62.15	73.96	72
Liguria	17,684	38.78	45.34	63.90	74.51	1,038
Lombardy	81,631	37.41	45.85	66.14	75.90	7,323
Trentino-Alto Adige	6,606	29.04	38.44	66.91	78.83	636
Veneto	38,456	28.37	37.62	63.03	74.74	3,375
Friuli-Venezia Giulia	10,764	30.82	39.83	62.99	74.35	678
Emilia-Romagna	44,718	42.24	50.48	70.42	79.88	3,792
Marche	18,339	29.08	37.59	60.93	72.79	1,515
Tuscany	40,094	29.27	37.56	61.23	73.27	2,453
Umbria	10,271	30.72	39.13	61.75	73.26	758
Lazio	86,728	48.34	56.55	74.95	82.90	8,613
Abruzzo	14,975	39.97	47.39	67.50	77.25	1,060
Molise	3,647	41.04	49.28	70.97	79.49	352
Campania	70,082	31.08	39.64	63.31	75.06	3,170
Puglia	45,098	29.33	38.47	62.78	73.73	2,693
Basilicata	8,628	35.55	41.79	61.48	72.07	797
Calabria	22,609	26.27	34.50	58.60	70.42	1,000
Sicily	71,974	28.67	35.71	57.10	69.04	3,259
Sardinia	19,008	25.55	33.59	57.50	69.66	1,311

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2007

	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	663,687	36.66	44.76	65.98	76.38	46,770
General government	18	62.19	62.19	62.19	80.02	15
Financial companies	808	38.25	49.47	77.56	86.49	430
Non-financial companies	114,767	30.69	39.35	64.25	75.81	29,212
<i>of which:</i> industry	33,013	25.09	34.34	61.57	74.33	10,237
building	16,530	29.15	37.25	61.50	73.74	5,421
services	62,690	35.99	43.98	66.30	76.51	12,637
Producer households	102,366	13.52	19.18	41.02	55.28	6,048
Consumer households and nec	437,520	17.63	23.22	47.29	63.30	10,698

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

December 2007		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,833,411	1,266,618	2,841,404	487,898	401,652	2,460,107
b.	NORTH-WEST ITALY	748,524	499,266	947,541	183,827	144,495	821,715
	Piedmont	124,044	81,688	218,117	34,218	28,810	190,831
	Valle d'Aosta	2,671	1,949	5,666	860	718	4,973
	Liguria	30,090	21,783	73,253	12,029	10,471	65,682
	Lombardy	591,718	393,845	650,505	136,720	104,497	560,229
c.	NORTH-EAST ITALY	449,468	311,237	733,737	120,112	100,337	619,398
	Trentino-Alto Adige	43,797	31,719	79,589	17,021	13,854	68,901
	Veneto	173,553	120,236	292,923	48,308	40,781	246,685
	Friuli-Venezia Giulia	33,317	21,995	66,661	8,992	7,687	57,203
	Emilia-Romagna	198,800	137,287	294,564	45,791	38,015	246,609
d.	CENTRAL ITALY	425,190	297,615	611,064	106,237	89,415	531,565
	Marche	45,216	31,307	93,322	12,261	10,621	77,499
	Tuscany	119,924	88,459	215,263	32,771	28,547	182,223
	Umbria	18,563	13,743	43,291	5,277	4,745	36,425
	Lazio	241,488	164,106	259,188	55,927	45,502	235,418
e.	SOUTHERN ITALY	146,453	110,176	365,899	51,726	44,960	323,169
	Abruzzo	22,512	16,440	50,983	6,791	5,875	43,907
	Molise	3,311	2,603	8,124	1,115	979	6,978
	Campania	62,592	47,074	138,480	21,731	18,558	123,102
	Puglia	39,173	29,925	115,782	15,056	13,347	103,082
	Basilicata	5,074	3,805	11,983	1,640	1,394	10,262
	Calabria	13,791	10,330	40,547	5,392	4,808	35,838
f.	ISLANDS	63,776	48,324	183,163	25,997	22,445	164,260
	Sicily	45,327	33,860	133,145	18,476	15,774	119,152
	Sardinia	18,450	14,464	50,018	7,521	6,671	45,108

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
198,777	139,989	207,272	251,848	160,806	115,246	894,889	564,171	58,779
81,899	56,154	67,135	96,948	59,773	38,364	385,850	238,843	20,327
12,453	8,041	15,127	17,977	11,177	8,318	59,397	33,659	3,841
343	168	449	470	342	191	999	721	53
3,484	2,467	4,389	3,798	2,545	2,100	10,779	6,300	1,082
65,620	45,478	47,170	74,704	45,708	27,755	314,675	198,163	15,351
49,923	35,107	61,228	69,340	44,113	34,914	210,093	131,681	18,197
7,361	5,632	7,190	8,127	5,082	2,668	11,288	7,151	830
19,958	14,076	24,510	28,443	18,162	14,473	76,844	47,216	7,255
3,835	2,506	4,982	4,878	3,233	2,930	15,613	8,569	1,546
18,769	12,892	24,546	27,892	17,636	14,843	106,348	68,745	8,566
40,052	29,113	43,181	53,602	34,737	23,698	225,299	144,350	12,620
7,077	5,190	8,360	6,949	4,445	4,755	18,929	11,050	2,708
11,413	8,762	17,191	21,761	14,850	10,082	53,978	36,300	5,767
1,984	1,529	3,572	2,954	1,971	2,094	8,347	5,498	1,200
19,578	13,633	14,058	21,938	13,471	6,767	144,044	91,501	2,945
17,349	12,947	24,023	21,823	15,173	12,855	55,556	37,097	5,852
2,795	2,111	3,759	3,059	2,075	2,125	9,867	6,379	1,192
607	486	636	466	340	346	1,123	799	164
6,585	5,147	8,636	8,139	5,793	4,585	26,136	17,577	2,157
4,660	3,329	7,119	6,767	4,641	3,891	12,690	8,606	1,690
701	472	988	815	575	515	1,917	1,365	218
2,001	1,402	2,885	2,576	1,749	1,393	3,822	2,371	431
9,554	6,668	11,705	10,134	7,010	5,415	18,091	12,201	1,783
7,150	4,775	8,603	7,188	4,828	4,003	12,512	8,482	1,387
2,404	1,893	3,102	2,946	2,182	1,412	5,579	3,719	396

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 2007	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	2,538,587	1,135,473	839,805	255,071	135,301	98,965	37,404	30,426	6,142
of which: 1 facility	2,170,099	1,129,741	788,338	160,901	52,726	26,935	6,798	4,023	637
2 facilities	197,839	5,477	49,807	71,055	39,763	22,016	6,096	3,169	456
3-4 facilities	112,867	251	1,653	22,906	37,713	32,798	10,719	6,121	706
more than 4 facilities	57,782	4	7	209	5,099	17,216	13,791	17,113	4,343
b. GENERAL GOVERNMENT	6,175	535	983	1,213	1,109	1,016	456	528	335
of which: 1 facility	3,742	531	921	906	631	385	123	169	76
2 facilities	1,587	4	62	290	406	455	152	137	81
3-4 facilities	646	–	–	17	71	168	149	160	81
more than 4 facilities	200	–	–	–	1	8	32	62	97
c. FINANCIAL COMPANIES	4,591	1,006	955	652	422	440	240	441	435
of which: 1 facility	3,151	997	832	433	245	228	107	184	125
2 facilities	715	8	120	178	108	103	47	83	68
3-4 facilities	357	1	3	40	57	72	48	73	63
more than 4 facilities	368	–	–	1	12	37	38	101	179
d. NON-FINANCIAL COMPANIES	641,448	125,295	134,549	125,878	101,445	85,760	34,637	28,578	5,306
of which: 1 facility	356,473	124,300	106,325	61,180	33,790	21,186	5,856	3,414	422
2 facilities	132,796	965	27,546	46,778	30,596	18,455	5,404	2,756	296
3-4 facilities	96,948	30	678	17,772	32,474	29,845	9,947	5,660	542
more than 4 facilities	55,231	–	–	148	4,585	16,274	13,430	16,748	4,046
e. PRODUCER HOUSEHOLDS	276,027	114,639	99,442	39,923	14,815	5,969	965	268	6
of which: 1 facility	232,525	113,160	88,217	23,657	5,665	1,635	170	20	1
2 facilities	31,550	1,414	10,789	12,652	4,852	1,589	208	46	–
3-4 facilities	10,408	63	434	3,579	3,895	2,000	352	83	2
more than 4 facilities	1,544	2	2	35	403	745	235	119	3
f. CONSUMER HOUSEHOLDS AND NEC	1,580,716	878,828	593,158	84,511	16,872	5,622	1,076	593	56
of which: 1 facility	1,545,956	875,713	581,815	72,339	11,943	3,399	518	220	9
2 facilities	29,915	2,956	10,804	10,695	3,655	1,368	281	145	11
3-4 facilities	4,406	157	534	1,452	1,176	703	221	145	18
more than 4 facilities	439	2	5	25	98	152	56	83	18

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
December 2007	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	1.32	1.00	1.06	1.47	2.10	2.87	3.94	5.65	9.24
First bank's share of total credit granted (%)	59	99	97	84	73	66	59	50	46
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.68	1.00	1.06	1.26	1.50	1.85	2.36	2.58	3.81
First bank's share of total credit granted (%)	54	99	96	90	86	81	77	79	51
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.23	1.00	1.13	1.40	1.69	2.07	2.56	3.31	8.11
First bank's share of total credit granted (%)	70	99	94	86	82	80	75	70	70
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.09	1.00	1.21	1.67	2.23	2.98	4.05	5.81	9.74
First bank's share of total credit granted (%)	49	99	90	78	70	64	58	48	35
<i>of which: industry</i>									
Average number of banks per borrower	2.64	1.00	1.26	1.87	2.66	3.73	5.03	7.12	11.31
First bank's share of total credit granted (%)	37	99	87	71	60	51	45	37	28
<i>of which: building</i>									
Average number of banks per borrower	1.84	1.00	1.18	1.54	1.90	2.40	3.19	4.57	9.03
First bank's share of total credit granted (%)	64	99	91	82	78	74	69	61	44
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.00	1.20	1.62	2.13	2.78	3.71	5.19	8.36
First bank's share of total credit granted (%)	54	99	90	79	73	68	62	54	41
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.22	1.01	1.11	1.51	2.04	2.65	3.39	4.61	4.83
First bank's share of total credit granted (%)	85	99	95	83	76	72	67	61	58
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.16	1.39	1.65	1.98	2.61	4.55
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	76	55

Notes:

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

Distribution by customer sector of economic activity and total credit used

TDB30485

Source: Central Credit Register
Percentages
Size classes in euros

	2005–Q1	2005–Q2	2005–Q3	2005–Q4	2006–Q1
a. TOTAL	0.21	0.25	0.26	0.30	0.25
up to 125,000	0.20	0.23	0.19	0.26	0.24
from 125,000 to 500,000	0.35	0.39	0.33	0.41	0.35
more than 500,000	0.19	0.22	0.25	0.29	0.23
b. GENERAL GOVERNMENT	–	–	0.45	0.03	–
up to 125,000	–	0.10	–	–	–
from 125,000 to 500,000	–	–	–	–	–
more than 500,000	–	–	0.46	0.03	–
c. FINANCIAL COMPANIES	0.01	..	..	0.03	0.01
up to 125,000	0.35	0.19	0.14	0.54	0.26
from 125,000 to 500,000	0.51	–	0.34	0.29	0.20
more than 500,000	0.01	..	..	0.03	0.01
d. NON-FINANCIAL COMPANIES	0.26	0.30	0.29	0.36	0.31
up to 125,000	0.43	0.48	0.42	0.50	0.51
from 125,000 to 500,000	0.42	0.49	0.43	0.53	0.44
more than 500,000	0.24	0.27	0.27	0.34	0.30
e. PRODUCER HOUSEHOLDS	0.50	0.56	0.55	0.62	0.51
up to 125,000	0.38	0.46	0.40	0.49	0.43
from 125,000 to 500,000	0.52	0.53	0.53	0.64	0.54
more than 500,000	0.57	0.68	0.70	0.71	0.51
f. CONSUMER HOUSEHOLD	0.19	0.24	0.18	0.29	0.21
up to 125,000	0.14	0.16	0.13	0.19	0.17
from 125,000 to 500,000	0.22	0.25	0.20	0.26	0.23
more than 500,000	0.40	0.64	0.43	1.05	0.34
g. OTHER SECTORS	0.23	0.20	0.38	0.16	0.12
up to 125,000	0.07	0.32	0.25	0.15	0.26
from 125,000 to 500,000	0.22	0.15	0.24	0.16	0.31
more than 500,000	0.25	0.20	0.41	0.16	0.09

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

2006–Q2	2006–Q3	2006–Q4	2007–Q1	2007–Q2	2007–Q3	2007–Q4
0.23	0.27	0.25	0.20	0.24	0.23	0.26
0.22	0.23	0.26	0.21	0.25	0.21	0.27
0.32	0.31	0.35	0.32	0.35	0.30	0.37
0.21	0.26	0.23	0.17	0.22	0.21	0.24
–	0.24	0.09	0.01	0.02	–	..
–	–	–	–	–	–	0.13
–	–	–	–	–	–	–
–	0.24	0.09	0.01	0.02	–	..
0.01	–	..	0.01	..	0.02	0.06
0.53	0.21	0.09	0.03	0.63	0.22	0.47
0.39	0.24	0.35	0.06	0.27	0.23	0.14
0.01	–	..	0.01	..	0.02	0.06
0.28	0.31	0.30	0.24	0.29	0.28	0.30
0.47	0.43	0.49	0.44	0.45	0.38	0.48
0.41	0.39	0.44	0.44	0.44	0.38	0.48
0.26	0.30	0.28	0.22	0.28	0.27	0.28
0.48	0.47	0.53	0.43	0.55	0.42	0.55
0.41	0.41	0.46	0.40	0.44	0.37	0.50
0.48	0.51	0.57	0.50	0.54	0.45	0.56
0.54	0.46	0.54	0.36	0.63	0.40	0.56
0.21	0.22	0.24	0.20	0.24	0.21	0.26
0.16	0.18	0.21	0.16	0.20	0.17	0.21
0.22	0.22	0.25	0.21	0.27	0.23	0.28
0.41	0.50	0.41	0.33	0.34	0.32	0.38
0.10	0.94	0.06	0.03	0.06	0.03	0.09
0.25	0.11	0.48	0.18	0.21	0.15	0.18
0.27	0.08	0.17	0.21	0.12	0.18	0.09
0.06	1.12	0.03	–	0.05	–	0.09

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1994	1995	1996	1997	1998
Cohort formed in 1993	1.73	1.59	1.41	0.67	0.46
Cohort formed in 1994	–	1.38	1.35	0.63	0.48
Cohort formed in 1995	–	–	1.32	0.56	0.45
Cohort formed in 1996	–	–	–	1.00	1.14
Cohort formed in 1997	–	–	–	–	1.51
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	–	–	–	–	–
Cohort formed in 2006	–	–	–	–	–

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

1999	2000	2001	2002	2003	2004	2005	2006	2007
0.40	0.25	0.21	0.16	0.14	0.13	0.10	0.10	0.07
0.38	0.28	0.21	0.17	0.15	0.13	0.10	0.09	0.08
0.40	0.27	0.21	0.17	0.14	0.13	0.11	0.08	0.08
1.05	0.77	0.59	0.50	0.41	0.37	0.32	0.24	0.18
1.29	0.99	0.75	0.62	0.49	0.42	0.35	0.31	0.26
1.13	1.01	0.88	0.74	0.57	0.48	0.41	0.31	0.28
–	0.84	0.83	0.73	0.59	0.52	0.44	0.35	0.29
–	–	0.85	0.86	0.73	0.67	0.52	0.47	0.37
–	–	–	0.85	0.83	0.80	0.63	0.58	0.45
–	–	–	–	0.69	0.76	0.66	0.65	0.49
–	–	–	–	–	0.60	0.66	0.73	0.61
–	–	–	–	–	–	0.51	0.67	0.70
–	–	–	–	–	–	–	0.58	0.80
–	–	–	–	–	–	–	–	0.62

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 2007	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	31,970	2,543	6,196	12,834	10,397	
Intrinsic value	5,007	18	93	555	4,342	
b. NORTH-WEST ITALY						
Number of holders	13,036	1,423	2,672	4,914	4,027	
Intrinsic value	2,548	5	34	191	2,319	
c. NORTH-EAST ITALY						
Number of holders	9,207	634	1,793	3,833	2,947	
Intrinsic value	1,005	8	34	194	770	
d. CENTRAL ITALY						
Number of holders	5,146	277	915	2,010	1,944	
Intrinsic value	924	5	15	88	817	
e. SOUTHERN ITALY						
Number of holders	3,402	165	617	1,531	1,089	
Intrinsic value	378	1	9	61	307	
f. ISLAND						
Number of holders	1,179	44	199	546	390	
Intrinsic value	152	..	2	21	129	

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 2007		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	39,405	7,499	7,211	13,462	11,233
	Intrinsic value	31,299	102	394	1,945	28,858
b.	GENERAL GOVERNMENT					
	Number of holders	619	43	124	253	199
	Intrinsic value	1,179	13	29	117	1,020
c.	FINANCIAL COMPANIES					
	Number of holders	653	29	49	148	427
	Intrinsic value	11,074	48	32	214	10,780
d.	NON-FINANCIAL COMPANIES					
	Number of holders	29,798	1,605	5,380	12,463	10,350
	Intrinsic value	4,979	14	85	544	4,336
	of which: industry					
	Number of holders	11,612	308	1,616	4,819	4,869
	Intrinsic value	1,439	3	26	196	1,214
	building					
	Number of holders	3,531	177	710	1,573	1,071
	Intrinsic value	299	1	11	58	229
	services					
	Number of holders	14,101	1,087	2,940	5,829	4,245
	Intrinsic value	3,209	9	48	280	2,872
e.	PRODUCER HOUSEHOLDS					
	Number of holders	2,172	938	816	371	47
	Intrinsic value	29	4	8	11	6
f.	CONSUMER HOUSEHOLDS AND NEC					
	Number of holders	5,911	4,870	811	179	51
	Intrinsic value	204	11	44	56	93
g.	REST OF THE WORLD					
	Number of holders	252	14	31	48	159
	Intrinsic value	13,834	12	196	1,003	12,623

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 2007		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	6.17	6.36	6.17	6.75	6.38	6.95	5.97
	from 1 to 5 years	5.05	5.18	5.07	5.71	5.16	5.96	5.72
	more than 5 years	5.29	5.25	5.12	5.62	5.26	5.64	5.53
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.06	6.31	6.14	6.69	6.33	6.84	5.94
	from 1 to 5 years	5.07	5.22	5.25	5.65	5.14	5.73	5.56
	more than 5 years	5.33	5.17	5.32	5.24	5.05	5.64	5.57
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.15	6.22	6.05	6.59	6.24	6.77	6.00
	from 1 to 5 years	5.53	5.40	5.37	5.69	5.33	5.90	6.06
	more than 5 years	5.30	5.12	4.89	5.49	5.26	5.65	5.56
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.16	6.36	6.10	6.71	6.39	6.91	5.92
	from 1 to 5 years	4.69	4.87	4.81	5.80	4.82	5.78	5.34
	more than 5 years	5.17	5.40	5.28	5.81	5.36	5.64	5.45
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.65	6.90	6.75	7.21	6.87	7.53	6.04
	from 1 to 5 years	5.82	5.76	5.57	5.75	5.88	6.18	6.06
	more than 5 years	5.42	5.23	4.73	5.76	5.58	5.67	5.56
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	6.50	6.73	6.74	7.08	6.61	7.44	6.09
	from 1 to 5 years	5.99	5.92	5.92	6.10	5.93	6.88	6.69
	more than 5 years	5.56	5.62	5.63	5.86	5.58	5.61	5.60

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 2007		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	8.17	12.45	11.67	10.62	9.26	8.06	5.63
b.	NORTH-WEST ITALY	7.75	12.37	11.46	10.44	9.10	7.95	5.52
	Piedmont	8.76	12.81	11.73	10.71	9.40	8.38	5.71
	Valle d'Aosta	11.14	11.25	10.95	10.87	11.05	9.23	15.24
	Liguria	8.99	11.84	11.30	10.14	8.95	7.71	6.15
	Lombardy	7.46	12.29	11.38	10.38	9.02	7.86	5.48
c.	NORTH-EAST ITALY	8.14	11.71	10.72	9.69	8.45	7.44	6.01
	Trentino-Alto Adige	6.86	9.07	8.22	7.76	6.82	6.38	5.74
	Veneto	8.49	12.56	11.53	10.40	9.09	7.85	5.97
	Friuli-Venezia Giulia	8.99	12.92	12.18	10.77	9.06	7.78	6.10
	Emilia-Romagna	8.17	11.57	10.78	9.66	8.50	7.50	6.11
d.	CENTRAL ITALY	8.21	12.61	12.21	11.16	9.88	8.46	5.64
	Marche	9.29	11.90	11.26	10.78	9.56	8.30	6.96
	Tuscany	8.18	12.93	12.25	11.23	10.01	8.61	5.69
	Umbria	10.01	12.87	12.26	11.08	9.97	9.32	7.12
	Lazio	7.82	12.56	12.58	11.26	9.91	8.34	5.49
e.	SOUTHERN ITALY	9.95	13.81	13.39	12.15	10.79	9.48	6.26
	Abruzzo	9.37	12.76	12.03	11.09	9.78	8.93	6.99
	Molise	10.41	11.93	12.08	11.71	10.25	10.20	6.80
	Campania	9.96	14.41	13.83	12.57	11.42	10.25	6.04
	Puglia	9.97	13.74	13.37	12.05	10.48	8.97	6.28
	Basilicata	10.10	12.92	14.23	12.10	11.23	8.02	6.61
	Calabria	10.68	14.57	13.83	12.52	11.03	9.52	5.89
f.	ISLANDS	8.57	12.42	11.99	11.08	9.72	8.71	4.23
	Sicily	8.71	12.48	12.05	11.09	9.65	8.73	3.46
	Sardinia	8.29	12.27	11.83	11.05	9.90	8.66	5.15

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 2007

December 2007		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	6.29	5.88	5.17	5.31	8.80
	up to 250,000	8.69	6.10	6.11	5.70	12.53
	from 250,000 to 1,000,000	7.80	6.07	6.06	5.72	11.00
	from 1,000,000 to 5,000,000	6.79	5.99	5.75	5.54	9.45
	from 5,000,000 to 25,000,000	5.96	5.87	5.51	5.29	8.21
	more than 25,000,000	5.33	5.74	4.87	5.02	6.09
b.	NORTH-WEST ITALY	6.19	5.92	5.19	5.22	8.55
	up to 250,000	8.88	6.12	6.07	5.70	12.48
	from 250,000 to 1,000,000	7.85	6.07	5.97	5.64	10.88
	from 1,000,000 to 5,000,000	6.72	5.99	5.71	5.39	9.31
	from 5,000,000 to 25,000,000	5.87	5.85	5.37	5.07	8.13
	more than 25,000,000	5.23	5.86	4.97	5.05	6.21
c.	NORTH-EAST ITALY	6.04	5.84	5.41	5.19	8.32
	up to 250,000	8.07	6.08	5.89	5.63	11.62
	from 250,000 to 1,000,000	7.30	6.05	5.95	5.66	10.01
	from 1,000,000 to 5,000,000	6.52	5.97	5.69	5.35	8.59
	from 5,000,000 to 25,000,000	5.76	5.85	5.80	5.26	7.50
	more than 25,000,000	5.22	5.62	5.00	4.96	6.30
d.	CENTRAL ITALY	6.53	5.80	4.86	5.44	8.95
	up to 250,000	8.58	6.01	5.90	5.69	12.89
	from 250,000 to 1,000,000	7.89	5.98	5.93	5.77	11.63
	from 1,000,000 to 5,000,000	6.95	5.92	5.73	5.68	10.11
	from 5,000,000 to 25,000,000	6.14	5.86	5.36	5.60	8.75
	more than 25,000,000	5.58	5.64	4.70	5.14	5.84
e.	SOUTHERN ITALY	6.77	5.97	5.80	5.34	10.60
	up to 250,000	9.45	6.18	6.21	5.74	13.94
	from 250,000 to 1,000,000	8.43	6.21	6.19	5.77	12.42
	from 1,000,000 to 5,000,000	7.33	6.14	5.93	5.68	10.93
	from 5,000,000 to 25,000,000	6.33	5.94	5.49	5.35	9.59
	more than 25,000,000	5.59	5.62	5.47	4.69	7.17
f.	ISLANDS	7.18	6.01	6.07	5.62	8.92
	up to 250,000	9.40	6.29	6.88	5.77	12.21
	from 250,000 to 1,000,000	8.61	6.25	6.94	5.73	11.17
	from 1,000,000 to 5,000,000	7.58	6.08	6.44	5.72	9.78
	from 5,000,000 to 25,000,000	6.62	5.92	5.39	5.37	8.78
	more than 25,000,000	5.69	5.77	5.04	5.27	3.67

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 2007

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	6.29	6.19	6.04	6.53	6.77	7.18
<i>of which:</i> discount lendings	6.52	5.95	5.80	6.75	7.39	7.06
advance on loan selling for factoring	6.54	6.24	6.27	6.53	6.99	7.11
b. TERM LOANS	5.81	5.84	5.80	5.71	5.88	5.97
Initial period of rate fixation:						
up to 1 year	5.88	5.92	5.84	5.80	5.97	6.01
more than 1 year	5.26	5.20	5.27	5.18	5.43	5.70
<i>of which:</i> leasing	5.31	5.25	5.14	5.46	5.76	5.40
Initial period of rate fixation:						
up to 1 year	5.34	5.30	5.15	5.45	5.75	5.41
more than 1 year	4.96	4.75	4.89	5.71	6.08	5.06
c. REVOCABLE LOANS	8.80	8.55	8.32	8.95	10.60	8.92

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 2007		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	6.29	5.85	5.31	8.80	5.52	5.74
	Agricultural, forestry and fishery products	6.64	5.92	5.51	9.35	6.05	5.92
	Fuel and power products	5.88	5.03	4.93	5.65	4.78	4.72
	Ores and metals	5.22	5.50	5.09	8.08	5.21	5.68
	Non-metallic minerals and products	6.07	5.73	5.37	10.06	5.67	6.21
	Chemical products	5.83	5.69	5.40	9.23	5.62	5.93
	Metal products, except transport equipment	6.33	5.83	5.38	11.21	5.96	6.02
	Agricultural and industrial machinery	6.20	5.85	5.51	11.03	5.86	5.99
	Office and data processing machines, etc.	6.53	5.81	5.52	8.31	6.15	6.14
	Electrical goods	6.24	5.90	5.00	9.84	5.75	6.05
	Transport equipment	6.21	5.80	4.43	9.42	5.14	5.55
	Food and tobacco products	5.88	5.69	5.54	8.18	5.48	5.92
	Textiles, clothing and footwear	6.12	5.81	5.29	10.85	5.91	6.07
	Paper and paper products	6.31	5.91	5.66	9.90	4.89	5.10
	Rubber and plastic products	5.97	5.86	5.61	10.28	5.95	5.83
	Other manufactured products	6.28	5.88	5.56	11.25	5.94	6.01
	Building and construction	7.20	6.03	5.63	9.07	6.04	5.96
	Wholesale and retail trade services, recovery and repair services	6.07	5.87	5.59	9.88	5.75	6.09
	Lodging and catering services	7.27	5.95	5.69	9.42	5.59	6.09
	Inland transport services	6.82	5.61	4.94	10.00	5.60	6.20
	Maritime and air transport services	6.71	5.50	5.23	7.11	5.50	5.20
	Auxiliary transport services	7.07	5.61	5.74	9.82	6.11	6.42
	Communication services	7.16	6.10	4.77	6.38	5.70	5.90
	Other market services	6.75	5.94	5.26	7.46	5.58	5.96

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 2007	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	5.50	5.44	5.66	6.37	6.64	6.07
North-west Italy	5.52	6.32	5.92	6.21	6.51	6.10
North-east Italy	5.72	5.98	5.48	6.22	6.31	5.97
Central Italy	5.18	4.95	5.55	6.50	6.46	6.00
Southern Italy	6.15	6.81	5.74	6.92	7.02	6.17
Islands	5.86	6.76	5.68	6.64	7.22	6.20

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 2007

December 2007		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	5.87	5.80	5.92	5.55	8.36
b.	NORTH-WEST ITALY	5.87	5.80	5.81	5.58	8.06
	Piedmont	5.92	5.84	5.55	5.62	8.40
	Valle d'Aosta	6.05	6.00	5.19	5.45	10.75
	Liguria	5.86	5.79	6.01	5.64	8.38
	Lombardy	5.86	5.79	5.89	5.55	7.92
c.	NORTH-EAST ITALY	5.94	5.81	6.07	5.57	8.23
	Trentino-Alto Adige	5.89	5.68	6.07	5.50	7.31
	Veneto	5.93	5.82	6.15	5.58	8.21
	Friuli-Venezia Giulia	5.92	5.83	6.20	5.49	9.35
	Emilia Romagna	5.96	5.83	5.99	5.59	8.44
d.	CENTRAL ITALY	5.77	5.75	5.66	5.47	8.14
	Marche	5.80	5.73	5.29	5.54	8.32
	Tuscany	5.71	5.61	5.59	5.34	9.14
	Umbria	5.88	5.77	5.91	5.56	9.30
	Lazio	5.80	5.85	5.87	5.50	7.53
e.	SOUTHERN ITALY	5.87	5.83	6.08	5.57	10.04
	Abruzzo	5.86	5.82	5.71	5.46	10.01
	Molise	5.86	5.79	6.19	5.57	10.66
	Campania	5.93	5.92	6.63	5.63	9.49
	Puglia	5.77	5.74	5.34	5.52	10.33
	Basilicata	5.80	5.72	5.89	5.50	11.64
	Calabria	5.89	5.80	6.68	5.61	11.43
f.	ISLANDS	5.92	5.87	6.95	5.61	10.78
	Sicily	5.93	5.86	7.13	5.62	10.81
	Sardinia	5.88	5.89	6.37	5.59	10.69

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 2007

		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	5.80	5.76	5.50	5.53
b.	NORTH-WEST ITALY	5.80	5.76	5.52	5.59
	Piedmont and Valle d'Aosta	5.84	5.83	5.58	5.62
	Liguria	5.77	5.75	5.57	5.64
	Lombardy	5.80	5.75	5.48	5.56
c.	NORTH-EAST ITALY	5.78	5.78	5.50	5.59
	Trentino-Alto Adige	5.57	5.59	5.53	5.56
	Veneto	5.75	5.81	5.50	5.60
	Friuli-Venezia Giulia	5.79	5.82	5.47	5.55
	Emilia Romagna	5.82	5.78	5.51	5.59
d.	CENTRAL ITALY	5.73	5.70	5.41	5.45
	Marche	5.69	5.68	5.48	5.53
	Tuscany	5.59	5.55	5.34	5.26
	Umbria	5.75	5.72	5.54	5.53
	Lazio	5.86	5.80	5.41	5.50
e.	SOUTHERN ITALY	5.86	5.80	5.55	5.52
	Abruzzo and Molise	5.81	5.74	5.49	5.45
	Campania	5.97	5.88	5.61	5.58
	Puglia	5.78	5.68	5.52	5.46
	Basilicata	5.71	5.65	5.54	5.54
	Calabria	5.77	5.82	5.57	5.55
f.	ISLANDS	5.90	5.81	5.58	5.56
	Sicily	5.89	5.80	5.60	5.56
	Sardinia	5.93	5.84	5.52	5.53

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 2007

	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	5.65	5.64	6.01	5.98
NORTH-WEST ITALY	5.59	5.58	6.04	6.02
NORTH-EAST ITALY	5.50	5.63	5.91	5.92
CENTRAL ITALY	5.80	5.68	5.96	5.94
SOUTHERN ITALY	5.97	5.81	6.08	6.00
ISLANDS	6.02	5.77	6.10	6.04

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 2007		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	7.16	7.23	6.81	8.13	7.33	9.91	7.78
b.	NORTH-WEST ITALY	6.89	7.05	6.72	8.00	7.10	9.82	7.77
	Piedmont and Valle d'Aosta	7.52	7.51	7.06	8.42	7.75	10.15	8.12
	Liguria	7.86	7.75	7.38	8.32	7.79	10.08	7.95
	Lombardy	6.70	6.90	6.61	7.87	6.92	9.67	7.64
c.	NORTH-EAST ITALY	6.93	6.84	6.46	7.51	7.04	9.20	7.96
	Trentino-Alto Adige	6.50	6.40	6.09	6.80	6.39	7.89	7.11
	Veneto	7.04	6.96	6.51	7.92	7.24	9.62	7.97
	Friuli-Venezia Giulia	7.24	7.11	6.60	7.88	7.61	10.08	8.77
	Emilia-Romagna	6.88	6.79	6.43	7.36	6.97	9.21	8.16
d.	CENTRAL ITALY	7.31	7.51	7.01	8.37	7.57	10.11	7.13
	Marche	7.12	6.98	6.47	7.76	7.37	9.36	8.01
	Tuscany	7.30	7.62	7.23	8.55	7.69	10.40	8.73
	Umbria	7.84	7.65	7.09	8.73	7.75	10.36	8.76
	Lazio	7.32	7.61	7.18	8.42	7.53	10.26	6.48
e.	SOUTHERN ITALY	8.26	8.27	7.66	9.06	8.42	11.06	8.92
	Campania	8.26	8.50	8.01	9.39	8.52	11.44	8.63
	Abruzzo and Molise	7.83	7.76	7.11	8.35	8.25	10.61	8.94
	Puglia and Basilicata	8.28	8.11	7.52	8.91	8.26	11.07	9.14
	Calabria	9.37	9.16	9.22	10.30	8.74	11.02	9.49
f.	ISLANDS	7.98	7.95	8.33	9.13	7.45	10.33	8.94
	Sicily	8.03	7.78	8.37	9.10	7.21	10.26	9.73
	Sardinia	7.86	8.43	8.22	9.21	8.25	10.56	7.47

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 2007		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	1.91	4.02	3.63	2.66	2.87	2.11	2.64	1.20	1.25
b.	NORTH-WEST ITALY	1.85	4.29	3.47	2.61	2.76	2.19	2.57	1.09	1.13
	Piedmont	1.57	4.13	3.50	2.52	2.60	2.03	2.57	1.02	0.94
	Valle d'Aosta	1.81	4.27	4.15	2.83	3.50	2.14	2.40	0.87	0.84
	Liguria	1.36	4.26	3.16	2.18	2.52	1.94	2.06	0.99	0.99
	Lombardy	1.99	4.34	3.47	2.65	2.80	2.26	2.60	1.14	1.21
c.	NORTH-EAST ITALY	1.92	4.57	3.60	2.86	2.99	2.32	2.86	1.28	1.22
	Trentino-Alto Adige	2.29	5.05	3.32	3.39	3.62	2.23	3.40	1.37	1.21
	Veneto	1.77	4.77	3.24	2.71	2.74	2.12	2.75	1.17	1.13
	Friuli-Venezia Giulia	2.10	4.11	3.82	3.07	3.27	2.43	3.05	1.19	1.01
	Emilia Romagna	1.97	4.59	3.90	2.89	3.05	2.47	2.85	1.39	1.35
d.	CENTRAL ITALY	2.27	3.96	4.06	2.88	3.22	2.13	2.87	1.36	1.54
	Marche	1.94	4.06	3.59	2.62	2.84	1.94	2.58	1.63	1.66
	Tuscany	1.83	4.01	3.81	2.40	2.53	2.06	2.37	1.37	1.46
	Umbria	1.80	4.20	2.32	2.55	2.72	1.81	2.60	1.46	1.47
	Lazio	2.50	3.95	4.12	3.08	3.60	2.17	3.05	1.28	1.56
e.	SOUTHERN ITALY	1.44	3.46	2.82	2.03	2.33	1.63	1.99	1.12	1.11
	Abruzzo	1.76	4.02	2.80	2.69	3.06	1.82	2.62	1.40	1.29
	Molise	2.31	4.05	3.83	2.21	2.90	1.42	1.83	1.23	1.33
	Campania	1.31	3.47	2.68	1.78	1.93	1.33	1.84	0.99	1.03
	Puglia	1.46	3.65	2.59	2.18	2.42	1.99	2.15	1.23	1.20
	Basilicata	1.57	3.38	2.69	1.91	2.48	1.56	1.69	1.46	1.30
	Calabria	1.31	2.84	3.11	1.72	1.79	1.70	1.54	0.91	0.92
f.	ISLANDS	1.69	3.81	2.92	2.27	2.33	2.11	2.26	1.22	1.23
	Sicily	1.60	3.55	2.48	2.21	2.37	2.30	2.15	1.15	1.22
	Sardinia	1.86	4.22	3.33	2.38	2.26	1.69	2.45	1.33	1.27

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 2007		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	0.71	0.98	1.54	3.28	0.64	0.92	1.57	2.84
b.	NORTH-WEST ITALY	0.66	0.93	1.51	3.14	0.57	0.82	1.46	2.78
	Piedmont	0.57	0.82	1.38	3.23	0.48	0.70	1.31	2.69
	Valle d'Aosta	0.50	0.78	1.39	3.47	0.47	0.67	1.15	2.42
	Liguria	0.55	0.83	1.40	2.85	0.51	0.76	1.39	2.46
	Lombardy	0.73	0.99	1.56	3.14	0.62	0.87	1.51	2.83
c.	NORTH-EAST ITALY	0.73	1.07	1.75	3.56	0.59	0.91	1.66	3.04
	Trentino-Alto Adige	0.86	1.20	1.85	3.98	0.66	0.94	1.65	2.88
	Veneto	0.63	0.95	1.62	3.46	0.50	0.80	1.56	3.07
	Friuli-Venezia Giulia	0.66	0.98	1.72	3.73	0.47	0.76	1.43	2.87
	Emilia Romagna	0.82	1.18	1.87	3.55	0.70	1.05	1.80	3.06
d.	CENTRAL ITALY	0.83	1.09	1.57	3.44	0.86	1.17	1.77	2.90
	Marche	1.05	1.39	2.06	3.42	0.92	1.45	2.22	3.24
	Tuscany	0.93	1.21	1.76	3.08	0.89	1.22	1.85	2.89
	Umbria	0.94	1.24	1.85	3.33	0.84	1.21	1.97	3.12
	Lazio	0.64	0.86	1.29	3.53	0.83	1.09	1.68	2.87
e.	SOUTHERN ITALY	0.62	0.83	1.28	2.82	0.60	0.84	1.38	2.59
	Abruzzo	0.86	1.14	1.70	3.48	0.74	1.03	1.62	2.97
	Molise	0.70	0.94	1.50	3.07	0.62	0.91	1.67	3.45
	Campania	0.51	0.68	1.08	2.56	0.58	0.74	1.21	2.47
	Puglia	0.69	0.96	1.48	2.93	0.61	0.93	1.62	2.62
	Basilicata	0.72	0.98	1.42	2.71	0.66	1.02	1.80	2.85
	Calabria	0.48	0.68	1.08	2.46	0.51	0.73	1.19	2.41
f.	ISLANDS	0.77	1.01	1.44	2.95	0.66	0.94	1.56	2.76
	Sicily	0.72	0.93	1.36	2.88	0.63	0.91	1.58	2.71
	Sardinia	0.86	1.15	1.55	3.08	0.72	1.01	1.51	2.88

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 2007

	Total	North-west	North-east	Centre	South	Islands
a. TOTAL	2.38	2.36	2.57	2.64	1.74	1.93
Agricultural, forestry and fishery products	1.63	1.44	1.87	1.73	1.35	1.80
Fuel and power products	3.86	3.34	3.79	4.20	3.46	3.10
Ores and metals	2.91	2.98	3.19	1.88	2.10	3.29
Non-metallic minerals and products	2.62	2.66	3.01	2.60	1.79	1.83
Chemical products	2.83	2.79	3.01	2.92	2.72	2.00
Metal products, except transport equipment	2.25	2.37	2.35	1.93	1.64	1.38
Agricultural and industrial machinery	2.68	2.62	2.89	2.41	2.03	1.29
Office and data processing machines, etc.	2.09	2.04	2.61	1.99	1.15	1.13
Electrical goods	2.48	2.51	2.82	2.38	1.44	1.85
Transport equipment	2.78	2.41	3.54	2.92	2.24	1.31
Food and tobacco products	2.70	2.83	3.21	2.38	1.97	1.65
Textiles, clothing and footwear	2.42	2.75	2.60	2.15	1.38	1.31
Paper and paper products	2.83	2.95	2.79	2.56	2.88	2.42
Rubber and plastic products	2.44	2.48	2.49	2.48	2.06	1.80
Other manufactured products	1.90	1.96	2.06	1.96	1.27	1.21
Building and construction	1.90	1.91	2.05	2.01	1.50	1.94
Wholesale and retail trade services, recovery and repair services	1.93	1.95	2.22	1.97	1.50	1.72
Lodging and catering services	1.72	1.94	1.64	1.62	1.49	1.84
Inland transport services	2.23	2.11	2.37	2.59	1.93	1.84
Maritime and air transport services	3.36	2.70	3.88	3.53	2.96	3.54
Auxiliary transport services	3.14	2.86	3.69	3.33	1.71	2.83
Communication services	2.72	2.47	2.16	3.18	1.19	1.79
Other market services	2.51	2.48	2.66	2.80	1.81	1.84

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

	2007 Oct.	2007 Nov.	2007 Dec.
a. TOTAL	231,745	231,445	–
b. GOLD AND GOLD RECEIVABLES	41,016	41,016	–
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	20,811	21,804	–
Receivables from the IMF	1,221	1,218	–
Securities (other than shares)	15,766	16,084	–
Current accounts and other deposits	3,644	3,629	–
Reverse operations	178	871	–
Other claims	3	2	–
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,402	3,061	–
Financial counterparties	4,402	3,061	–
of which: securities (other than shares)	1,154	820	–
reverse operations	..	..	–
other claims	3,247	–	–
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	9,329	20,222	–
Main refinancing operations	7,314	13,743	–
Longer-term refinancing operations	1,995	6,479	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	20	–	–
Credits related to margin calls	–	–	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	9	17	–
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	..	..	–
i. GENERAL GOVERNMENT DEBT	18,124	18,124	–

TDB40605

Bank of Italy

	2007 Oct.	2007 Nov.	2007 Dec.
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	46,141	35,656	–
Participating interest in the ECB	722	722	–
Claims deriving from the transfer of foreign reserves to the ECB	7,218	7,218	–
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	38,202	27,716	–
m. ITEMS TO BE SETTLED	2	4	–
n. OTHER ASSETS	88,813	88,248	–
Euro-area coins	34	31	–
UIC endowment fund	258	258	–
Investments of reserves and provisions	32,584	32,487	–
Other financial assets	39,185	38,924	–
Intangible fixed assets	35	35	–
Tangible fixed assets	3,846	3,847	–
Accrued income and prepaid expenses	1,717	1,720	–
Deferred tax assets	7,696	7,696	–
Sundry	3,458	3,249	–
o. EXPENSE FOR THE YEAR	3,098	3,293	–
p. MEMORANDUM ACCOUNTS	260,201	286,536	–

The figure for December 2007 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2007 Oct.	2007 Nov.	2007 Dec.
a. TOTAL	231,745	231,445	–
b. BANKNOTES IN CIRCULATION	106,434	107,076	–
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	11,805	19,172	–
Current accounts (covering the minimum reserve system)	11,804	19,171	–
Deposit facility	1	1	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	34,030	25,232	–
General government	34,012	25,099	–
of which: Treasury payments account	33,922	25,063	–
sinking fund for the redemption of government securities	18	18	–
other liabilities	72	18	–
Other counterparties	18	132	–
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	187	153	–
Liabilities to non-euro-area EU central banks	93	79	–
Other liabilities	95	74	–
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	439	16	–
Deposits and balances	2	2	–
Other liabilities	437	14	–
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	771	771	–
l. INTRA-EUROSISTEM LIABILITIES	13,029	13,474	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	13,029	13,474	–
Other intra-Eurosystem liabilities (net)	–	–	–

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Bank of Italy

	2007 Oct.	2007 Nov.	2007 Dec.
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	17	14	–
n. OTHER LIABILITIES	1,895	1,907	–
Bank of Italy drafts	206	217	–
Accrued expenses and deferred income	370	364	–
Sundry	1,318	1,325	–
o. PREVISIONS	6,392	5,988	–
Provisions for specific risks	722	318	–
Sundry staff-related provisions	5,670	5,670	–
p. REVALUATION ACCOUNTS	26,256	26,256	–
q. PROVISION FOR GENERAL RISKS	7,931	7,931	–
r. CAPITAL AND RESERVES	16,771	16,772	–
Capital	..	..	–
Ordinary and extraordinary reserves	11,230	11,230	–
Other reserves	5,541	5,542	–
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	5,788	6,684	–
u. MEMORANDUM ACCOUNTS	260,201	286,536	–

The figure for December 2007 will be published in the next issue.

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euros are recorded in euros at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euros; other transactions are recorded at the end-of-period exchange rate.

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

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

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

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);

- investment firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open-end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

2.3 Surveys of lending and deposit rates

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

17 July 2003, “Rilevazione analitica dei tassi d’interesse. Istruzioni per le banche segnalanti” (Sample Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy’s website under “Statistiche – La raccolta delle informazioni presso gli intermediari – Segnalazioni creditizie e finanziarie – Normativa di riferimento”.

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers – i.e. excluding banks and banking authorities – by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds the reporting threshold (see Section 2.2).

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers – excluding transactions at supported interest rates – using the following formula:

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

For new term loans, banks report the Annual Percentage Rate of Charge – APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

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

2.4 Registers of intermediaries

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

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;
- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open-end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

3. Information for time-series analysis

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e.g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest-bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

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

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

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks' foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150

million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: – bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns and writeoffs; – the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that the updating of the rules referred to above also made it impossible to separate out the part of net bad debts backed by real security. Accordingly, as of January 2005 only the part of “gross” bad debts backed by real security is shown. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between “retail” and “corporate” customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register’s new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see “Additional information” concerning the Statistical Bulletin III/2002).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of the lending rates.

As of March 2004 Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former “banks” (aziende di credito): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among “ordinary credit banks”.

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy’s statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system's total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the marginal unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks' net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as "minor".

The classification by size, used in the Bulletins up to 31 December 1994, referred to all "banks raising mainly short-term funds" in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class ("minor" banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former "banks" (*aziende di credito*) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the "Amato Law".

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the start of the voluntary liquidation procedure by Isveimer, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad loans drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of non-performing mortgage loans (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

As of January 1997: following the transfer of claims from Banco di Napoli to a non-bank subsidiary, there is a discontinuity in the series of loans and bad debts and in their breakdown by geographic location and economic sector of the borrower; in particular, there is a reduction of around 8.8 trillion lire in bad debts.

As of September 1997: both the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 2.8 trillion lire is attributable to the subjection of Sicilcassa S.p.A. to bankruptcy proceedings.

As of March 1998: the series of bad debts drawn from supervisory returns shows a discontinuity, of which around 420 billion lire is attributable to a disposal and subsequent securitization of non-performing real estate loans.

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector “Non-financial corporations” and the subsector “Producer households”.

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3.0 trillion lire is attributable to a disposal and subsequent securitization of non-performing loans.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from investments firms (SIMs) to asset management companies (SGRs).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to a securitization transaction involving bad debts for a total nominal value of about 2,800 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on “Foreign exposure”: claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

As of June 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.9 billion euros.

As of December 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5 billion euros. In addition, some changes have been made to the table “Foreign exposure”:

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro-area countries comprises claims denominated in euros and the former euro-area currencies.

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table “Foreign exposure”, reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

As of June 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.2 billion euros (including 826 million of bad debts).

As of September 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.3 billion euros (including 250 million of bad debts).

As of December 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5.5 billion euros (including 69 million of bad debts).

As of March 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.2 billion euros.

As of June 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4 billion euros.

As of September 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1 billion euros.

As of December 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.2 billion euros.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros.

As of June 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.6 billion euros.

As of September 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 0.9 billion euros.

As of December 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 334 million of bad debts).

As of March 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 173 million of bad debts).

As of June 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.4 billion euros (including 251 million of bad debts).

As of September 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.8 billion euros (including 287 million of bad debts).

As of December 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 14.9 billion euros (including 10.2 million of bad debts).

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

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

As of September 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving 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).

As of March 2007: 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 6.5 billion euros (including 9 million of bad debts).

As of June 2007: 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 9.3 billion euros (including 1.1 billion of bad debts).

As of September 2007: 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 (including 17 million of bad debts).

As of December 2007: 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 12 billion euros (including 2 billion 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 (GROSS OF WRITEOFFS)	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.
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 safekeeping 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.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.

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

PARTICIPATING INTERESTS FOR SUPERVISORY PURPOSES	<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

REPORTING INSTITUTIONS – 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 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets of between \9 billion and \26 billion; small banks, those with average total assets of between \1.3 billion and \9 billion; minor banks, those with average total assets of less than \1.3 billion. As explained in the “Additional information” concerning the Statistical Bulletin II/2007, 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 2006, 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.

INSTITUTIONAL CATEGORIES OF BANKS – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), 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 limited companies” category.

GEOGRAPHICAL COVERAGE OF BANKS – the classification, used until 2006, 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).

As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy’s Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

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.

