



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 3 - 2008

quarter

3

## **Statistical publications and distribution options**

---

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

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

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

---

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

Banca d'Italia  
Serv. Studi di Struttura Economica e Finanziaria - Div. Biblioteca e Archivio Storico  
Via Nazionale, 91 - 00184 ROMA ITALY  
FAX 06-47922059  
E-mail: [bibliotecabaffi@bancaditalia.it](mailto:bibliotecabaffi@bancaditalia.it)

Requests for clarifications concerning data contained in this publication can be sent by e-mail to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

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

---

*Director:* ENRICO D'ONOFRIO

For the electronic version: registration with the Court of Rome No. 23, 25 January 2008

---

ISSN 1721-4599

---

**Statistical Bulletin**

---

## Notice to readers

---

I. The appendices of the Statistical Bulletin and the summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.

### II. Symbols:

- the phenomenon does not exist, or exists and is observed but no cases were recorded;
- .... the phenomenon exists but its value is not known;
- .. the value is known but is less than the minimum considered significant;
- == the data are confidential;
- :: the data are not statistically significant.

The thin lines separating data within tables serve solely to make consultation easier.

III. The intervals for the classification by size include the lower limit and exclude the upper limit.

**Additional information concerning this issue**

---

\*\*\*

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

## Key to symbols and information in the index

---

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

1	<b>BIP on-line:</b>	⌘	Table distributed on the “BIP on-line statistical database” with the same characteristics
		O	Table distributed on the “BIP on-line statistical database” only
		Ø	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
2	<b>Frequency:</b>	Q	Quarterly
		H	Half-yearly
		A	Annual
3	<b>Source:</b>	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	<b>Universe:</b>	[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
5		[am]	Asset management companies
6	<b>Table identification code</b>		
7	<b>Description of the table</b>		
8	<b>Identification code for table on the “BIP on-line statistical database”</b>		
9	<b>Page on which table appears in this issue</b>		

## **A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES**

### **A1 INFORMATION ON BANKING BUSINESS**

✘ Q 1 [ba]	<b>A1 5.1 Summary data on credit</b>	[TDC40010]
✘ Q 1 [ba]	<b>A1 5.2 Loans</b>	[TDC40020]
	distribution by:	- customer location (geographical area) - customer segment of economic activity
✘ Q 1 [ba]	<b>A1 5.3 Deposits</b>	[TDC40030]
	distribution by:	- customer location (geographical area) - customer segment of economic activity
✘ Q 1 [ba]	<b>A1 5.4 Guarantees</b>	[TDC40040]
	distribution by:	- customer location (geographical area) - customer segment of economic activity
✘ Q 1 [ba]	<b>A1 5.5 Bad debts</b>	[TDC40050]
	distribution by:	- customer location (geographical area) - customer segment of economic activity
✘ Q 1 [ba]	<b>A1 5.6 Medium and long-term loans</b>	[TDC40060]
	distribution by:	- location of the investment (geographical area) - economic purpose of the investment
✘ Q 1 [ba]	<b>A1 5.7 Asset management services</b>	[TDC40071]
	distribution by:	- customer location (geographical area) - customer segment of economic activity - type of security

### **A2 INFORMATION ON SECURITIES BUSINESS**

✘ Q 1 [ba - sf]	<b>A2 5.1 Securities placement and trading</b>	[TDC40080]
	distribution by type of security and derivative instrument	
✘ Q 1 [ba - sf - am]	<b>A2 5.2 Portfolio management services</b>	[TDC40090]
	distribution by type of security	
✘ Q 1 [ci]	<b>A2 5.3 Collective asset management</b>	[TDC40100]
	distribution by type of security	

### **A3 INFORMATION ON CUSTOMERS**

✘ Q 2 [ba]	<b>A3 5.1 Summary of central credit register data</b>	[TDC30010]
✘ Q 2 [ba]	<b>A3 5.2 Loan facilities</b>	[TDB30113]
	distribution by total credit granted	
✘ Q 2 [ba]	<b>A3 5.3 Loan facilities</b>	[TDC30018]
	distribution by customer location (geographical area) and total credit granted	
✘ Q 2 [ba]	<b>A3 5.4 Loan facilities</b>	[TDC30025]
	distribution by customer location (region)	

✕ Q 2 [ba]	<b>A3 5.5 Bad debts</b> distribution by amount	[TDB30205]
✕ Q 2 [ba]	<b>A3 5.6 Bad debts</b> distribution by customer location (region)	[TDC30035]
✕ Q 2 [ba]	<b>A3 5.7 Risk concentration - Largest borrowers' shares of loan facilities</b> distribution by customer location (region)	[TDB30350]
✕ Q 2 [ba]	<b>A3 5.8 Multiple-bank borrowing - Average number of banks per borrower</b> distribution by customer location (geographical area) and total credit granted	[TDB30455]
<b>A4 LENDING RATES</b>		
○ Q 3 [sb]	<b>A4 5.1 Summary data on lending rates</b>	[TDC30080]

## **B INFORMATION ON BANKS**

### **B1 STRUCTURAL DATA**

✕ Q 5 [ba]	<b>B1 5.1 Banks and branches</b> distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
✕ A 1 [ba-f]	<b>B1 7.1 ATMs and POS terminals</b> distribution by location (province)	[TDB10214]		
✕ A 1 [ba]	<b>B1 7.2 Telematic customer services</b> distribution by customer location (province)	[TDB10218]		
Ø Q 5 [ba]	<b>Banks and branches</b> distribution by location (province) and size of bank	[TDB10212]		
Ø A 5 [ba]	<b>Branches</b> distribution by location (municipality)	[TDB10194]		

### **B2 ACCOUNTING DATA**

✕ Q 1 [ba]	<b>B2 5.1 Assets</b> distribution by major category of bank	[TDB10010]	p.	8
✕ Q 1 [ba]	<b>B2 5.2 Liabilities</b> distribution by major category of bank	[TDB10037]	p.	10
✕ Q 1 [ba]	<b>B2 5.3 Assets and liabilities</b> distribution by residual maturity	[TDB10030]	p.	12
✕ Q 1 [ba]	<b>B2 5.4 Participating interests</b> distribution by type of investee company and major category of bank	[TDB10035]	p.	13
✕ Q 1 [ba]	<b>B2 5.5 Foreign branches of Italian banks - Accounting data</b>	[TDB10033]	p.	15
Ø Q 1 [ba]	<b>Assets</b> distribution by size of bank	[TDB10020]		
Ø Q 1 [ba]	<b>Liabilities</b> distribution by size of bank	[TDB10031]		

### **B3 RISK DATA**

✕ Q 2 [ba]	<b>B3 5.1 Adjusted bad debts</b> distribution by customer location (region)	[TDB30260]	p.	16
✕ Q 2 [ba]	<b>B3 5.2 Adjusted bad debts</b> distribution by customer segment of economic activity	[TDB30270]	p.	17
✕ T 1 [ba]	<b>B3 5.3 Esposizione verso l'estero</b> distribuzione per paesi, tipologia della clientela e vita residua dei crediti	[TDB30274]	p.	18



✕ H 1 [ba]	<b>B3 6.1 Non-performing loans</b> distribution by major category of banks	[TDB30257]	p.	20
✕ H 1 [ba]	<b>B3 6.2 Non-performing loans</b> distribution by customer location (region)	[TDB30256]	p.	21
✕ H 1 [ba]	<b>B3 6.3 Non-performing loans</b> distribution by customer segment of economic activity	[TDB30258]	p.	22

## **C INFORMATION ON NON-BANK INTERMEDIARIES**

### **C1 STRUCTURAL DATA**

✕ Q 5 [sf]	<b>C1 5.1 Securities firms</b> distribution by authorized activities	[TDB40210]	p.	25
✕ Q 5 [ci]	<b>C1 5.2 Open-end securities investment funds and SICAVs</b> distribution by operational specialization	[TDB40225]	p.	26
✕ Q 5 [fi]	<b>C1 5.3 Financial intermediaries referred to in Article 107 of the 1993 Banking Law</b> distribution by prevalent activity	[TDB40230]	p.	27

### **C2 ACCOUNTING DATA**

✕ Q 1 [sf]	<b>C2 5.1 Securities firms - Accounting data</b>	[TDB40241]	p.	28
✕ Q 1 [fi]	<b>C2 5.2 Financial intermediaries - Accounting data</b>	[TDB40250]	p.	29

## **D INFORMATION ON BANKING BUSINESS**

### **D1 LOANS**

✕ Q 1 [ba]	<b>D1 5.1 Loans</b> distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	32
✕ Q 1 [ba]	<b>D1 5.2 Loans</b> Distribution by customer location (region) and major category of bank	[TDB10236]	p.	34
✕ Q 1 [ba]	<b>D1 5.3 Loans</b> distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	36
✕ Q 1 [ba]	<b>D1 5.4 Loans</b> distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	37
✕ Q 1 [fi]	<b>D1 5.5 Non-bank finance</b> distribution by technical form and counterparty segment of economic activity	[TDB10277]	p.	38
✕ Q 1 [fi]	<b>D1 5.6 Non-bank finances</b> distribution by technical form and counterparty segment of economic activity	[TDB10278]	p.	39
✕ Q 1 [ba-ñ]	<b>D1 5.7 Consumer credit</b> distribution by customer location (region)	[TDB10254]	p.	41
Ø Q 1 [ba]	<b>D1 7.1 Loans</b> distribution by branch location (municipality)	[TDB10194]		

Ø Q 1 [ba]	<b>Loans</b> distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]	
Ø Q 1 [ba]	<b>Loans</b> distribution by customer location (province) and size bank	[TDB10247]	
Ø Q 1 [ba]	<b>Loans</b> distribution by branch location (province)	[TDB10075]	
Ø Q 1 [ba]	<b>Loans</b> distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]	
	<b>D2 DEPOSITS</b>		
✕ Q 1 [ba]	<b>D2 5.1 Deposits</b> distribution by customer location (region) and segment of economic activity	[TDB10262]	p. 42
✕ Q 1 [ba]	<b>D2 5.2 Deposits</b> distribution by customer location (region) and major category of bank	[TDB10267]	p. 44
✕ Q 1 [ba]	<b>D2 5.3 Deposits</b> distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p. 46
✕ Q 1 [ba]	<b>D2 5.4 Deposits</b> distribution by technical form and customer location (region)	[TDB10268]	p. 47
✕ Q 1 [ba]	<b>D2 5.5 Deposits</b> distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p. 48
Ø Q 1 [ba]	<b>Deposits</b> distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]	
Ø Q 1 [ba]	<b>Deposits</b> distribution by customer location (province) and size of bank	[TDB10285]	
Ø Q 1 [ba]	<b>Deposits</b> distribution by branch location (province) and geographical coverage of bank	[TDB10115]	
Ø Q 1 [ba]	<b>Deposits</b> distribution by customer location (province)	[TDB10279]	
	<b>D3 LEASING AND FACTORING</b>		
✕ Q 1 [ba-fj]	<b>D3 5.1 Leasing and factoring receivables</b>	[TDB40150]	p. 49
	<b>D4 SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT</b>		
✕ Q 1 [ba]	<b>D4 5.1 Customer assets under management</b> distribution by type of security and type of account	[TDB40081]	p. 50
✕ Q 1 [ba]	<b>D4 5.2 Customer assets under management</b> distribution by customer location (region) and type of account	[TDB40086]	p. 52
✕ Q 1 [ba]	<b>D4 5.3 Securities on deposit</b> distribution by type of security and customer segment of economic activity	[TDB40055]	p. 54
Ø Q 1 [ba]	<b>D4 5.4 Securities on deposit</b> distribution by type of security and customer location (geographical area)	[TDB40060]	p. 55
✕ H 1 [ba]	<b>D4 6.1 Securities on deposit</b> distribution by size of deposits of types of securities	[TDB40065]	p. 56
✕ H 1 [ba]	<b>D4 6.2 Securities on deposit</b> distribution by size of deposits	[TDB40070]	p. 57
	<b>D5 GUARANTEES</b>		
Ø Q 1 [ba]	<b>D5 5.1 Guarantees</b> distribution by customer location (region) and segment of economic activity	[TDB40100]	p. 58

Q 1 [ba]	<b>D5 5.2 Guarantees</b> distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	59
	<b>D6 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS</b>			
O Q 1 [ba]	<b>D6 5.1 Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	60
O Q 1 [ba]	<b>D6 5.2 Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10430]	p.	62
O Q 1 [ba]	<b>D6 5.3 Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10460]	p.	64
O Q 1 [ba]	<b>D6 5.4 Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10470]	p.	66
O Q 1 [ba]	<b>D6 5.5 Subsidized loans</b> distribution by original maturity, location (region) of the investment and type of incentive law - amounts outstanding	[TDB10440]	p.	68
O Q 1 [ba]	<b>D6 5.6 Subsidized loans</b> distribution by maturity, investment location (region) and type of incentive law - disbursements	[TDB10450]	p.	70

## **E INFORMATION ON SECURITIES BUSINESS**

	<b>E1 ACTIVITY OF BANKS AND OTHER INTERMEDIARIES</b>			
Q 1 [ba-sf]	<b>E1 5.1 Securities and derivative trading</b> distribution by type of security and derivative instrument	[TDB40500]	p.	74
Q 1 [ba-sf-am]	<b>E1 5.2 Portfolio management services</b> assets under management and net fund-raising	[TDB40525]	p.	77
Q 1 [ba-sf-am]	<b>E1 5.3 Portfolio management services</b> distribution of portfolio by type of security	[TDB40520]	p.	78
Q 1 [sf]	<b>E1 5.4 Portfolio management services</b> distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	80
Q 1 [ci]	<b>E1 5.5 Collective asset management</b> asset under management and net fund-raising	[TDB40548]	p.	81
Q 1 [ci]	<b>E1 5.6 Collective asset management</b> distribution of portfolio by type of security and operational specialization	[TDB40543]	p.	82
Q 1 [ba-sf]	<b>E1 5.7 Securities placement</b> distribution by type of security and manner of placement	[TDB40560]	p.	84

## **F INFORMATION ON CUSTOMERS**

### **F1 SUMMARY OUTLINE**

✕ Q 2 [ba-fj]	<b>F1 5.1 Summary data based on Central Credit Register observation</b> distribution by type of security and derivative instrument	[TDB30100]	p.	87
	<b>F2 LOAN FACILITIES</b>			
✕ Q 2 [ba]	<b>F2 5.1 Loan facilities</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	88
✕ Q 2 [ba-fj]	<b>F2 5.2 Loan facilities</b> distribution by total credit granted	[TDB30118]	p.	90
✕ Q 2 [ba]	<b>F2 5.3 Loan facilities</b> distribution by total credit used	[TDB30125]	p.	91
✕ Q 2 [ba]	<b>F2 5.4 Loan facilities</b> distribution by type of transaction and total credit granted	[TDB30135]	p.	93
✕ Q 2 [ba]	<b>F2 5.5 Loan facilities</b> distribution by customer location (region) and total credit granted	[TDB30145]	p.	94
✕ Q 2 [ba-fj]	<b>F2 5.6 Loan facilities</b> distribution by customer sector and subsector of economic activity	[TDB30170]	p.	96
✕ Q 2 [ba-fj]	<b>F2 5.7 Loan facilities</b> distribution by customer branch of economic activity	[TDB30180]	p.	98
✕ Q 2 [ba]	<b>F2 5.8 Loan facilities</b> distribution by customer segment of economic activity and total credit granted	[TDB30155]	p.	100
Ø Q 2 [ba]	<b>Loan facilities</b> distribution by customer location (province)	[TDB30190]		
Ø Q 2 [ba]	<b>Loan facilities</b> distribution by customer branch of economic activity and total credit granted	[TDB30165]		
Ø Q 2 [fi]	<b>Loan facilities</b> distribution by customer location (province)	[TDB30195]		
	<b>F3 BAD DEBTS</b>			
✕ Q 2 [ba]	<b>F3 5.1 Bad debts</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p.	101
✕ Q 2 [ba]	<b>F3 5.2 Bad debts</b> distribution by customer branch of economic activity	[TDB30220]	p.	102
✕ Q 2 [ba-fj]	<b>F3 5.3 Bad debts</b> distribution by customer sector and sub-sector of economic activity	[TDB30230]	p.	103
✕ Q 2 [ba]	<b>F3 5.4 Bad debts - Flows</b> distribution by customer location (region)	[TDB30240]	p.	104
✕ Q 2 [ba]	<b>F3 5.5 Bad debts - Flows</b> distribution by customer segment of economic activity	[TDB30250]	p.	105
Ø Q 2 [ba]	<b>Bad debts</b> distribution by customer location (province)	[TDB30210]		
✕ Q 2 [ba]	<b>F3 5.6 Bad debts (gross of writeoffs)</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30032]	p.	106
✕ Q 2 [ba]	<b>F3 5.7 Bad debts (gross of writeoffs)</b> distribution by customer branch of economic activity	[TDB30225]	p.	107
	<b>F4 GUARANTEES GRANTED TO CUSTOMERS</b>			
✕ Q 2 [ba]	<b>F4 5.1 Guarantees granted to customers</b> distribution by customer segment of economic activity	[TDB30280]	p.	108
✕ Q 2 [ba]	<b>F4 5.2 Guarantees granted to customer</b> distribution by customer location (region)	[TDB30300]	p.	109
✕ Q 2 [ba]	<b>F4 5.3 Guarantee granted to customers</b> distribution by customer branch of economic activity	[TDB30290]	p.	110
Ø Q 2 [ba]	<b>Guarantees granted to customers</b> distribution by customer location (province)	[TDB30310]		

	<b>F5 LEASING AND FACTORING</b>		
✕ Q 2 [ba-fj]	<b>F5 5.1 Leasing</b> distribution by customer branch of economic activity	[TDB30304]	p. 111
✕ Q 2 [ba-fj]	<b>F5 5.2 Leasing</b> distribution by customer location (region)	[TDB30308]	p. 112
✕ Q 2 [ba-fj]	<b>F5 5.3 Factoring</b> distribution by customer branch of economic activity	[TDB30312]	p. 113
✕ Q 2 [ba-fj]	<b>F5 5.4 Factoring</b> distribution by customer location (region)	[TDB30316]	p. 114
	<b>F6 RISK CONCENTRATION</b>		
✕ Q 2 [ba]	<b>F6 5.1 Largest borrowers' loan facilities</b> distribution by customer location (region)	[TDB30320]	p. 115
✕ Q 2 [ba]	<b>F6 5.2 Largest borrowers' loan facilities</b> distribution by size of bank	[TDB30346]	p. 116
✕ Q 2 [ba]	<b>F6 5.3 Largest borrowers' share of loan facilities</b> distribution by customer segment of economic activity	[TDB30370]	p. 117
✕ Q 2 [ba]	<b>F6 5.4 Largest borrowers' share of bad debts</b> distribution by customer location (region)	[TDB30390]	p. 118
✕ Q 2 [ba]	<b>F6 5.5 Largest borrowers' share of bad debts</b> distribution by customer segment of economic activity	[TDB30410]	p. 119
Ø Q 2 [ba]	<b>Largest borrowers' loan facilities</b> distribution by customer location (province)	[TDB30330]	
Ø Q 2 [ba]	<b>Largest borrowers' share of loan facilities</b> distribution by customer location (province)	[TDB30360]	
Ø Q 2 [ba]	<b>Largest borrowers' share of loan facilities</b> distribution by customer branch of economic activity	[TDB30380]	
Ø Q 2 [ba]	<b>Largest borrowers' share of bad debts</b> distribution by customers location (province)	[TDB30400]	
Ø Q 2 [ba]	<b>Largest borrowers' share of bad debts</b> distribution by customer branch of economic activity	[TDB30420]	
	<b>F7 MULTIPLE-BANKING BORROWING</b>		
✕ Q 2 [ba]	<b>F7 5.1 Number of borrowers</b> distribution by customer location (region) and number of facilities	[TDB30430]	p. 120
✕ Q 2 [ba]	<b>F7 5.2 Number of borrowers</b> distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30445]	p. 122
✕ Q 2 [ba]	<b>F7 5.3 Average number of banks per borrower</b> distribution by customer segment of economic activity and total credit granted	[TDB30465]	p. 123
Ø Q 2 [ba]	<b>Average number of banks per borrower</b> distribution by customer branch of economic activity and total credit granted	[TDB30475]	
	<b>F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS</b>		
Ø Q 2 [ba-fj]	<b>F8 5.1 Quarterly default rates for loan facilities</b> distribution by customer sector of economic activity and total credit used	[TDB30485]	p. 124
Ø A 2 [ba-fj]	<b>F8 7.1 Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation	[TDB30530]	
Ø Q 2 [ba-fj]	<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and sector of economic activity	[TDB30495]	
Ø Q 2 [ba-fj]	<b>Quarterly default for loan facilities</b> distribution by customer location (province)	[TDB30505]	
Ø Q 2 [ba-fj]	<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and total credit used	[TDB30515]	

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

## F9 FINANCIAL DERIVATIVES

⌘ Q 2 [ba]	<b>F9 5.1 Financial derivatives in productive sector</b> distribution by customer location (geographical area) and total credit granted	[TDB30585]	p. 126
⌘ Q 2 [ba]	<b>F9 5.2 Financial derivative</b> distribution by customer segment of economic activity and total credit granted	[TDB30590]	p. 127

## G LENDING AND DEPOSIT RATES

### G1 LENDING RATES

O Q 3 [sb]	<b>G1 5.1 Lending rates on loan facilities</b> distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - Outstanding transactions	[TDB30820]	p. 130
O Q 3 [sb]	<b>G1 5.2 Lending rates on revocable loans</b> distribution by customer location (region) and total credit granted - Outstanding transactions	[TDB30830]	p. 131
O Q 3 [sb]	<b>G1 5.3 Interest rates on loan facilities to the productive sector</b> distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30840]	p. 132
O Q 3 [sb]	<b>G1 5.4 Lending rates on loan facilities to the productive sector</b> distribution by initial period of rate fixation, type transaction and customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30850]	p. 133
O Q 3 [sb]	<b>G1 5.5 Lending rates on loan facilities</b> distribution by type of transaction, initial period of rate fixation and customer branch of economic activity	[TDB30860]	p. 134
O Q 3 [sb]	<b>G1 5.6 APRC on term loans to the productive sector</b> distribution by initial period of rate fixation and customer location (geographical area) - New business in the quarter	[TDB30870]	p. 135

O Q 3 [sb]	<b>G1 5.7 Lending rates on loan facilities to producer households</b> distribution by type of transaction, initial period of rate fixation and customer location (region) - Outstanding loans	[TDB30880]	p. 136
O Q 3 [sb]	<b>G1 5.8 Lending rates applied to loans for house purchase</b> distribution by initial period of rate fixation, customer location (region) and total credit granted - Outstanding loans	[TDC30890]	p. 137
O Q 3 [sb]	<b>G1 5.9 APRC applied to loans for house purchase</b> distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - New loans in the quarter	[TDB30900]	p. 138
O Q 3 [sb]	<b>G1 5.10 Lending rates on matched and revocable loans</b> distribution by customer location (region) and segment of economic activity - Outstanding transactions	[TDB30920]	p. 139
	<b>G2 DEPOSIT RATES</b>		
O Q 4 [cb]	<b>G2 5.1 Interest rates on sight current account deposits</b> distribution by customer location (region) and segment of economic activity	[TDB30950]	p. 140
O Q 4 [cb]	<b>G2 5.2 Interest rate sight current account deposits</b> distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30960]	p. 141
O Q 4 [cb]	<b>G1 5.3 Interest rates on sight current account deposits</b> distribution by customer location (geographical area) and branch of economic activity	[TDB30970]	p. 142

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

	<b>H1 BALANCE SHEET</b>		
✕ Q 6 [bi]	<b>H1 5.1 Assets</b>	[TDB40605]	p. 144
✕ Q 6 [bi]	<b>H1 5.2 Liabilities</b>	[TDB40615]	p. 146
	<b>METHODOLOGICAL APPENDIX</b>		p. 149
	<b>GLOSSARY</b>		p. 163

# **Information on banks**



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

TDB10207

Source: Archives of intermediary  
identification data

June 2008

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>805</b>	<b>33,568</b>	<b>249</b>	<b>26,503</b>
<b>b. PIEDMONT</b>	<b>31</b>	<b>2,678</b>	<b>21</b>	<b>2,494</b>
Alessandria	1	301	1	297
Asti	1	157	1	148
Biella	3	131	3	130
Cuneo	13	513	5	397
Novara	1	211	1	210
Turin	11	1,141	9	1,095
Verbano-Cusio-Ossola	1	90	1	84
Vercelli	-	134	-	133
<b>c. VALLE D'AOSTA</b>	<b>2</b>	<b>96</b>	<b>-</b>	<b>77</b>
Aosta	2	96	-	77
<b>d. LIGURIA</b>	<b>6</b>	<b>982</b>	<b>5</b>	<b>951</b>
Genova	4	533	3	524
Imperia	-	122	-	110
La Spezia	1	136	1	134
Savona	1	191	1	183
<b>e. LOMBARDY</b>	<b>190</b>	<b>6,564</b>	<b>74</b>	<b>4,848</b>
Bergamo	16	745	5	539
Brescia	19	949	7	612
Como	3	361	-	259
Cremona	8	287	2	202
Lecco	3	230	1	142
Lodi	4	152	1	103
Mantua	5	331	2	277
Milan	128	2,563	54	1,983
Pavia	-	335	-	289
Sondrio	4	129	2	34
Varese	-	482	-	408
<b>f. TRENTINO-ALTO ADIGE</b>	<b>109</b>	<b>959</b>	<b>8</b>	<b>332</b>
Bolzano	57	416	3	148
Trento	52	543	5	184
<b>g. VENETO</b>	<b>60</b>	<b>3,591</b>	<b>12</b>	<b>2,599</b>
Belluno	1	197	-	140
Padua	12	644	2	483
Rovigo	5	185	-	125
Treviso	10	664	3	467
Venice	6	515	2	408
Verona	13	724	4	574
Vicenza	13	662	1	402

## Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>38</b>	<b>2,874</b>	<b>438</b>	<b>4,009</b>	<b>80</b>	<b>182</b>	<b>5,911</b>
-	<b>19</b>	<b>9</b>	<b>159</b>	<b>1</b>	<b>6</b>	<b>658</b>
-	-	-	3	-	1	91
-	1	-	8	-	-	61
-	-	-	-	-	1	39
-	-	8	116	-	-	152
-	1	-	-	-	-	60
-	11	1	31	1	4	181
-	5	-	1	-	-	29
-	1	-	-	-	-	45
-	-	<b>2</b>	<b>19</b>	-	-	<b>35</b>
-	-	2	19	-	-	35
-	<b>7</b>	-	<b>21</b>	<b>1</b>	<b>3</b>	<b>135</b>
-	5	-	2	1	2	51
-	2	-	9	-	1	23
-	-	-	2	-	-	25
-	-	-	8	-	-	36
<b>5</b>	<b>896</b>	<b>48</b>	<b>708</b>	<b>63</b>	<b>112</b>	<b>1,163</b>
1	72	10	129	-	5	192
1	125	11	195	-	17	181
-	57	3	45	-	-	100
-	15	6	70	-	-	90
-	64	2	23	-	1	65
-	11	3	38	-	-	45
-	18	3	35	-	1	69
1	354	10	140	63	86	183
-	25	-	21	-	-	101
2	93	-	2	-	-	43
-	62	-	10	-	2	94
<b>1</b>	<b>90</b>	<b>98</b>	<b>530</b>	<b>2</b>	<b>7</b>	<b>301</b>
1	67	51	195	2	6	111
-	23	47	335	-	1	190
<b>6</b>	<b>361</b>	<b>41</b>	<b>622</b>	<b>1</b>	<b>9</b>	<b>551</b>
-	34	1	23	-	-	58
2	40	8	120	-	1	101
-	4	5	56	-	-	47
1	69	6	124	-	4	95
-	31	4	76	-	-	44
1	42	7	105	1	3	95
2	141	10	118	-	1	111

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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>26</b>	<b>950</b>	<b>7</b>	<b>661</b>
Gorizia	5	110	-	68
Pordenone	3	226	1	166
Trieste	3	145	1	121
Udine	15	469	5	306
<b>i. EMILIA ROMAGNA</b>	<b>59</b>	<b>3,546</b>	<b>29</b>	<b>2,766</b>
Bologna	16	836	9	644
Ferrara	3	223	2	195
Forlì	12	348	5	233
Modena	6	508	3	411
Parma	2	363	2	316
Piacenza	3	223	1	161
Ravenna	5	336	3	283
Reggio Emilia	5	414	2	336
Rimini	7	295	2	187
<b>l. MARCHE</b>	<b>31</b>	<b>1,206</b>	<b>10</b>	<b>988</b>
Ancona	12	377	5	317
Ascoli Piceno	7	270	2	227
Macerata	4	239	1	206
Pesaro e Urbino	8	320	2	238
<b>m. TUSCANY</b>	<b>63</b>	<b>2,506</b>	<b>22</b>	<b>2,079</b>
Arezzo	4	238	-	164
Florence	17	694	9	594
Grosseto	4	154	-	119
Livorno	3	210	-	186
Lucca	5	269	3	245
Massa Carrara	2	108	1	107
Pisa	7	277	2	233
Pistoia	9	193	2	148
Prato	2	140	1	125
Siena	10	223	4	158
<b>n. UMBRIA</b>	<b>10</b>	<b>567</b>	<b>6</b>	<b>497</b>
Perugia	8	436	4	384
Terni	2	131	2	113
<b>o. LAZIO</b>	<b>65</b>	<b>2,724</b>	<b>26</b>	<b>2,217</b>
Frosinone	6	200	1	141
Latina	6	186	1	136
Rieti	2	86	1	67
Rome	44	2,048	22	1,720
Viterbo	7	204	1	153
<b>p. ABRUZZO</b>	<b>14</b>	<b>695</b>	<b>6</b>	<b>614</b>
Chieti	5	182	3	169
L'Aquila	2	155	1	133
Pescara	2	171	1	150
Teramo	5	187	1	162

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>71</b>	<b>16</b>	<b>215</b>	<b>2</b>	<b>3</b>	<b>177</b>
-	5	5	36	-	1	22
-	17	2	43	-	-	39
-	8	1	15	1	1	5
1	41	8	121	1	1	111
<b>4</b>	<b>379</b>	<b>25</b>	<b>394</b>	<b>1</b>	<b>7</b>	<b>330</b>
-	79	7	110	-	3	59
-	10	1	18	-	-	26
-	32	7	83	-	-	30
2	84	-	12	1	1	47
-	36	-	10	-	1	45
1	52	1	10	-	-	41
-	5	2	48	-	-	18
-	42	3	34	-	2	45
1	39	4	69	-	-	19
-	<b>34</b>	<b>21</b>	<b>184</b>	-	-	<b>217</b>
-	7	7	53	-	-	48
-	3	5	40	-	-	59
-	3	3	30	-	-	49
-	21	6	61	-	-	61
<b>3</b>	<b>127</b>	<b>38</b>	<b>298</b>	-	<b>2</b>	<b>276</b>
2	51	2	23	-	-	38
-	21	8	77	-	2	44
-	6	4	29	-	-	28
-	6	3	18	-	-	20
-	4	2	20	-	-	29
-	-	1	1	-	-	15
1	17	4	27	-	-	38
-	6	7	39	-	-	22
-	4	1	11	-	-	6
-	12	6	53	-	-	36
-	<b>30</b>	<b>4</b>	<b>40</b>	-	-	<b>84</b>
-	18	4	34	-	-	53
-	12	-	6	-	-	31
<b>6</b>	<b>250</b>	<b>24</b>	<b>230</b>	<b>9</b>	<b>27</b>	<b>265</b>
2	36	3	23	-	-	61
1	34	4	16	-	-	30
-	11	1	8	-	-	31
2	158	11	143	9	27	87
1	11	5	40	-	-	56
-	<b>8</b>	<b>8</b>	<b>73</b>	-	-	<b>172</b>
-	2	2	11	-	-	54
-	2	1	20	-	-	44
-	3	1	18	-	-	31
-	1	4	24	-	-	43

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

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>q.</b>	<b>MOLISE</b>	<b>4</b>	<b>147</b>	<b>-</b>	<b>125</b>
	Campobasso	4	111	-	94
	Isernia	-	36	-	31
<b>r.</b>	<b>CAMPANIA</b>	<b>34</b>	<b>1,648</b>	<b>8</b>	<b>1,381</b>
	Avellino	4	133	1	99
	Benevento	3	92	1	75
	Caserta	5	211	2	183
	Naples	7	833	4	749
	Salerno	15	379	-	275
<b>s.</b>	<b>PUGLIA</b>	<b>32</b>	<b>1,436</b>	<b>5</b>	<b>1,051</b>
	Bari	17	621	2	451
	Brindisi	2	125	-	90
	Foggia	2	250	1	180
	Lecce	5	266	2	199
	Taranto	6	174	-	131
<b>t.</b>	<b>BASILICATA</b>	<b>7</b>	<b>252</b>	<b>1</b>	<b>173</b>
	Matera	3	87	1	68
	Potenza	4	165	-	105
<b>u.</b>	<b>CALABRIA</b>	<b>20</b>	<b>533</b>	<b>2</b>	<b>434</b>
	Catanzaro	4	103	-	85
	Cosenza	10	209	1	152
	Crotone	3	37	1	29
	Reggio Calabria	1	142	-	134
	Vibo Valentia	2	42	-	34
<b>v.</b>	<b>SICILY</b>	<b>37</b>	<b>1,795</b>	<b>4</b>	<b>1,530</b>
	Agrigento	5	170	-	128
	Caltanissetta	7	100	-	71
	Catania	5	372	1	335
	Enna	1	67	-	52
	Messina	2	238	-	219
	Palermo	9	422	3	384
	Ragusa	2	126	-	86
	Siracusa	3	127	-	101
	Trapani	3	173	-	154
<b>z.</b>	<b>SARDINIA</b>	<b>5</b>	<b>693</b>	<b>3</b>	<b>686</b>
	Cagliari	2	285	1	283
	Nuoro	-	118	-	118
	Oristano	1	78	-	73
	Sassari	2	212	2	212

Notes:

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>8</b>	<b>3</b>	<b>14</b>	-	-	<b>47</b>
1	5	3	12	-	-	35
-	3	-	2	-	-	12
<b>4</b>	<b>140</b>	<b>22</b>	<b>124</b>	-	<b>3</b>	<b>342</b>
-	17	3	17	-	-	53
-	5	2	12	-	-	40
-	21	3	7	-	-	66
3	79	-	2	-	3	85
1	18	14	86	-	-	98
<b>4</b>	<b>285</b>	<b>23</b>	<b>98</b>	-	<b>2</b>	<b>230</b>
2	115	13	53	-	2	47
-	26	2	9	-	-	20
-	62	1	8	-	-	55
1	58	2	9	-	-	81
1	24	5	19	-	-	27
-	<b>46</b>	<b>6</b>	<b>33</b>	-	-	<b>86</b>
-	9	2	10	-	-	24
-	37	4	23	-	-	62
-	<b>8</b>	<b>18</b>	<b>91</b>	-	-	<b>191</b>
-	1	4	17	-	-	38
-	7	9	50	-	-	71
-	-	2	8	-	-	16
-	-	1	8	-	-	46
-	-	2	8	-	-	20
<b>3</b>	<b>115</b>	<b>30</b>	<b>149</b>	-	<b>1</b>	<b>338</b>
1	16	4	26	-	-	40
-	4	7	25	-	-	21
1	22	3	15	-	-	57
-	1	1	14	-	-	19
-	10	2	9	-	-	71
-	7	6	30	-	1	75
1	36	1	4	-	-	12
-	19	3	7	-	-	19
-	-	3	19	-	-	24
-	-	<b>2</b>	<b>7</b>	-	-	<b>313</b>
-	-	1	2	-	-	97
-	-	-	-	-	-	83
-	-	1	5	-	-	52
-	-	-	-	-	-	81

## Distribution by major category of bank

TDB10010

Source: Supervisory returns  
Stocks in millions of euros

June 2008

Entire  
banking  
system

Teller cash and the like	26,154
Receivables from BI-ECB	16,071
Receivables from banks	665,568
<i>of which:</i> time deposits and interbank CDs	324,860
repos	162,200
Receivables from non-bank customers:	
current account receivables	268,299
repos	11,672
personal loans	29,324
export credits	21,712
import credits	14,830
mortgage loans	715,268
other loans	454,682
bad debts	45,787
unpaid and protested own bills	337
Securities	353,074
<i>of which:</i> not held as fixed assets	131,068
Subordinated loans	29,060
Participating interests	207,673
Fixed assets	71,668
<i>of which:</i> buildings	19,340
Bills, other credit instruments and documents	204,448
Sundry debtors net of items in suspense accounts	268,614
Negative capital items	6,766
Items in transit or in suspense accounts	36,218
Remaining assets items	463,800
<b>TOTAL</b>	<b>3,918,940</b>

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

Guarantees granted	262,203
Guarantees applied for	11,960
Commitments and contingent liabilities	1,225,448
Credit implicit in leasing contracts with customers	26,976
Customer bill portfolio	8,529
Undrawn customer credit lines	835,406
Securities and the like on deposit	2,996,442

**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
13,164	5,711	7,278	23,066	3,088
8,835	2,400	4,836	15,826	246
388,220	138,103	139,245	641,876	23,691
219,445	55,448	49,967	310,780	14,081
89,232	41,143	31,825	156,840	5,360
109,066	62,421	96,812	251,221	17,079
5,375	1,197	5,100	11,510	162
7,504	9,802	12,018	26,827	2,497
13,212	4,870	3,629	21,142	570
8,152	3,634	3,044	14,161	668
306,718	190,089	218,461	661,543	53,725
239,219	97,215	118,248	441,262	13,420
22,130	11,702	11,955	39,892	5,895
183	66	88	286	51
178,488	62,874	111,712	339,754	13,320
52,540	24,468	54,061	124,330	6,739
20,743	3,855	4,462	27,503	1,557
166,158	28,470	13,044	206,424	1,248
34,309	20,064	17,295	66,919	4,748
7,093	4,649	7,598	17,723	1,617
99,247	46,822	58,379	192,217	12,231
122,825	46,506	99,283	262,893	5,721
4,240	1,157	1,369	6,618	148
18,324	10,760	7,134	34,347	1,871
145,438	102,337	216,026	457,596	6,204
1,914,690	852,097	1,152,152	3,749,487	169,453
189,530	31,942	40,731	257,193	5,011
8,754	2,099	1,107	11,911	49
650,194	156,631	418,623	1,205,831	19,617
184	16,677	10,115	26,835	141
2,517	2,410	3,603	7,500	1,030
418,776	185,894	230,736	793,820	41,586
1,231,526	411,283	1,353,633	2,924,942	71,501



## Distribution by major category of bank

TDB10037

Source: Supervisory returns  
Stocks in millions of euros

June 2008

Entire  
banking  
system

Payables to non-bank customers	933,444
<i>of which:</i> savings deposits	72,994
time savings deposits	6,493
savings certificates and CDs	30,874
current account deposits	667,622
time current account deposits	14,920
repos	126,569
Payables to BI-ECB	16,973
Payables to banks	860,341
<i>of which:</i> time deposits and interbank CDs	514,289
repos	120,618
Funds raised in the market	704,695
<i>of which:</i> bonds in issue	614,031
Provision for employee severance benefits	7,113
Supplementary pension fund	3,245
Provision for writedown of securities	3
Provision for writedown of investments	168
Accumulated depreciation	19,775
<i>of which:</i> accumulated depreciation of buildings	4,918
Provision for writedown of loans	38,795
Provision for writedown of commitments and guarantees granted	1,202
Sundry provisions for losses and charges	19,842
Capital, reserves and provisions included in capital	280,629
Sundry creditors net of items in suspense accounts	239,885
Discounted bills, other credit instruments and documents	261,876
Items in transit or in suspense accounts	30,541
Remaining liabilities items	493,541
TOTAL	3,918,940

## 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
405,193	223,661	304,590	842,030	91,414
18,166	28,467	26,360	57,079	15,915
1,060	2,273	3,160	4,965	1,528
9,813	9,633	11,428	24,611	6,262
311,864	147,291	208,468	608,769	58,854
7,842	3,022	4,057	14,728	193
49,406	28,069	49,095	116,880	9,689
11,329	1,167	4,476	16,939	34
389,884	233,441	237,016	848,137	12,205
242,538	140,589	131,162	505,968	8,321
53,179	41,987	25,452	119,553	1,065
423,684	130,884	150,127	685,821	18,874
355,198	116,431	142,401	596,468	17,563
3,552	1,528	2,033	6,190	923
1,361	1,190	695	2,898	348
..	-	3	3	..
60	45	64	158	11
9,533	3,789	6,453	18,477	1,298
1,572	1,466	1,880	4,587	331
19,429	10,258	9,108	34,020	4,775
965	114	123	1,131	72
12,935	3,227	3,680	18,866	976
160,936	56,704	62,989	267,904	12,725
112,249	40,487	87,149	234,914	4,971
128,848	62,381	70,647	248,502	13,374
17,507	6,165	6,868	29,246	1,296
212,121	75,977	205,442	487,382	6,158
1,914,690	852,097	1,152,152	3,749,487	169,453



## Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns  
Percentages

June 2008

	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
<b>a. ASSETS</b>							
Receivables from non-bank customers	100.00	67.29	20.49	13.77	11.91	25.44	28.40
Receivables from BI-ECB and other banks	100.00	12.38	30.73	42.88	13.21	8.48	4.71
Securities portfolio	100.00	71.10	0.14	3.17	11.03	47.97	37.51
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	1.92	82.37	13.53	2.27	0.72	1.11
Payables to BI-ECB and other banks	100.00	14.84	23.21	47.31	13.09	10.02	6.37
Bonds, savings certificates and CDs	100.00	70.55	0.42	5.86	16.82	60.04	16.86

## 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

June 2008

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>a. TOTAL</b>	<b>204,669</b>	<b>164,842</b>	<b>27,480</b>	<b>12,347</b>	<b>203,462</b>	<b>1,207</b>
Banks	153,063	126,788	20,637	5,638	152,489	574
<i>of which: non-resident</i>	<i>54,414</i>	<i>53,212</i>	<i>640</i>	<i>561</i>	<i>54,413</i>	<i>1</i>
Other financial intermediaries	31,993	22,816	4,097	5,081	31,527	466
<i>of which: non-resident</i>	<i>9,279</i>	<i>7,720</i>	<i>231</i>	<i>1,328</i>	<i>9,279</i>	<i>..</i>
Financial auxiliaries	6,651	4,705	1,316	630	6,558	93
Insurance companies	7,225	6,019	958	249	7,200	25
Non-financial companies	5,738	4,515	473	750	5,688	49
<i>of which: qualified holdings</i>	<i>3,146</i>	<i>2,650</i>	<i>237</i>	<i>260</i>	<i>3,143</i>	<i>3</i>



TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	2008 Mar.	2008 June
<b>a. ASSETS</b>		
Cash	11	9
Receivables from parent bank and other foreign branches	91,626	105,701
Receivables from banks and central banks	21,749	17,441
<i>of which: from non-residents</i>	8,320	8,906
repos with banks	42	-
Receivables from non-bank customers	24,097	25,376
<i>of which: from non-residents</i>	23,873	25,035
repos	51	-
Securities and participating interests	8,821	8,543
<i>of which: securities not held as fixed assets</i>	5,737	5,401
Bad debts	81	73
Other asset items	15,042	12,663
TOTAL	161,427	169,807
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	25,905	30,311
Payables to banks and central banks	36,350	37,425
<i>of which: to non-residents</i>	30,843	33,291
repos with banks	-	-
Payables to non-bank customers	77,323	83,276
<i>of which: to non-residents</i>	72,565	78,313
repos	136	-
Subordinated loans	2,695	2,697
Endowment funds and capital reserves	1,315	1,355
Other liabilities items	17,839	14,743
TOTAL	161,427	169,807
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	12,964	13,568
Commitments and contingent liabilities	123,593	137,057
Bill portfolio	110	81

**Notes:**

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

## Distribution by customer location (region)

TDB30260

Banks

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

June 2008		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>665,836</b>	<b>48,600</b>	<b>1.08</b>	<b>46,040</b>	<b>3,368</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>155,887</b>	<b>12,386</b>	<b>1.09</b>	<b>11,843</b>	<b>945</b>
	Piedmont	52,576	3,355	1.09	3,352	220
	Valle d'Aosta	1,315	72	1.04	79	3
	Liguria	17,649	1,082	1.06	1,259	49
	Lombardy	84,347	7,879	1.09	7,153	674
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>102,895</b>	<b>9,721</b>	<b>1.09</b>	<b>7,089</b>	<b>793</b>
	Trentino-Alto Adige	6,618	702	1.06	533	47
	Veneto	39,369	4,075	1.10	2,727	409
	Friuli-Venezia Giulia	10,949	798	1.08	706	54
	Emilia-Romagna	45,959	4,145	1.08	3,123	284
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>150,272</b>	<b>12,445</b>	<b>1.10</b>	<b>8,872</b>	<b>984</b>
	Marche	18,953	1,712	1.10	1,145	96
	Tuscany	40,594	3,017	1.16	2,623	418
	Umbria	10,431	839	1.08	606	50
	Lazio	80,294	6,878	1.07	4,498	419
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>162,493</b>	<b>9,153</b>	<b>1.06</b>	<b>11,779</b>	<b>431</b>
	Abruzzo	15,259	1,096	1.07	1,035	52
	Molise	3,559	306	1.05	254	4
	Campania	70,238	3,294	1.06	5,447	185
	Puglia	44,562	2,823	1.07	3,040	137
	Basilicata	5,504	530	1.02	304	9
	Calabria	23,371	1,105	1.07	1,699	44
<b>f.</b>	<b>ISLANDS</b>	<b>94,289</b>	<b>4,894</b>	<b>1.05</b>	<b>6,457</b>	<b>215</b>
	Sicily	74,451	3,515	1.05	5,093	146
	Sardinia	19,838	1,379	1.04	1,364	69

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

June 2008		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>665,836</b>	<b>48,600</b>	<b>1.08</b>	<b>46,040</b>	<b>3,368</b>
	General government	12	43	1.14	1	..
	Financial companies	724	498	1.44	26	147
	Non-financial companies	111,690	30,453	1.09	5,312	2,202
	<i>of which: industry</i>	<i>32,106</i>	<i>11,519</i>	<i>1.11</i>	<i>1,258</i>	<i>912</i>
	building	15,815	4,848	1.09	785	285
	services	61,344	13,175	1.08	3,165	959
	Producer households	102,156	6,304	1.06	5,651	315
	Consumer households and nec	443,803	10,953	1.05	34,641	694

Notes:



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

TDB30274						Banks	
Source: Supervisory returns Stocks in millions of euros							
June 2008		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	531,244	180,329	77,159	85,773	187,983	343,838
b.	EUROPE	470,470	166,847	68,748	76,572	158,302	329,733
of which:							
	Albania	315	37	1	95	183	503
	Austria	28,827	6,391	7,750	2,838	11,849	60,120
	Belgium	14,486	12,489	594	632	770	587
	Bosnia and Herzegovina	1,662	268	149	75	1,170	1,024
	Bulgaria	3,264	97	119	1,020	2,028	1,911
	Czech Republic	3,626	319	140	1,007	2,159	8,412
	Croatia	8,612	1,717	763	1,215	4,916	13,549
	Denmark	2,082	1,004	481	181	416	-
	Finland	2,067	904	231	234	698	-
	France	69,343	42,958	14,816	3,028	8,541	6,170
	Germany	109,334	31,774	9,083	29,360	39,117	162,765
	Greece	5,803	1,149	417	1,199	3,037	221
	Ireland	19,055	6,249	4,865	1,697	6,244	1,828
	Liechtenstein	78	2	-	46	30	-
	Luxemburg	30,798	5,328	5,935	4,085	15,450	3,955
	Malta	494	229	118	67	80	-
	Montenegro	1,384	285	248	325	525	-
	Norway	1,439	529	563	30	317	-
	Netherlands	19,724	4,569	1,860	3,122	10,173	202
	Poland	7,046	577	209	1,018	5,241	27,461
	Portugal	5,056	1,392	888	312	2,463	-
	United Kingdom	59,950	31,714	8,701	10,229	9,305	2,779
	Romania	6,659	205	775	2,051	3,628	1,558
	Russia	8,891	1,238	1,831	1,350	4,472	7,500
	Serbia	1,972	466	145	399	962	1,085
	Slovakia	3,886	125	615	1,124	2,023	11,086
	Slovenia	1,706	324	425	94	862	3,524
	Spain	21,142	6,757	3,677	2,413	8,296	2,290
	Sweden	1,636	335	195	376	730	-
	Switzerland	11,158	5,187	1,059	2,439	2,472	1,673
	Turkey	2,492	809	47	1,028	609	-
	Hungary	9,503	192	851	2,488	5,972	9,127
c.	ASIA	11,811	3,759	2,265	1,508	4,279	1,603
of which:							
	Saudi Arabia	372	188	37	38	108	-
	China	1,293	451	425	77	341	321
	South Korea	1,633	916	238	151	329	-
	Philippines	209	5	10	3	191	-
	Japan	2,133	197	71	484	1,381	=
	India	1,035	461	79	180	316	-
	Indonesia	877	6	..	21	850	-

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

TDB30274						Banks	
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	743	128	488	21	106	-
	Israele	52	8	3	15	26	..
	Kazakhstan	462	309	126	16	10	-
	Malaysia	167	15	105	23	24	-
	Pakistan	26	4	..	..	22	-
	Qatar	412	51	125	55	181	-
	Taiwan	69	54	-	2	12	1
	Thailand	63	3	10	19	32	-
d.	AFRICA	1,076	209	275	116	476	-
	of which: Algeria	24	2	22	..	..	-
	Egypt	205	20	16	32	137	-
	Morocco	216	5	118	15	78	-
	South Africa	242	115	82	17	28	-
	Tunisia	110	30	26	18	37	-
e.	AMERICA	28,734	6,409	4,200	4,135	13,990	12,091
	of which: Argentina	268	26	119	58	65	4
	Brazil	1,711	375	233	219	885	1
	Canada	1,687	210	272	295	909	-
	Chile	664	296	58	46	264	-
	Colombia	43	25	10	3	5	-
	Cuba	66	20	44	1	..	-
	Mexico	745	13	6	217	510	-
	Peru	158	43	106	5	5	63
	United States	23,095	5,384	3,342	3,251	11,118	12,024
	Uruguay	150	14	-	4	132	-
	Venezuela	91	..	7	18	66	-
f.	OCEANIA	1,318	201	251	95	772	1
	of which: Australia	1,229	183	251	72	723	1
	New Zealand	38	17	..	9	12	-
g.	OFF-SHORE CENTRES	15,251	2,905	1,419	2,909	8,018	410
	of which: Bahamas	439	213	8	181	38	-
	Cayman Islands	6,228	476	828	414	4,510	-
	Gibraltar	1,262	-	-	1,207	55	-
	Hong Kong	1,403	974	67	228	134	285
	Jersey, C.I.	1,445	4	260	148	1,033	-
	Singapore	856	550	44	95	167	120
h.	INTERNATIONAL ORGANIZATIONS	2,577	-	-	433	2,145	

## 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				
June 2008	Non-performing loans	of which:		Non-performing X 100 Total loans
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>68,547</b>	<b>45,169</b>	<b>23,378</b>	<b>4.44</b>
Major and large banks	31,405	21,852	9,553	4.59
Medium-sized banks	16,915	11,640	5,275	4.33
small and minor banks	20,228	11,678	8,550	4.33
Banks with their head office in the Centre or North	60,863	39,291	21,572	4.20
Banks with their head office in the South	7,685	5,879	1,806	8.12

Notes:

## Distribution by customer location (region)

TDB30256

Banks

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

June 2008

	Non-performing loans	of which:		Non-performing X 100 Total loans
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>68,547</b>	<b>45,169</b>	<b>23,378</b>	<b>4.44</b>
<b>b. NORTH-WEST ITALY</b>	<b>18,579</b>	<b>11,661</b>	<b>6,918</b>	<b>3.14</b>
Piedmont	4,698	3,160	1,538	4.61
Valle d'Aosta	91	69	22	3.74
Liguria	1,343	977	365	4.40
Lombardy	12,447	7,454	4,992	2.73
<b>c. NORTH-EAST ITALY</b>	<b>15,195</b>	<b>9,106</b>	<b>6,089</b>	<b>4.21</b>
Trentino-Alto Adige	2,006	664	1,341	5.50
Veneto	6,216	3,833	2,383	4.33
Friuli-Venezia Giulia	1,130	749	381	3.79
Emilia-Romagna	5,844	3,860	1,983	3.87
<b>d. CENTRAL ITALY</b>	<b>16,846</b>	<b>11,371</b>	<b>5,475</b>	<b>4.62</b>
Marche	2,467	1,579	888	6.41
Tuscany	4,395	2,622	1,773	4.22
Umbria	1,114	775	339	6.13
Lazio	8,870	6,394	2,476	4.35
<b>e. SOUTHERN ITALY</b>	<b>11,665</b>	<b>8,410</b>	<b>3,254</b>	<b>7.71</b>
Abruzzo	1,466	1,055	412	6.79
Molise	364	294	70	9.94
Campania	4,182	2,991	1,191	6.79
Puglia	3,596	2,607	989	8.38
Basilicata	584	454	130	10.18
Calabria	1,471	1,009	463	9.28
<b>f. ISLANDS</b>	<b>6,263</b>	<b>4,621</b>	<b>1,642</b>	<b>8.44</b>
Sicily	4,380	3,294	1,086	8.32
Sardinia	1,883	1,327	556	8.71

Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2008

	Non-performing loans	of which:		Non-performing x100 Total loans
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>68,547</b>	<b>45,169</b>	<b>23,378</b>	<b>4.44</b>
General government	218	32	186	0.36
Financial companies	970	533	437	0.55
Non-financial companies	41,416	27,914	13,502	4.90
of which: industry	14,343	10,506	3,837	5.02
building	6,770	4,479	2,291	5.81
services	18,765	11,841	6,924	4.39
Producer households	9,239	6,180	3,059	10.36
Consumer households and nec	16,705	10,511	6,194	4.50

Notes:

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



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2008

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	23	20
Customer trading	34	30
Underwriting	12	11
Placement	71	69
Individual portfolio management	53	53
Reception of orders	58	55
Investment advice	105	97
Multilateral trading facilities management	2	2

## 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: Archive of intermediary identification data

	2008 Mar.	2008 June
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>671</b>	<b>599</b>
Equity	253	225
Balanced	53	48
Bond	237	203
Liquidity	34	32
Flexible	102	101
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>14</b>	<b>14</b>
Equity	4	4
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	5
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>51</b>	<b>51</b>
<b>d. NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

**Notes:**

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

## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

	2008 Mar.	2008 June
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>478</b>	<b>483</b>
Leasing	47	46
Factoring	32	34
Consumer credit	38	39
Other forms of finance	18	18
Acquisition of shareholdings	6	6
Issue and/or management of credit cards	15	16
Securization	321	323
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  
Stocks in millions of euros

	2008 Mar.	2008 June
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	1,560	1,654
Receivables from customers	79	122
Financial assets		
- held for trading	431	662
- at fair value	33	36
- available for sale	198	201
- held to maturity	3	3
Participating interests	47	83
Fixed assets	54	52
Remaining asset items	1,158	1,172
<b>TOTAL</b>	<b>3,565</b>	<b>3,987</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	804	1,149
Payable to customer	299	348
Outstanding securities	1	1
Financial liabilities for trading	134	146
Financial liabilities at fair value	-	-
Provision for employee severance benefits	28	29
Provisions for risks	96	82
Subordinated liabilities	5	15
Capital, reserves and share premiums	1,001	1,045
Remaining liabilities items	1,197	1,173
<b>TOTAL</b>	<b>3,565</b>	<b>3,987</b>

**Notes**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in millions of euros

	2008 Mar.	2008 June
<b>a. ASSET</b>		
Cash and liquid asset	84	90
Current account receivables from banks and deposits	4,734	5,191
Receivables from customers	155,854	160,090
Bad debts	1,766	1,847
Securities portfolio	2,536	2,748
Participating interests	3,181	3,578
<i>of which: held for merchant banking purposes</i>	713	705
Tangible and intangible fixed assets	9,716	10,085
Remaining asset items	11,522	11,007
<b>TOTAL</b>	<b>189,393</b>	<b>194,635</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	18,737	22,606
Financial payables	133,380	133,644
Securities in issue	1,258	1,213
Provisions for liabilities and charges and provisions for employee severance benefits	1,743	1,480
Loan loss provision	60	57
Provision for general financial risks	58	52
Subordinated loans	930	1,157
Capital and reserves	15,656	16,859
Remaining liabilities items	17,642	17,635
<b>TOTAL</b>	<b>189,393</b>	<b>194,635</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	9,928	8,345
Derivative contracts	47,181	47,717

**Notes:**

The data include transactions with non-resident customers.



# **Information on banking business**

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

TDB10231

Source: Supervisory returns  
Stocks in millions of euros

June 2008		Total	General government	Financial companies
<b>a. TOTAL</b>		<b>1,542,838</b>	<b>60,172</b>	<b>176,438</b>
<b>b. NORTH-WEST ITALY</b>		<b>591,554</b>	<b>10,714</b>	<b>113,534</b>
	Piedmont	101,839	6,240	6,955
	Valle d'Aosta	2,427	77	50
	Liguria	30,526	958	143
	Lombardy	456,761	3,439	106,386
<b>c. NORTH-EAST ITALY</b>		<b>360,875</b>	<b>5,054</b>	<b>25,353</b>
	Trentino-Alto Adige	36,462	500	902
	Veneto	143,482	1,793	7,203
	Friuli-Venezia Giulia	29,852	503	3,366
	Emilia-Romagna	151,080	2,258	13,881
<b>d. CENTRAL ITALY</b>		<b>364,808</b>	<b>35,469</b>	<b>33,660</b>
	Marche	38,492	893	2,071
	Tuscany	104,107	2,584	13,559
	Umbria	18,164	411	56
	Lazio	204,045	31,581	17,973
<b>e. SOUTHERN ITALY</b>		<b>151,353</b>	<b>6,427</b>	<b>2,328</b>
	Abruzzo	21,588	207	172
	Molise	3,661	89	61
	Campania	61,573	3,648	1,483
	Puglia	42,932	1,358	585
	Basilicata	5,742	358	11
	Calabria	15,857	767	16
<b>f. ISLANDS</b>		<b>74,248</b>	<b>2,508</b>	<b>1,563</b>
	Sicily	52,621	2,105	478
	Sardinia	21,627	403	1,085

Notes:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>845,512</b>	<b>285,702</b>	<b>116,537</b>	<b>427,809</b>	<b>89,165</b>	<b>371,553</b>
<b>321,899</b>	<b>110,255</b>	<b>33,934</b>	<b>174,438</b>	<b>25,039</b>	<b>120,368</b>
53,341	20,775	6,358	25,455	6,627	28,677
1,435	575	258	598	226	639
17,536	3,268	2,257	11,864	2,067	9,823
249,587	85,637	25,061	136,521	16,120	81,230
<b>221,844</b>	<b>80,785</b>	<b>30,947</b>	<b>105,231</b>	<b>23,498</b>	<b>85,127</b>
23,013	5,284	4,035	13,113	3,514	8,533
91,188	35,350	11,055	42,859	9,274	34,023
15,421	6,546	1,797	6,702	2,186	8,377
92,221	33,605	14,059	42,557	8,525	34,195
<b>194,250</b>	<b>63,611</b>	<b>31,471</b>	<b>95,209</b>	<b>18,043</b>	<b>83,386</b>
22,240	9,251	4,200	8,353	3,559	9,729
55,426	17,071	7,200	29,038	7,510	25,027
10,807	4,232	1,847	4,303	1,669	5,221
105,778	33,057	18,224	53,514	5,305	43,409
<b>75,370</b>	<b>24,194</b>	<b>13,989</b>	<b>35,102</b>	<b>14,467</b>	<b>52,762</b>
13,004	5,466	2,666	4,570	2,037	6,169
1,986	857	423	644	447	1,078
31,087	8,981	4,897	16,786	4,011	21,344
19,576	6,077	4,032	8,591	5,181	16,232
2,980	1,051	610	1,189	729	1,665
6,737	1,762	1,361	3,320	2,062	6,274
<b>32,149</b>	<b>6,856</b>	<b>6,196</b>	<b>17,830</b>	<b>8,118</b>	<b>29,909</b>
22,093	4,393	4,051	12,679	5,882	22,062
10,056	2,463	2,145	5,151	2,236	7,847



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

TDB10236

Source: Supervisory returns  
Stocks in millions of euros

June 2008

Entire banking  
system

<b>a. TOTAL</b>	<b>1,542,838</b>
<b>b. NORTH-WEST ITALY</b>	<b>591,554</b>
Piedmont	101,839
Valle d'Aosta	2,427
Liguria	30,526
Lombardy	456,761
<b>c. NORTH-EAST ITALY</b>	<b>360,875</b>
Trentino-Alto Adige	36,462
Veneto	143,482
Friuli-Venezia Giulia	29,852
Emilia-Romagna	151,080
<b>d. CENTRAL ITALY</b>	<b>364,808</b>
Marche	38,492
Tuscany	104,107
Umbria	18,164
Lazio	204,045
<b>e. SOUTHERN ITALY</b>	<b>151,353</b>
Abruzzo	21,588
Molise	3,661
Campania	61,573
Puglia	42,932
Basilicata	5,742
Calabria	15,857
<b>f. ISLANDS</b>	<b>74,248</b>
Sicily	52,621
Sardinia	21,627

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
684,700	390,674	467,464	1,448,187	94,652
295,947	150,956	144,651	585,983	5,571
51,614	20,921	29,305	100,729	1,110
1,439	362	626	2,412	15
13,430	10,168	6,928	30,032	494
229,464	119,505	107,792	452,810	3,952
136,666	79,711	144,498	357,726	3,149
5,652	1,479	29,330	36,392	70
61,927	33,879	47,675	142,289	1,193
9,144	3,851	16,857	29,715	138
59,942	40,501	50,636	149,331	1,748
161,766	97,913	105,129	358,140	6,668
7,212	16,023	15,257	37,719	773
33,848	39,169	31,089	103,187	920
6,832	3,993	7,339	17,940	224
113,874	38,727	51,444	199,294	4,751
52,272	45,828	53,254	103,121	48,233
4,853	4,157	12,579	13,206	8,383
1,475	741	1,445	2,966	695
22,267	22,054	17,253	47,018	14,555
16,620	12,215	14,097	26,977	15,955
1,693	1,481	2,568	2,980	2,761
5,363	5,180	5,313	9,973	5,884
38,049	16,267	19,932	43,217	31,031
30,266	7,543	14,812	30,634	21,986
7,783	8,723	5,121	12,582	9,045



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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2008		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>934,677</b>	<b>346,938</b>	<b>245,342</b>	<b>212,294</b>	<b>89,837</b>	<b>40,267</b>
	Agricultural, forestry and fishery products	36,654	9,453	11,302	7,716	5,089	3,094
	Fuel and power products	48,967	15,807	3,770	25,152	2,718	1,520
	Ores and metals	12,541	8,091	2,905	772	607	165
	Non-metallic minerals and products	19,155	5,305	7,600	3,513	1,879	857
	Chemical products	13,450	7,823	2,717	1,829	808	273
	Metal products, except transport equipment	32,666	14,691	10,555	3,719	3,208	493
	Agricultural and industrial machinery	25,751	11,324	10,898	2,336	988	205
	Office and data processing machines, etc.	4,872	1,853	1,961	594	300	164
	Electrical goods	17,077	6,833	5,816	3,132	1,023	274
	Transport equipment	12,915	4,745	2,602	2,828	2,356	385
	Food and tobacco products	31,128	8,562	11,182	4,307	5,163	1,914
	Textiles, clothing and footwear	29,460	10,301	8,076	7,576	3,222	285
	Paper and paper products	15,422	6,643	4,115	3,438	930	296
	Rubber and plastic products	12,116	5,862	3,058	1,799	1,050	346
	Other manufactured products	22,417	5,942	8,583	5,219	2,049	623
	Building and construction	127,728	37,416	33,886	33,525	15,673	7,228
	Wholesale and retail trade services, recovery and repair services	140,254	47,639	36,716	28,166	18,273	9,460
	Lodging and catering services	35,125	8,563	11,580	7,512	4,516	2,955
	Inland transport services	16,461	4,282	4,166	5,502	1,788	723
	Maritime and air transport services	7,318	1,535	714	1,386	2,043	1,639
	Auxiliary transport services	11,720	4,692	2,109	3,134	1,035	749
	Communication services	12,315	6,361	324	5,419	104	107
	Other market services	249,166	113,215	60,706	53,719	15,015	6,511

Notes:

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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2008

	Same region as branch	Total	North-West	Norht-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>-</b>	<b>1,542,838</b>	<b>591,554</b>	<b>360,875</b>	<b>364,808</b>	<b>151,353</b>	<b>74,248</b>
Piedmont	74,649	85,804	80,423	2,287	2,147	660	288
Valle d'Aosta	1,548	1,703	1,682	9	2	5	4
Liguria	22,299	28,017	25,782	284	1,315	323	313
Lombardy	412,191	561,996	433,164	35,287	69,752	16,958	6,834
Trentino-Alto Adige	31,951	35,593	1,689	33,354	441	47	62
Veneto	117,358	137,958	6,742	123,079	5,184	1,892	1,060
Friuli-Venezia Giulia	22,709	28,164	1,945	25,801	273	108	35
Emilia-Romagna	118,651	133,250	6,406	120,302	3,911	1,760	871
Marche	33,279	38,343	677	1,931	34,568	1,114	54
Tuscany	86,067	110,851	8,116	4,092	92,017	5,131	1,496
Umbria	14,524	16,264	333	132	15,604	176	18
Lazio	130,593	184,315	22,156	12,898	135,235	11,655	2,371
Abruzzo	16,790	19,214	360	248	1,267	17,286	53
Molise	2,322	2,842	18	5	325	2,493	1
Campania	41,929	44,821	563	166	948	42,545	599
Puglia	33,055	35,593	540	602	551	33,821	78
Basilicata	3,578	4,070	23	38	109	3,897	2
Calabria	10,968	11,525	167	32	214	11,045	66
Sicily	42,670	44,268	477	223	566	328	42,673
Sardinia	17,353	18,248	289	103	378	109	17,370

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

June 2008

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	31,878	10,855	4,984	10,093	4,824	1,121
<i>of which</i> without recourse	16,461	5,060	2,811	5,902	2,045	644
with recourse	15,416	5,796	2,173	4,191	2,779	477
Credit implicit in leasing contracts	67,369	27,677	17,388	13,764	6,135	2,405
Receivables for consumer credit and the issue or management of credit cards	49,317	12,721	6,854	11,050	11,517	7,174
Other finance	9,953	2,714	1,349	3,039	1,944	906

## 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

June 2008

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	31,878	3,193	332	26,051	604	1,698
<i>of which:</i> without recourse	16,461	3,172	117	11,716	397	1,060
with recourse	15,416	21	214	14,335	207	638
Credit implicit in leasing contracts	67,369	364	647	58,620	4,446	3,292
Receivables for consumer credit and the issue of management of credit cards	49,317					
Other finance	9,953	511	772	4,569	1,698	2,403

## 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 the debtors assigned for those without recourse. Receivables for consumer credit and the issue or management of credit cards can be largely attributed to the "Consumer households" sector.



## Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns  
Stocks in millions of euros

June 2008

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>101,338</b>	<b>52,021</b>	<b>49,317</b>
<b>b. NORTH-WEST ITALY</b>	<b>26,316</b>	<b>13,595</b>	<b>12,721</b>
Piedmont	7,433	4,075	3,357
Valle d'Aosta	215	127	88
Liguria	2,452	1,347	1,104
Lombardy	16,217	8,045	8,171
<b>c. NORTH-EAST ITALY</b>	<b>15,323</b>	<b>8,468</b>	<b>6,854</b>
Trentino-Alto Adige	880	539	341
Veneto	6,360	3,505	2,854
Friuli-Venezia Giulia	1,721	940	780
Emilia-Romagna	6,362	3,484	2,878
<b>d. CENTRAL ITALY</b>	<b>21,814</b>	<b>10,764</b>	<b>11,050</b>
Marche	2,216	1,225	991
Tuscany	6,574	2,898	3,676
Umbria	1,506	815	691
Lazio	11,518	5,826	5,692
<b>e. SOUTHERN ITALY</b>	<b>23,540</b>	<b>12,022</b>	<b>11,517</b>
Abruzzo	2,295	1,153	1,142
Molise	507	236	271
Campania	9,860	5,039	4,820
Puglia	6,397	3,212	3,184
Basilicata	863	442	421
Calabria	3,619	1,941	1,678
<b>f. ISLANDS</b>	<b>14,346</b>	<b>7,172</b>	<b>7,174</b>
Sicily	10,630	5,269	5,361
Sardinia	3,716	1,903	1,814

## Notes:

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



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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

June 2008

	Total	General government	Financial companies
<b>a. TOTAL</b>	<b>756,548</b>	<b>31,184</b>	<b>60,552</b>
<b>b. NORTH-WEST ITALY</b>	<b>266,046</b>	<b>6,428</b>	<b>33,271</b>
Piedmont	55,995	957	4,482
Valle d'Aosta	1,737	162	62
Liguria	19,502	666	447
Lombardy	188,812	4,643	28,280
<b>c. NORTH-EAST ITALY</b>	<b>162,695</b>	<b>4,764</b>	<b>11,938</b>
Trentino-Alto Adige	16,123	1,030	476
Veneto	59,958	1,222	3,430
Friuli-Venezia Giulia	18,646	1,269	2,624
Emilia-Romagna	67,969	1,243	5,409
<b>d. CENTRAL ITALY</b>	<b>181,619</b>	<b>11,397</b>	<b>14,108</b>
Marche	18,949	257	302
Tuscany	45,025	1,146	1,770
Umbria	8,581	175	138
Lazio	109,064	9,818	11,897
<b>e. SOUTHERN ITALY</b>	<b>98,277</b>	<b>4,288</b>	<b>849</b>
Abruzzo	12,423	290	305
Molise	2,350	451	36
Campania	42,017	2,001	275
Puglia	27,765	768	138
Basilicata	3,638	190	22
Calabria	10,085	589	73
<b>f. ISLANDS</b>	<b>47,912</b>	<b>4,307</b>	<b>387</b>
Sicily	34,332	2,941	229
Sardinia	13,580	1,366	158

Notes:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>164,688</b>	<b>56,520</b>	<b>17,908</b>	<b>87,471</b>	<b>40,899</b>	<b>459,226</b>
<b>62,969</b>	<b>23,355</b>	<b>5,236</b>	<b>33,831</b>	<b>11,861</b>	<b>151,518</b>
11,665	4,671	1,029	5,762	3,109	35,782
325	106	57	157	112	1,077
3,433	872	319	2,224	1,084	13,872
47,546	17,706	3,831	25,688	7,557	100,787
<b>38,292</b>	<b>15,466</b>	<b>3,555</b>	<b>18,386</b>	<b>9,828</b>	<b>97,872</b>
3,232	1,058	320	1,753	984	10,400
14,270	5,484	1,325	7,083	3,863	37,173
4,400	1,604	338	2,396	776	9,577
16,390	7,320	1,571	7,154	4,205	40,721
<b>40,656</b>	<b>11,655</b>	<b>5,308</b>	<b>23,099</b>	<b>8,138</b>	<b>107,320</b>
3,247	1,412	329	1,439	1,342	13,800
9,293	3,294	865	4,879	2,869	29,947
1,647	534	188	895	468	6,153
26,468	6,415	3,926	15,886	3,459	57,421
<b>15,872</b>	<b>4,535</b>	<b>2,505</b>	<b>8,330</b>	<b>7,562</b>	<b>69,707</b>
2,220	906	320	952	962	8,647
303	76	58	138	154	1,406
7,662	2,124	1,029	4,390	2,914	29,164
4,062	1,069	732	2,059	2,291	20,505
484	137	112	220	303	2,640
1,141	223	254	570	937	7,346
<b>6,900</b>	<b>1,508</b>	<b>1,305</b>	<b>3,825</b>	<b>3,509</b>	<b>32,809</b>
4,628	998	964	2,500	2,329	24,205
2,271	510	341	1,324	1,181	8,604

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

TDB10267

Source: Supervisory returns  
Stocks in millions of euros

June 2008

Entire  
banking  
system

<b>a. TOTAL</b>	<b>756,548</b>
<b>b. NORTH-WEST ITALY</b>	<b>266,046</b>
Piedmont	55,995
Valle d'Aosta	1,737
Liguria	19,502
Lombardy	188,812
<b>c. NORTH-EAST ITALY</b>	<b>162,695</b>
Trentino-Alto Adige	16,123
Veneto	59,958
Friuli-Venezia Giulia	18,646
Emilia-Romagna	67,969
<b>d. CENTRAL ITALY</b>	<b>181,619</b>
Marche	18,949
Tuscany	45,025
Umbria	8,581
Lazio	109,064
<b>e. SOUTHERN ITALY</b>	<b>98,277</b>
Abruzzo	12,423
Molise	2,350
Campania	42,017
Puglia	27,765
Basilicata	3,638
Calabria	10,085
<b>f. ISLANDS</b>	<b>47,912</b>
Sicily	34,332
Sardinia	13,580

Notes:



Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre of North	Banks with their head office in the South
332,233	182,053	242,262	675,802	80,747
132,105	65,490	68,450	264,374	1,672
27,842	10,331	17,821	55,652	342
1,028	169	541	1,736	1
7,758	7,350	4,394	19,292	210
95,478	47,640	45,693	187,693	1,118
59,974	33,297	69,424	162,105	590
2,168	406	13,548	16,114	9
25,208	13,743	21,006	59,753	204
6,827	1,434	10,385	18,618	27
25,770	17,714	24,485	67,619	350
82,104	44,270	55,245	177,770	3,848
2,721	8,748	7,480	18,759	190
13,062	16,538	15,424	44,839	185
3,113	1,148	4,320	8,451	131
63,207	17,836	28,021	105,722	3,342
31,442	30,306	36,529	49,923	48,354
1,887	1,116	9,420	5,234	7,189
1,247	211	891	1,788	561
13,425	17,624	10,968	23,851	18,166
10,841	6,983	9,941	13,757	14,008
578	808	2,253	819	2,819
3,465	3,563	3,057	4,473	5,612
26,608	8,690	12,614	21,630	26,282
21,443	2,092	10,797	15,065	19,267
5,166	6,598	1,816	6,565	7,015



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

TDB10266

Banks

Source: supervisory returns  
Stocks in millions of euros

June 2008		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>205,588</b>	<b>74,830</b>	<b>48,121</b>	<b>48,794</b>	<b>23,434</b>	<b>10,409</b>
	Agricultural, forestry and fishery products	8,930	2,164	2,964	1,546	1,409	847
	Fuel and power products	7,509	1,734	838	3,783	642	512
	Ores and metals	2,199	1,423	355	159	157	105
	Non-metallic minerals and products	2,792	751	861	593	412	174
	Chemical products	3,175	1,739	550	571	258	57
	Metal products, except transport equipment	6,794	3,530	1,994	592	571	107
	Agricultural and industrial machinery	8,176	4,066	3,094	668	274	74
	Office and data processing machines, etc.	1,545	637	422	341	111	33
	Electrical goods	4,804	2,447	1,057	889	312	97
	Transport equipment	3,168	1,072	980	675	347	96
	Food and tobacco products	6,388	1,499	2,839	878	893	280
	textiles, clothing and footwear	6,165	2,265	1,493	1,713	625	69
	Paper and paper products	3,169	1,432	714	634	299	90
	Rubber and plastic products	1,846	1,037	372	255	148	34
	Other manufactured products	3,746	1,269	1,081	889	395	111
	Building and construction	22,036	6,542	4,504	6,064	3,261	1,665
	Wholesale and retail trade services, recovery and repair services	33,862	11,479	7,858	6,819	5,304	2,402
	Lodging and catering services	4,334	1,296	1,060	1,056	609	312
	Inland transport services	3,971	1,082	1,074	1,105	523	188
	Maritime and air transport services	1,728	333	198	437	578	182
	Auxiliary transport services	5,627	1,576	1,294	2,159	368	230
	Communication services	1,652	687	97	786	50	32
	Other market services	61,971	24,769	12,419	16,184	5,888	2,711

Notes:

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

TDB10268						Banks	
Source: Supervisory returns Stocks in millions of euros							
June 2008		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	756,548	66,329	643,626	27,720	2,146	16,728
b.	NORTH-WEST ITALY	266,046	15,021	237,458	5,644	426	7,496
	Piedmont	55,995	4,707	49,684	714	86	803
	Valle d'Aosta	1,737	139	1,575	8	2	14
	Liguria	19,502	1,318	17,627	358	32	168
	Lombardy	188,811	8,856	168,573	4,565	307	6,510
c.	NORTH-EAST ITALY	162,695	14,204	135,076	8,470	402	4,543
	Trentino-Alto Adige	16,123	1,803	13,344	440	79	457
	Veneto	59,958	6,340	51,285	1,281	99	953
	Friuli-Venezia Giulia	18,646	1,440	16,628	241	17	321
	Emilia-Romagna	67,969	4,622	53,819	6,508	207	2,813
d.	CENTRAL ITALY	181,618	13,253	159,498	6,467	177	2,223
	Marche	18,949	2,196	12,511	3,864	55	324
	Tuscany	45,024	3,090	40,692	998	29	216
	Umbria	8,581	1,023	6,962	471	6	120
	Lazio	109,064	6,943	99,334	1,135	87	1,564
e.	SOUTHERN ITALY	98,278	15,816	74,420	5,875	362	1,805
	Abruzzo	12,423	2,346	8,828	1,099	25	125
	Molise	2,350	284	1,877	155	3	31
	Campania	42,017	5,580	33,605	1,937	153	743
	Puglia	27,765	5,174	20,140	1,702	88	661
	Basilicata	3,638	667	2,566	288	5	112
	Calabria	10,085	1,765	7,403	695	88	134
f.	ISLANDS	47,912	8,034	37,174	1,264	779	661
	Sicily	34,332	6,613	25,754	753	762	451
	Sardinia	13,580	1,421	11,420	512	17	210

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2008		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>756,548</b>	<b>266,046</b>	<b>162,695</b>	<b>181,619</b>	<b>98,277</b>	<b>47,912</b>
	Piedmont	49,317	54,231	51,873	1,223	781	233	121
	Valle d'Aosta	1,526	1,598	1,582	2	9	4	1
	Liguria	17,321	19,016	18,240	144	378	92	162
	Lombardy	177,356	211,879	183,243	10,071	12,438	4,133	1,995
	Trentino-Alto Adige	15,281	16,053	451	15,489	84	19	11
	Veneto	53,612	57,991	1,886	54,726	1,109	220	50
	Friuli-Venezia Giulia	15,295	17,038	550	15,880	301	257	50
	Emilia-Romagna	60,698	64,483	1,979	61,050	980	328	145
	Marche	17,672	18,616	178	195	18,007	217	19
	Tuscany	41,579	43,779	743	331	42,398	244	63
	Umbria	7,715	8,188	45	20	8,074	45	5
	Lazio	93,864	103,740	4,280	2,396	94,894	1,547	622
	Abruzzo	11,314	12,038	59	37	540	11,392	10
	Molise	2,129	2,256	4	5	52	2,194	1
	Campania	38,170	39,672	252	409	653	38,303	55
	Puglia	26,029	27,631	343	348	432	26,451	57
	Basilicata	3,205	3,420	13	20	76	3,311	1
	Calabria	9,182	9,539	51	105	131	9,211	41
	Sicily	31,945	32,581	176	206	187	65	31,947
	Sardinia	12,553	12,799	97	38	96	11	12,556

Notes:

TDB40150

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

Source: Supervisory returns  
Stocks in millions of euros

June 2008

	Total	Financial intermediaries	Banks
<b>a. LEASING</b>	<b>98,765</b>	<b>70,437</b>	<b>28,328</b>
Credit implicit in leasing contracts	94,896	68,275	26,621
Overdue instalments	944	679	266
Bad debts and substandard assets	2,925	1,483	1,441
<b>b. FACTORING</b>	<b>34,440</b>	<b>29,751</b>	<b>4,689</b>
Advances against acquired claims	26,899	22,555	4,344
Advances against future claims	1,119	775	344
Claims assumed at less than nominal value or acquired outright	5,748	5,748	-
Bad debts	....	673	....

**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

June 2008

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,184,593</b>	<b>581,095</b>	<b>118,192</b>
Italian government securities	424,840	225,563	43,266
<i>of which:</i> BOTs	97,998	80,211	6,338
CCTs	79,769	40,653	5,040
BTPs	229,647	97,300	30,935
Other debt securities	544,080	225,638	42,951
<i>of which:</i> in non-euro-area currencies	28,438	18,686	1,572
Equity securities	72,235	25,439	19,535
<i>of which:</i> in non-euro-area currencies	2,596	1,090	421
Units of collective investment undertakings	134,819	99,660	9,793
Other securities and the like	8,901	4,809	2,647

## Notes:

Securities are stated at face value.

## Banks

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>64,639</b>	<b>39,147</b>	<b>4,266</b>	<b>1,119,954</b>	<b>541,947</b>	<b>113,926</b>
28,864	16,307	2,195	395,976	209,256	41,071
1,895	1,419	241	96,103	78,792	6,097
12,306	6,987	840	67,462	33,666	4,200
12,257	6,198	876	217,389	91,102	30,059
18,796	10,243	1,008	525,284	215,395	41,943
1,525	916	118	26,913	17,770	1,454
794	596	30	71,441	24,842	19,506
112	52	3	2,484	1,038	418
16,179	11,995	1,034	118,640	87,665	8,759
7	5	..	8,894	4,804	2,647

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

TDB40086

Source: Supervisory returns  
Stocks in millions of euros

June 2008

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,184,593</b>	<b>581,095</b>	<b>118,192</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>508,717</b>	<b>260,402</b>	<b>25,460</b>
	Piedmont	120,555	73,570	7,506
	Valle d'Aosta	2,479	1,447	141
	Liguria	30,250	25,381	2,065
	Lombardy	355,432	160,004	15,748
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>298,084</b>	<b>146,368</b>	<b>18,926</b>
	Trentino-Alto Adige	11,117	7,008	987
	Veneto	74,319	51,692	6,022
	Friuli-Venezia Giulia	101,919	12,282	1,100
	Emilia-Romagna	110,729	75,386	10,816
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>292,402</b>	<b>97,911</b>	<b>66,820</b>
	Marche	11,529	10,273	979
	Tuscany	54,898	32,161	5,048
	Umbria	7,347	6,090	562
	Lazio	218,628	49,387	60,232
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>60,041</b>	<b>54,081</b>	<b>4,823</b>
	Abruzzo	6,208	5,598	484
	Molise	1,083	1,013	67
	Campania	26,828	24,250	1,985
	Puglia	18,779	17,051	1,545
	Basilicata	1,905	1,746	156
	Calabria	5,238	4,423	586
<b>f.</b>	<b>ISLANDS</b>	<b>25,219</b>	<b>22,332</b>	<b>2,163</b>
	Sicily	19,109	17,242	1,490
	Sardinia	6,110	5,090	672

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>64,639</b>	<b>39,147</b>	<b>4,266</b>	<b>1,119,954</b>	<b>541,947</b>	<b>113,926</b>
<b>36,289</b>	<b>19,493</b>	<b>1,548</b>	<b>472,428</b>	<b>240,909</b>	<b>23,912</b>
11,062	3,372	316	109,494	70,198	7,189
42	39	4	2,437	1,409	137
1,203	1,073	44	29,047	24,307	2,021
23,982	15,009	1,184	331,450	144,995	14,564
<b>13,695</b>	<b>9,584</b>	<b>1,120</b>	<b>284,390</b>	<b>136,784</b>	<b>17,806</b>
639	556	26	10,478	6,452	961
4,221	2,126	297	70,098	49,566	5,725
1,150	543	140	100,769	11,740	961
7,684	6,360	657	103,045	69,026	10,160
<b>11,086</b>	<b>7,030</b>	<b>1,102</b>	<b>281,316</b>	<b>90,881</b>	<b>65,718</b>
786	706	75	10,743	9,567	904
4,404	2,427	614	50,494	29,734	4,433
476	413	38	6,871	5,676	524
5,420	3,484	375	213,208	45,903	59,857
<b>2,345</b>	<b>2,066</b>	<b>268</b>	<b>57,695</b>	<b>52,015</b>	<b>4,555</b>
289	265	21	5,919	5,333	463
19	18	1	1,064	995	66
986	873	105	25,841	23,377	1,880
838	723	115	17,941	16,327	1,430
84	79	5	1,821	1,667	152
129	107	22	5,109	4,316	564
<b>1,224</b>	<b>974</b>	<b>227</b>	<b>23,995</b>	<b>21,358</b>	<b>1,935</b>
875	689	167	18,235	16,552	1,323
349	284	60	5,760	4,806	612

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

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2008

	Total	General government	Financial companies	Non- financial companies	Producer house- holds	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>2,981,233</b>	<b>22,801</b>	<b>1,550,011</b>	<b>110,353</b>	<b>43,987</b>	<b>799,481</b>	<b>454,203</b>
Italian government securities	1,063,458	4,460	505,090	34,256	10,673	231,708	277,271
<i>of which:</i> BOTs	186,642	373	86,793	3,331	3,134	80,662	12,349
CCTs	192,763	1,314	125,703	3,674	2,168	42,612	17,293
BTPs	608,570	2,629	238,472	26,658	4,875	100,293	235,643
Other debt securities	1,438,612	7,295	829,985	37,985	23,381	418,408	121,556
<i>of which:</i> in non-euro-area currencies	59,742	244	32,695	665	1,131	19,124	5,884
Equity securities	196,907	6,706	88,743	25,278	1,979	29,799	44,402
<i>of which:</i> in non-euro-area currencies	8,120	91	5,719	124	95	1,215	876
Units of collective investment undertakings	223,619	937	104,584	3,884	7,033	103,609	3,566
Other securities and the like	14,776	912	1,902	3,763	416	6,562	1,222

## Notes:

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

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

TDB40060

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2008		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>2,538,854</b>	<b>1,194,305</b>	<b>613,885</b>	<b>554,051</b>	<b>119,387</b>	<b>57,095</b>
	Italian government securities	785,030	382,553	172,076	169,310	41,972	19,120
	<i>of which:</i> BOTs	174,361	77,542	39,206	35,534	15,974	6,104
	CCTs	175,402	96,960	37,146	31,525	6,734	3,037
	BTPs	372,512	172,205	82,892	92,215	16,715	8,484
	Other debt securities	1,349,606	607,729	344,830	309,960	56,724	30,363
	<i>of which:</i> in non-euro-area-currencies	60,254	32,370	11,465	13,239	2,294	886
	Titoli di capitale	165,838	85,824	42,166	30,679	4,695	2,474
	<i>of which:</i> in non-euro-area-currencies	11,056	8,428	1,260	1,082	252	35
	Units of collective investment undertakings	220,459	111,463	49,022	40,167	15,001	4,805
	Other securities and the like	18,696	6,967	6,110	4,220	1,048	352

## Notes:

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

## Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2008

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	Da 50,000 to 150,000 euros	More than 150,000 euros
<b>a. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	87,907	20,268	28,186	39,453
percentage share	100.00	23.06	32.06	44.88
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	189,555	22,302	35,883	131,370
percentage share	100.00	11.77	18.93	69.30
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	496,944	92,691	130,020	274,233
percentage share	100.00	18.65	26.16	55.18
<b>d. EQUITY SECURITIES</b>				
absolute value	55,538	14,493	5,107	35,938
percentage share	100.00	26.10	9.20	64.71
<b>e. OTHER SECURITIES</b>				
absolute value	134,027	43,001	33,991	57,036
percentage share	100.00	32.08	25.36	42.56

## 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 different types of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "Up to 50,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 up to 150,000 euros" cell.

## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
 Stocks in millions of euros  
 Percentages

June 2008

Size of deposit

		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
	absolute value	128,188	329,161	141,426	365,196
	percentage value	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	11,963	41,192	15,658	19,093
	percentage value	9.33	12.51	11.07	5.23
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	9,726	47,110	31,155	101,565
	percentage value	7.59	14.31	22.03	27.81
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	69,823	184,436	74,872	167,813
	percentage value	54.47	56.03	52.94	45.95
<b>e. EQUITY SECURITIES</b>					
	absolute value	9,866	8,059	3,343	34,270
	percentage value	7.70	2.45	2.36	9.38
<b>f. OTHER SECURITIES</b>					
	absolute value	26,811	48,364	16,398	42,454
	percentage value	20.92	14.69	11.60	11.63

## 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 euros" to 250,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 up to 250,000 euros" cell.



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

TDB40100		Banks				
Source: Supervisory returns Stocks in millions of euros						
June 2008	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a. TOTAL</b>	<b>152,233</b>	<b>1,849</b>	<b>15,257</b>	<b>124,347</b>	<b>2,794</b>	<b>7,987</b>
<b>b. NORTH-WEST ITALY</b>	<b>63,085</b>	<b>666</b>	<b>9,601</b>	<b>48,584</b>	<b>706</b>	<b>3,528</b>
Piedmont	8,821	178	1,062	7,056	202	321
Valle d'Aosta	249	1	1	214	8	25
Liguria	3,698	16	125	3,429	47	81
Lombardy	50,318	470	8,413	37,884	449	3,101
<b>c. NORTH-EAST ITALY</b>	<b>35,043</b>	<b>242</b>	<b>2,031</b>	<b>29,151</b>	<b>1,089</b>	<b>2,529</b>
Trentino-Alto Adige	3,912	73	73	3,103	228	436
Veneto	9,875	88	1,049	7,945	254	539
Friuli-Venezia Giulia	4,953	13	382	4,318	111	128
Emilia-Romagna	16,303	69	526	13,786	496	1,426
<b>d. CENTRAL ITALY</b>	<b>43,381</b>	<b>768</b>	<b>3,394</b>	<b>37,846</b>	<b>373</b>	<b>1,000</b>
Marche	1,763	25	95	1,398	80	165
Tuscany	7,684	22	1,166	6,115	145	235
Umbria	610	4	1	528	27	50
Lazio	33,324	717	2,131	29,805	120	551
<b>e. SOUTHERN ITALY</b>	<b>7,038</b>	<b>149</b>	<b>177</b>	<b>5,647</b>	<b>412</b>	<b>654</b>
Abruzzo	1,037	11	10	777	77	162
Molise	195	..	..	154	13	27
Campania	3,311	60	67	2,811	137	236
Puglia	1,662	12	100	1,339	96	115
Basilicata	274	..	..	200	24	50
Calabria	560	65	1	366	65	64
<b>f. ISLANDS</b>	<b>3,686</b>	<b>23</b>	<b>55</b>	<b>3,119</b>	<b>214</b>	<b>275</b>
Sicily	2,200	8	3	2,036	106	47
Sardinia	1,486	16	51	1,083	108	228

Notes:

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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2008

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>-</b>	<b>152,233</b>	<b>63,085</b>	<b>35,043</b>	<b>43,381</b>	<b>7,038</b>	<b>3,686</b>
Piedmont	4,254	6,294	5,482	165	573	38	35
Valle d'Aosta	128	156	156	..	..	..	..
Liguria	2,431	3,683	2,930	101	323	29	300
Lombardy	41,653	62,940	44,515	3,374	13,146	1,075	829
Trentino-Alto Adige	3,447	3,726	173	3,525	25	2	1
Veneto	8,010	19,583	4,888	10,679	3,334	459	224
Friuli-Venezia Giulia	2,973	3,291	90	3,178	13	11	..
Emilia-Romagna	13,019	14,981	865	13,381	517	136	82
Marche	1,422	1,573	44	27	1,452	49	..
Tuscany	5,373	6,389	454	145	5,673	108	10
Umbria	396	444	13	4	425	2	..
Lazio	17,274	21,881	3,316	438	17,450	372	305
Abruzzo	781	907	20	10	61	816	..
Molise	96	102	2	..	1	99	..
Campania	2,146	2,517	10	2	228	2,198	79
Puglia	1,122	1,212	43	8	11	1,150	..
Basilicata	135	144	2	..	1	141	..
Calabria	350	376	1	..	12	351	12
Sicily	1,046	1,226	73	4	101	2	1,046
Sardinia	761	808	9	1	36	..	762

Notes:

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

TDB10420

 Source: Supervisory returns  
 Stocks in millions of euros
**June 2008**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>961,267</b>	<b>3,473</b>	<b>74,989</b>	<b>1,989</b>	<b>71,836</b>
<b>b. NORTH-WEST ITALY</b>		<b>353,607</b>	<b>291</b>	<b>25,293</b>	<b>438</b>	<b>21,088</b>
Piedmont		64,360	92	4,813	211	4,259
Valle d'Aosta		1,835	25	185	5	222
Liguria		24,288	30	1,101	37	1,186
Lombardy		263,125	144	19,194	184	15,420
<b>c. NORTH-EAST ITALY</b>		<b>223,262</b>	<b>415</b>	<b>17,595</b>	<b>675</b>	<b>17,716</b>
Trentino-Alto Adige		22,304	139	2,089	303	2,027
Veneto		88,320	102	7,061	164	7,745
Friuli-Venezia Giulia		20,688	92	1,594	54	1,138
Emilia-Romagna		91,951	81	6,851	154	6,806
<b>d. CENTRAL ITALY</b>		<b>227,830</b>	<b>285</b>	<b>18,645</b>	<b>285</b>	<b>21,168</b>
Marche		23,971	19	3,098	83	1,671
Tuscany		63,734	87	5,304	100	7,625
Umbria		12,279	20	1,506	34	1,291
Lazio		127,846	160	8,737	67	10,582
<b>e. SOUTHERN ITALY</b>		<b>104,184</b>	<b>121</b>	<b>9,037</b>	<b>214</b>	<b>9,250</b>
Abruzzo		14,121	18	1,848	29	983
Molise		2,089	11	221	6	217
Campania		44,185	39	2,378	32	4,887
Puglia		29,029	11	3,186	87	2,039
Basilicata		3,876	11	309	21	348
Calabria		10,884	32	1,095	40	776
<b>f. ISLANDS</b>		<b>52,383</b>	<b>2,362</b>	<b>4,418</b>	<b>378</b>	<b>2,615</b>
Sicily		36,477	1,707	2,782	147	1,260
Sardinia		15,905	655	1,636	231	1,355

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
5,451	78,441	2,230	217,068	1,075	56,212	5,214	443,288
1,973	28,387	210	77,116	227	21,355	1,286	175,942
708	6,135	39	17,374	70	3,472	422	26,766
2	323	..	392	1	83	10	586
113	2,214	28	6,990	31	2,388	186	9,984
1,151	19,715	143	52,361	126	15,412	669	138,606
1,579	21,170	471	51,065	274	10,903	1,364	100,035
102	990	213	3,016	117	1,282	174	11,851
697	9,078	46	20,859	48	4,561	384	37,575
232	2,780	107	4,761	42	498	272	9,118
549	8,322	105	22,429	67	4,562	534	41,491
764	14,773	426	49,756	158	14,222	1,125	106,224
266	1,411	26	4,859	59	1,376	398	10,706
124	3,983	51	15,591	54	4,299	253	26,263
93	820	26	2,317	18	678	80	5,397
281	8,558	323	26,989	27	7,869	394	63,859
789	11,283	106	25,469	140	5,583	754	41,437
179	1,303	12	3,109	19	701	141	5,779
24	189	..	507	16	153	30	717
202	5,959	68	10,825	30	2,657	133	16,974
160	2,447	9	8,150	44	1,477	237	11,184
94	382	2	578	7	177	49	1,897
130	1,005	15	2,301	24	417	164	4,885
346	2,826	1,017	13,661	276	4,149	685	19,650
221	2,167	203	10,398	94	3,060	440	13,999
125	659	814	3,264	183	1,089	245	5,650

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2008

2nd quarter 2008		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	123,793	73	7,726	78	5,966
b.	NORTH-WEST ITALY	52,048	1	2,663	21	1,561
	Piedmont	7,622	1	369	6	207
	Valle d'Aosta	143	-	21	..	5
	Liguria	2,323	..	95	1	205
	Lombardy	41,960	..	2,178	14	1,144
c.	NORTH-EAST ITALY	24,528	14	1,581	25	1,034
	Trentino-Alto Adige	2,597	12	131	8	114
	Veneto	9,936	1	718	9	410
	Friuli-Venezia Giulia	1,937	1	116	3	61
	Emilia-Romagna	10,059	..	615	6	448
d.	CENTRAL ITALY	29,982	2	2,064	12	1,601
	Marche	2,351	..	273	9	125
	Tuscany	5,749	..	520	2	548
	Umbria	1,188	..	141	..	86
	Lazio	20,693	1	1,130	1	842
e.	SOUTHERN ITALY	12,356	2	984	16	1,582
	Abruzzo	1,451	..	237	1	89
	Molise	214	2	31	..	14
	Campania	5,935	..	228	..	1,231
	Puglia	3,122	..	321	7	132
	Basilicata	433	..	28	5	70
	Calabria	1,202	..	138	3	45
f.	ISLANDS	4,879	54	433	4	188
	Sicily	3,559	40	270	..	101
	Sardinia	1,319	14	163	4	87

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchase of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
518	10,826	63	14,963	56	4,766	373	78,385
187	4,118	2	5,336	11	1,917	77	36,153
66	786	..	1,080	4	262	30	4,811
..	27	-	23	..	4	..	62
7	306	..	475	1	221	7	1,004
114	2,999	2	3,759	6	1,430	40	30,276
176	3,026	29	3,410	13	861	112	14,247
4	80	26	205	7	71	19	1,920
99	1,439	1	1,374	2	316	39	5,529
21	458	..	304	3	28	23	919
52	1,049	2	1,527	2	447	30	5,880
90	1,849	7	3,385	16	1,166	90	19,700
42	145	..	368	6	94	49	1,241
11	341	..	1,138	8	319	10	2,851
10	73	..	149	..	39	5	686
28	1,290	6	1,731	2	715	27	14,922
49	1,562	..	1,900	5	513	34	5,707
19	118	..	211	..	72	6	698
3	16	-	32	..	11	1	103
4	985	..	766	..	262	3	2,456
11	343	-	665	2	118	13	1,508
3	31	-	47	-	15	3	231
10	70	..	180	2	34	9	711
15	271	26	931	10	309	59	2,578
12	206	4	713	9	240	55	1,909
3	65	22	218	1	68	5	669

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

TDB10460

 Source: Supervisory returns  
 Stocks in millions of euros

June 2008

	Total			Costruction of farm building		
	Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>16,474</b>	<b>1,270</b>	<b>15,203</b>	<b>8,806</b>	<b>241</b>	<b>8,564</b>
<b>b. NORTH-WEST ITALY</b>	<b>5,322</b>	<b>320</b>	<b>5,003</b>	<b>3,174</b>	<b>59</b>	<b>3,115</b>
Piedmont	1,565	68	1,497	980	23	956
Valle d'Aosta	32	5	27	24	4	20
Liguria	134	7	127	85	4	80
Lombardy	3,591	240	3,351	2,086	27	2,059
<b>c. NORTH-EAST ITALY</b>	<b>4,694</b>	<b>368</b>	<b>4,326</b>	<b>2,513</b>	<b>50</b>	<b>2,463</b>
Trentino-Alto Adige	479	127	351	206	9	197
Veneto	1,766	102	1,664	898	14	884
Friuli-Venezia Giulia	448	52	397	201	12	190
Emilia-Romagna	2,001	88	1,913	1,208	16	1,192
<b>d. CENTRAL ITALY</b>	<b>3,603</b>	<b>203</b>	<b>3,400</b>	<b>1,904</b>	<b>46</b>	<b>1,858</b>
Marche	557	72	486	186	3	183
Toscana	1,862	57	1,805	1,040	23	1,017
Umbria	375	18	357	232	6	226
Lazio	809	57	753	446	14	432
<b>e. SOUTHERN ITALY</b>	<b>1,931</b>	<b>224</b>	<b>1,707</b>	<b>846</b>	<b>46</b>	<b>800</b>
Abruzzo	222	21	201	91	1	90
Molise	65	10	54	20	..	20
Campania	524	59	465	289	11	278
Puglia	703	52	651	292	11	281
Basilicata	132	11	120	47	1	46
Calabria	286	70	216	107	22	85
<b>f. ISLANDS</b>	<b>923</b>	<b>156</b>	<b>768</b>	<b>368</b>	<b>40</b>	<b>328</b>
Sicily	580	104	476	140	6	134
Sardinia	344	52	292	228	34	194

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,946</b>	<b>707</b>	<b>4,239</b>	<b>2,723</b>	<b>322</b>	<b>2,400</b>
<b>1,546</b>	<b>251</b>	<b>1,296</b>	<b>602</b>	<b>10</b>	<b>592</b>
434	44	391	151	1	150
5	..	5	3	..	3
35	2	33	15	1	14
1,073	205	868	432	8	424
<b>1,454</b>	<b>173</b>	<b>1,281</b>	<b>726</b>	<b>144</b>	<b>582</b>
74	12	63	198	106	92
676	82	594	192	6	186
197	15	181	50	24	25
507	64	443	286	8	278
<b>878</b>	<b>128</b>	<b>750</b>	<b>821</b>	<b>29</b>	<b>792</b>
265	56	209	107	13	93
340	27	313	483	7	475
79	9	70	64	3	61
195	37	158	168	5	163
<b>765</b>	<b>113</b>	<b>652</b>	<b>320</b>	<b>65</b>	<b>255</b>
94	14	80	37	6	31
29	2	27	16	8	8
158	28	130	78	21	57
282	28	254	129	13	116
62	5	57	23	6	17
142	37	104	37	11	26
<b>302</b>	<b>41</b>	<b>260</b>	<b>254</b>	<b>75</b>	<b>179</b>
221	34	187	219	64	154
80	8	73	35	10	25



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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2008

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>1,159</b>	<b>73</b>	<b>1,085</b>	<b>465</b>	<b>12</b>	<b>453</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>297</b>	<b>25</b>	<b>271</b>	<b>125</b>	<b>8</b>	<b>117</b>
	Piedmont	80	2	78	37	..	37
	Valle d'Aosta	1	-	1	1	-	1
	Liguria	9	..	9	7	..	7
	Lombardy	206	23	183	79	8	72
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>330</b>	<b>21</b>	<b>309</b>	<b>133</b>	<b>2</b>	<b>131</b>
	Trentino-Alto Adige	32	5	27	15	..	15
	Veneto	146	4	142	58	1	56
	Friuli-Venezia Giulia	40	3	38	17	..	16
	Emilia-Romagna	111	10	102	44	..	44
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>247</b>	<b>13</b>	<b>234</b>	<b>86</b>	<b>1</b>	<b>85</b>
	Marche	44	9	35	8	..	8
	Tuscany	139	3	136	51	1	50
	Umbria	17	..	17	7	..	6
	Lazio	47	1	46	20	..	20
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>163</b>	<b>4</b>	<b>159</b>	<b>99</b>	<b>..</b>	<b>99</b>
	Abruzzo	11	1	10	3	..	3
	Molise	5	..	5	2	-	2
	Campania	71	1	70	55	..	55
	Puglia	49	1	48	26	..	26
	Basilicata	11	..	10	6	-	6
	Calabria	17	..	17	7	-	7
<b>f.</b>	<b>ISLANDS</b>	<b>122</b>	<b>10</b>	<b>111</b>	<b>23</b>	<b>1</b>	<b>22</b>
	Sicily	103	9	94	11	-	11
	Sardinia	18	1	17	12	1	11

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>485</b>	<b>46</b>	<b>439</b>	<b>209</b>	<b>15</b>	<b>193</b>
<b>149</b>	<b>16</b>	<b>134</b>	<b>22</b>	<b>2</b>	<b>21</b>
32	2	30	11	..	11
..	-	..	..	-	..
2	..	2	..	-	..
115	14	102	12	2	10
<b>157</b>	<b>14</b>	<b>143</b>	<b>40</b>	<b>6</b>	<b>35</b>
7	..	7	10	4	6
73	3	70	15	-	15
21	1	20	3	1	2
56	10	46	12	..	12
<b>100</b>	<b>12</b>	<b>88</b>	<b>62</b>	<b>..</b>	<b>62</b>
33	9	24	4	..	4
39	2	37	49	-	49
6	..	6	4	-	4
22	1	22	4	-	4
<b>54</b>	<b>3</b>	<b>50</b>	<b>10</b>	<b>-</b>	<b>10</b>
7	1	6	1	-	1
4	..	3	..	-	..
12	1	11	3	-	3
21	1	20	2	-	2
5	..	4	..	-	..
6	..	6	4	-	4
<b>25</b>	<b>1</b>	<b>23</b>	<b>74</b>	<b>8</b>	<b>66</b>
19	1	18	74	8	66
6	..	5	..	-	..

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euors

June 2008

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	19,626	406	2,718	986	2
b.	NORTH-WEST ITALY	4,438	63	1,000	328	..
	Piedmont	1,561	45	261	82	-
	Valle d'Aosta	43	..	..	2	-
	Liguria	423	9	27	7	-
	Lombardy	2,411	9	711	237	..
c.	NORTH-EAST ITALY	4,814	36	824	337	2
	Trentino-Alto Adige	1,052	-	41	63	-
	Veneto	1,465	24	424	94	..
	Friuli-Venezia Giulia	801	1	90	54	..
	Emilia-Romagna	1,496	12	269	126	1
d.	CENTRAL ITALY	3,106	40	385	212	..
	Marche	850	6	175	31	..
	Tuscany	695	12	55	51	-
	Umbria	271	4	40	8	-
	Lazio	1,289	19	115	123	..
e.	SOUTHERN ITALY	2,198	214	324	80	-
	Abruzzo	454	9	30	8	-
	Molise	86	1	5	1	-
	Campania	513	77	117	29	-
	Puglia	560	38	55	22	-
	Basilicata	185	81	15	5	-
	Calabria	399	7	102	15	-
f.	ISLANDS	5,070	52	185	29	-
	Sicily	2,812	38	130	15	-
	Sardinia	2,258	15	55	14	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short- term	Agriculture, forestry and fishing
<b>1,061</b>	<b>830</b>	<b>5,751</b>	<b>2,335</b>	<b>197</b>	<b>5,070</b>	<b>272</b>	<b>134</b>
<b>155</b>	<b>134</b>	<b>608</b>	<b>814</b>	<b>81</b>	<b>1,197</b>	<b>59</b>	<b>42</b>
64	105	132	435	56	354	26	14
1	3	5	2	-	30	..	..
42	3	142	96	..	97	..	-
48	23	328	281	24	716	33	28
<b>472</b>	<b>177</b>	<b>843</b>	<b>493</b>	<b>48</b>	<b>1,535</b>	<b>47</b>	<b>8</b>
87	46	386	14	..	411	4	..
136	30	132	230	4	366	24	1
112	48	138	64	2	281	12	..
137	53	188	185	41	476	8	7
<b>71</b>	<b>174</b>	<b>621</b>	<b>538</b>	<b>14</b>	<b>982</b>	<b>69</b>	<b>25</b>
10	32	49	435	4	107	1	..
12	82	130	44	9	270	30	..
23	15	49	35	1	96	1	1
25	45	393	24	1	509	37	23
<b>84</b>	<b>116</b>	<b>203</b>	<b>299</b>	<b>19</b>	<b>777</b>	<b>83</b>	<b>53</b>
43	13	30	92	2	168	57	48
1	4	6	10	1	58	..	-
16	44	92	5	4	118	11	2
9	33	13	179	11	188	13	3
3	4	11	8	..	57	..	..
11	18	51	5	1	188	1	-
<b>279</b>	<b>230</b>	<b>3,476</b>	<b>192</b>	<b>35</b>	<b>579</b>	<b>13</b>	<b>7</b>
118	165	1,946	23	31	339	5	2
161	64	1,529	169	3	240	8	5

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2008

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,379	16	188	57	-
b.	NORTH-WEST ITALY	354	1	61	20	-
	Piedmont	188	1	18	2	-
	Valle d'Aosta	1	-	..	-	-
	Liguria	16	1	1	..	-
	Lombardy	149	-	41	18	-
c.	NORTH-EAST ITALY	370	1	64	28	-
	Trentino-Alto Adige	89	-	3	7	-
	Veneto	126	..	30	7	-
	Friuli-Venezia Giulia	55	-	7	8	-
	Emilia-Romagna	99	1	24	6	-
d.	CENTRAL ITALY	273	3	42	4	-
	Marche	106	..	33	3	-
	Tuscany	104	2	2	1	-
	Umbria	16	-	4	..	-
	Lazio	47	..	4	..	-
e.	SOUTHERN ITALY	132	9	18	3	-
	Abruzzo	48	2	4	-	-
	Molise	6	..	1	-	-
	Campania	14	1	2	1	-
	Puglia	34	3	2	2	-
	Basilicata	10	4	1	..	-
	Calabria	21	..	9	1	-
f.	ISLANDS	250	2	4	2	-
	Sicily	123	2	4	2	-
	Sardinia	127	..	..	..	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>61</b>	<b>171</b>	<b>130</b>	<b>206</b>	<b>7</b>	<b>391</b>	<b>153</b>	<b>43</b>
<b>4</b>	<b>98</b>	<b>5</b>	<b>63</b>	<b>2</b>	<b>71</b>	<b>29</b>	<b>18</b>
2	85	..	46	2	18	14	5
..	-	-	-	-	-	..	..
1	-	4	6	-	3	..	-
1	13	1	11	..	50	14	13
<b>37</b>	<b>23</b>	<b>39</b>	<b>45</b>	<b>1</b>	<b>110</b>	<b>22</b>	<b>5</b>
4	12	36	2	..	21	4	..
15	1	1	27	..	35	10	1
9	4	1	5	-	18	4	-
10	5	2	11	..	36	5	4
<b>3</b>	<b>8</b>	<b>5</b>	<b>69</b>	<b>1</b>	<b>71</b>	<b>68</b>	<b>1</b>
1	..	..	61	-	7	1	-
..	5	1	3	1	27	64	..
2	..	..	3	-	7	-	-
..	3	5	2	-	30	3	..
<b>5</b>	<b>2</b>	<b>..</b>	<b>22</b>	<b>..</b>	<b>41</b>	<b>32</b>	<b>18</b>
4	..	..	9	-	7	22	17
-	..	..	1	-	4	-	-
-	1	..	..	..	2	8	..
..	..	..	10	..	14	2	1
-	..	..	1	-	5	-	-
..	..	..	..	-	10	..	-
<b>12</b>	<b>41</b>	<b>80</b>	<b>6</b>	<b>3</b>	<b>99</b>	<b>3</b>	<b>1</b>
3	40	42	2	3	25	2	..
9	..	37	4	-	74	1	1



## **Information on securities business**



## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2008

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>1,299,433</b>	<b>1,058,722</b>	<b>240,711</b>
Italian government securities	477,335	424,792	52,543
<i>of which:</i> BOTs	176,438	162,768	13,670
CCT	78,335	70,501	7,834
BTPs	188,749	161,164	27,585
Other debt securities	255,583	247,773	7,810
Equity securities	540,191	362,160	178,031
Other securities	26,334	24,008	2,326
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>3,159,166</b>	<b>2,813,121</b>	<b>346,045</b>
Futures	911,238	823,866	87,372
<i>of which:</i> on Italian government securities	98,320	97,727	592
on interest rates	372,862	372,862	-
on stock indices	269,929	192,897	77,032
Swaps and forward rate agreements	1,133,324	1,133,304	20
<i>of which:</i> interest rate swaps	709,896	709,876	20
currency swaps	15,597	15,597	-
Forward rate agreements	400,691	400,691	-
Options on securities	150,860	113,478	37,382
<i>of which:</i> on Italian government securities	2,464	2,464	-
on debt securities	1,009	1,009	-
on equity securities	97,053	59,672	37,382
Options on futures or stock indices	577,726	384,278	193,448
<i>of which:</i> on futures on Italian government securities	1,119	1,119	-
on stock indices or futures on stock indices	434,679	243,001	191,677
Foreign currency options	55,497	34,465	21,032
Interest rate options	160,708	160,708	-
Other derivative instruments	169,812	163,021	6,791

## 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		
2008 Apr.	2008 May	2008 June	2008 Apr.	2008 May	2008 June
<b>356,046</b>	<b>384,285</b>	<b>318,391</b>	<b>80,574</b>	<b>80,439</b>	<b>79,698</b>
147,933	138,650	138,209	14,684	10,445	27,415
53,580	50,328	58,861	4,022	1,803	7,845
26,803	22,490	21,209	3,184	2,302	2,348
58,699	53,167	49,298	6,670	5,353	15,562
82,958	77,290	87,524	2,383	2,717	2,710
116,924	161,769	83,467	62,767	66,800	48,464
8,233	6,582	9,193	741	477	1,108
<b>924,438</b>	<b>873,763</b>	<b>1,014,919</b>	<b>129,937</b>	<b>77,543</b>	<b>138,565</b>
265,507	269,305	289,053	26,289	21,472	39,611
36,167	27,377	34,184	181	176	236
120,713	127,814	124,335	-	-	-
58,575	60,037	74,285	23,352	17,840	35,840
333,038	355,360	444,906	10	-	10
226,825	221,680	261,371	10	-	10
4,770	5,677	5,151	-	-	-
99,041	126,082	175,568	-	-	-
49,672	42,200	21,606	7,366	22,213	7,803
960	1,237	267	-	-	-
473	353	183	-	-	-
22,353	16,259	21,059	7,366	22,213	7,803
168,731	100,573	114,974	93,902	14,401	85,145
281	112	726	-	-	-
101,582	80,005	61,414	93,283	13,704	84,690
12,093	12,049	10,324	93	17,158	3,781
39,238	43,672	77,798	-	-	-
56,159	50,604	56,258	2,277	2,300	2,215



## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2008

	Total	Banks	SIMs	ACMs
Assets under management	458,617	111,018	10,991	336,608
Fund raising	56,165	5,732	637	49,797
Redemptions	96,961	19,768	1,032	76,160
Net fund-raising	-40,795	-14,036	-396	-26,363

## Notes:

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

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2008

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTAFOLIO</b>	<b>174,674</b>	<b>464,034</b>	<b>441,097</b>
	Italian government securities	39,862	68,831	127,139
	<i>of which:</i> BOTs	10,179	7,955	10,361
	CCTs	7,087	37,708	32,373
	BTPs	19,278	18,394	75,091
	Other debt securities	31,878	270,688	126,815
	<i>of which:</i> in non-euro-area currencies	1,700	2,395	5,646
	Equity securities	13,305	13,555	52,245
	<i>of which:</i> in non-euro-area currencies	1,729	1,732	4,274
	Units of collective investment undertakings	58,052	72,335	134,387
	Other securities and the like	31,577	38,626	510

## Notes:

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

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>37,458</b>	<b>41,244</b>	<b>105,962</b>	<b>6,573</b>	<b>13,705</b>	<b>10,359</b>	<b>130,643</b>	<b>409,084</b>	<b>324,776</b>
11,885	12,082	39,776	1,133	1,113	2,399	26,844	55,635	84,964
2,428	1,531	2,445	275	268	237	7,476	6,156	7,679
3,081	3,739	16,834	221	201	1,053	3,784	33,768	14,486
5,013	4,909	17,261	473	414	839	13,793	13,071	56,991
5,264	4,705	27,756	676	564	2,566	25,938	265,419	96,493
660	261	1,699	69	66	222	971	2,068	3,725
7,599	6,977	5,012	711	748	1,226	4,995	5,830	46,007
607	466	841	80	78	216	1,042	1,189	3,217
12,116	16,915	33,437	1,354	1,903	4,152	44,582	53,516	96,798
594	566	-21	2,699	9,377	17	28,284	28,684	514

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

TDB40530

Securities firms

Source: Supervisory returns  
Percentages

June 2008

	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>9.88</b>	<b>17.86</b>	<b>50.92</b>	<b>21.34</b>
Italian government securities	100.00	15.82	3.57	37.76	42.86
<i>of which</i> :BOTs	100.00	34.25	1.07	38.27	26.41
CCTs	100.00	17.82	5.08	64.23	12.86
BTPs	100.00	11.21	1.03	14.45	73.31
Other debt securities	100.00	5.76	36.62	42.13	15.49
Equity securities	100.00	10.76	12.22	52.23	24.80
Units of collective investment undertakings	100.00	8.27	19.06	64.88	7.79
Other financial instruments	100.00	0.13	0.22	11.75	87.90

## 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

## 2nd quarter 2008

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
<b>TOTAL</b>	<b>213,269</b>	<b>46,542</b>	<b>65,484</b>	<b>-18,942</b>	<b>94</b>
Equity	32,004	5,280	9,282	-4,002	-
Balanced	17,964	3,848	4,262	-414	-
Bond	82,039	18,244	28,851	-10,607	91
Liquidity	64,658	18,456	20,440	-1,984	3
Flexible	16,423	696	2,602	-1,906	-

## Notes:

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



## E.1.5.6 COLLECTIVE ASSET MANAGEMENT

### Distribution of portfolio by type of security and operational specialization

TDB40543

Source: Supervisory returns  
Stocks and flows in millions of euros

2nd quarter 2008	Total portfolio	Italian government securities	of which:		
			BOTs	CCTs	BTPs
<b>a. TOTAL</b>					
Purchases in the quarter	98,393	42,848	14,446	10,045	12,423
Sales in the quarter	104,481	44,581	15,229	6,189	15,946
End-quarter stocks	195,421	84,295	23,330	24,180	24,276
<b>b. EQUITY</b>					
Purchases in the quarter	15,010	508	250	82	132
Sales in the quarter	18,754	652	282	75	88
End-quarter stocks	27,577	595	173	214	144
<b>c. BALANCED</b>					
Purchases in the quarter	10,899	2,615	1,367	226	940
Sales in the quarter	11,475	3,097	474	226	2,221
End-quarter stocks	16,149	3,891	1,436	621	1,584
<b>d. BOND</b>					
Purchases in the quarter	36,597	16,675	3,322	2,875	8,211
Sales in the quarter	41,276	19,467	3,774	2,943	10,006
End-quarter stocks	78,579	31,850	4,146	5,621	16,287
<b>e. LIQUIDITY</b>					
Purchases in the quarter	28,514	21,422	8,778	6,676	2,542
Sales in the quarter	24,246	18,879	10,000	2,725	2,400
End-quarter stocks	59,313	44,648	16,983	17,106	4,489
<b>f. FLEXIBLE</b>					
Purchases in the quarter	7,322	1,598	720	182	584
Sales in the quarter	8,663	2,442	697	221	1,205
End-quarter stocks	13,744	3,270	582	604	1,760

#### 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	<i>of which:</i>		Equity securities	<i>of which:</i>		Other securities
	in non-euro-area currencies			in non-euro-area currencies		
	31,930	1,816	20,093	11,085		3,522
	31,948	2,891	24,006	12,745		3,946
	70,431	6,614	34,532	18,637		6,163
	289	85	13,794	7,356		420
	373	201	17,094	8,995		636
	331	120	26,060	14,272		591
	3,235	247	3,880	2,409		1,169
	3,088	435	4,113	2,459		1,177
	6,098	899	5,052	2,647		1,108
	19,044	1,276	407	191		471
	20,940	2,049	621	215		248
	44,998	5,100	886	251		845
	7,092	-	-	-		-
	5,362	-	-	-		5
	14,660	-	-	-		5
	2,259	204	2,007	1,127		1,458
	2,169	201	2,172	1,075		1,879
	4,331	494	2,531	1,465		3,612

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2008

2nd quarter 2008		Securities placed in the quarter				Securities to be placed	
		Total	Banks		SIMs		
			with guarantee	without guarantee	with guarantee		without guarantee
a.	TOTAL	85,299	6,546	72,426	20	6,307	418
	Italian government securities	6,095	4,489	1,261	-	346	-
	<i>of which:</i> BOTs	593	-	481	-	113	-
	CCTs	491	336	132	-	23	-
	BTPs	4,045	3,324	516	-	206	-
	Other debt securities	37,091	1,986	34,044	20	1,041	410
	Equity securities	135	14	26	..	95	-
	Other securities	39,636	-	34,810	-	4,826	9

## Notes:

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

## **Information on customers**



TDB30100

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

Source: Central Credit Register  
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	2008 Mar.	2008 June	2008 Mar.	2008 June	2008 Mar.	2008 June
<b>a. NUMBER OF BORROWERS</b>	<b>4,166,828</b>	<b>4,239,549</b>	<b>3,573,580</b>	<b>3,508,516</b>	<b>831,119</b>	<b>970,198</b>
<i>of which: joint</i>	<i>1,236,936</i>	<i>1,264,408</i>	<i>1,018,864</i>	<i>980,260</i>	<i>229,697</i>	<i>295,376</i>
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	<i>2,086,182</i>	<i>2,146,360</i>	<i>1,905,423</i>	<i>1,946,893</i>	<i>180,759</i>	<i>199,467</i>
<i>used margin</i>	<i>1,486,665</i>	<i>1,534,667</i>	<i>1,328,318</i>	<i>1,358,854</i>	<i>158,347</i>	<i>175,813</i>
<i>overshoot</i>	<i>44,781</i>	<i>40,156</i>	<i>42,410</i>	<i>37,074</i>	<i>2,371</i>	<i>3,082</i>
<i>unused margin</i>	<i>644,298</i>	<i>651,850</i>	<i>619,515</i>	<i>625,113</i>	<i>24,783</i>	<i>26,736</i>
<i>of which: matched loans</i>						
<i>facilities granted</i>	<i>353,533</i>	<i>360,187</i>	<i>316,785</i>	<i>323,188</i>	<i>36,748</i>	<i>36,999</i>
<i>used margin</i>	<i>176,313</i>	<i>183,786</i>	<i>154,786</i>	<i>161,704</i>	<i>21,527</i>	<i>22,082</i>
<b>term loans</b>						
<i>facilities granted</i>	<i>1,384,757</i>	<i>1,433,390</i>	<i>1,242,873</i>	<i>1,273,090</i>	<i>141,884</i>	<i>160,299</i>
<i>used margin</i>	<i>1,167,653</i>	<i>1,198,327</i>	<i>1,033,218</i>	<i>1,047,050</i>	<i>134,435</i>	<i>151,277</i>
<b>revocable loans</b>						
<i>facilities granted</i>	<i>347,892</i>	<i>352,783</i>	<i>345,765</i>	<i>350,615</i>	<i>2,128</i>	<i>2,168</i>
<i>used margin</i>	<i>142,699</i>	<i>152,553</i>	<i>140,314</i>	<i>150,100</i>	<i>2,385</i>	<i>2,453</i>
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	<i>208,623</i>	<i>219,609</i>	<i>206,456</i>	<i>217,467</i>	<i>2,167</i>	<i>2,141</i>
<i>used margin</i>	<i>145,702</i>	<i>150,331</i>	<i>143,886</i>	<i>148,474</i>	<i>1,816</i>	<i>1,857</i>
<b>d. BAD DEBTS</b>	<b>93,881</b>	<b>95,042</b>	<b>48,797</b>	<b>45,408</b>	<b>45,084</b>	<b>49,635</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>1,999,877</b>	<b>2,019,754</b>	<b>1,767,062</b>	<b>1,762,689</b>	<b>296,824</b>	<b>323,734</b>
<i>of which: joint</i>	<i>641,871</i>	<i>642,492</i>	<i>587,012</i>	<i>582,825</i>	<i>68,778</i>	<i>73,646</i>
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>568,930</b>	<b>581,302</b>	<b>484,891</b>	<b>488,941</b>	<b>84,039</b>	<b>92,361</b>

**Notes:**

The data include transactions with non-resident customers.

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

TDC30020							Banks
Source: Central Credit Register Stocks in millions of euros							
June 2008							
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security	
<b>a. ITALY</b>	<b>1,876,041</b>	<b>938,584</b>	<b>1,308,179</b>	<b>475,555</b>	<b>16,918</b>	<b>529,888</b>	
General government	95,379	32,144	60,206	8,735	71	541	
Financial companies	235,945	149,387	161,554	88,710	1,399	9,869	
Non-financial companies	1,231,908	699,214	799,512	343,747	13,349	277,593	
of which: industry	459,853	304,367	266,684	133,765	5,597	47,925	
building	152,170	74,364	108,697	43,330	465	58,670	
services	602,090	311,162	410,345	161,123	7,227	164,182	
Producer households	68,444	24,167	58,266	14,564	369	38,862	
Consumer households and nec	239,920	32,053	225,078	18,961	1,715	200,824	
<b>b. NORTH-WEST ITALY</b>	<b>773,552</b>	<b>405,789</b>	<b>519,436</b>	<b>204,955</b>	<b>8,305</b>	<b>191,967</b>	
General government	18,792	6,422	10,676	1,622	68	116	
Financial companies	156,179	104,269	102,709	61,842	1,040	5,982	
Non-financial companies	491,999	275,296	308,691	130,093	6,219	102,786	
of which: industry	177,438	117,883	100,905	50,286	2,455	19,546	
building	46,472	22,039	33,101	12,603	169	17,831	
services	264,042	133,234	171,416	65,795	3,569	63,935	
Producer households	19,751	6,798	16,788	4,036	100	11,423	
Consumer households and nec	85,099	12,249	79,256	7,005	870	70,932	
<b>c. NORTH-EAST ITALY</b>	<b>459,663</b>	<b>242,975</b>	<b>321,241</b>	<b>120,051</b>	<b>4,017</b>	<b>131,915</b>	
General government	9,859	4,434	4,986	581	-	83	
Financial companies	40,430	16,682	31,894	9,018	258	1,713	
Non-financial companies	328,001	203,647	210,656	99,361	3,102	70,622	
of which: industry	134,252	94,926	76,240	40,810	1,656	13,746	
building	42,603	23,965	29,526	13,774	179	14,390	
services	144,804	81,001	100,432	42,800	1,244	40,475	
Producer households	20,582	7,972	17,363	4,907	198	11,090	
Consumer households and nec	59,615	9,802	55,370	5,925	453	47,850	
<b>d. CENTRAL ITALY</b>	<b>431,369</b>	<b>196,360</b>	<b>306,605</b>	<b>98,476</b>	<b>2,937</b>	<b>122,080</b>	
General government	50,267	13,009	35,147	4,081	3	303	
Financial companies	33,489	25,276	22,765	15,281	101	1,678	
Non-financial companies	278,796	147,084	184,827	72,460	2,527	65,026	
of which: industry	108,406	65,853	62,767	28,476	1,183	7,790	
building	38,713	17,186	28,055	10,263	101	16,001	
services	127,516	62,338	90,577	32,679	1,234	39,190	
Producer households	13,841	4,257	12,107	2,618	55	8,489	
Consumer households and nec	54,313	6,560	51,209	3,948	250	46,167	

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

TDC30020		Banks				
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
<b>e. SOUTHERN ITALY</b>	<b>146,774</b>	<b>66,024</b>	<b>110,763</b>	<b>36,558</b>	<b>1,110</b>	<b>55,982</b>
General government	11,705	4,774	6,760	998	-	15
Financial companies	3,878	2,088	2,622	1,726	1	466
Non-financial companies	93,750	53,262	66,584	30,290	967	25,850
of which: industry	30,755	20,074	20,792	11,114	219	5,058
building	16,878	8,345	12,303	4,936	10	6,745
services	44,115	23,797	31,831	13,551	738	13,233
Producer households	9,315	3,402	7,854	2,012	14	5,177
Consumer households and nec	27,470	2,312	26,402	1,433	128	24,112
<b>f. ISLANDS</b>	<b>64,683</b>	<b>27,436</b>	<b>50,135</b>	<b>15,516</b>	<b>549</b>	<b>27,943</b>
general government	4,756	3,505	2,637	1,453	-	24
Financial companies	1,969	1,073	1,564	843	..	30
Non-financial companies	39,362	19,925	28,754	11,544	533	13,310
of which: industry	9,003	5,631	5,981	3,080	85	1,785
building	7,503	2,829	5,713	1,754	6	3,704
services	21,613	10,791	16,089	6,298	441	7,348
Producer households	4,954	1,737	4,154	991	2	2,682
Consumer households and nec	13,423	1,130	12,841	650	13	11,764

Notes:



## Distribution by total credit granted

TDB30118

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

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

## June 2008

	<i>from 75,000 to 125,000</i>	<i>from 125,000 to 250,000</i>	<i>from 250,000 to 500,000</i>	<i>from 500,000 to 1,000,000</i>	<i>from 1,000,000 to 2,500,000</i>	<i>from 2,500,000 to 5,000,000</i>	<i>from 5,000,000 to 25,000,000</i>	<i>more than 25,000,000</i>
Number of borrowers	1,342,963	959,750	275,471	148,346	111,360	42,356	34,701	7,018
Facilities granted	130,661	159,380	94,035	103,115	171,648	146,540	344,952	916,673
Used margin	122,618	146,755	75,219	76,453	123,830	103,064	231,322	592,866
<i>of which: backed by real security</i>	<i>109,172</i>	<i>125,877</i>	<i>45,410</i>	<i>34,939</i>	<i>51,528</i>	<i>40,197</i>	<i>77,586</i>	<i>99,368</i>
Unused margin	9,005	14,049	20,419	28,550	50,721	45,658	118,058	341,928
Overshoot	963	1,425	1,602	1,888	2,903	2,183	4,428	18,121

Notes:

## Distribution by total credit used

TDB30125

Banks

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

June 2008

	<i>from</i> 75,000 <i>to</i> 125,000	<i>from</i> 125,000 <i>to</i> 250,000	<i>from</i> 250,000 <i>to</i> 500,000	<i>from</i> 500,000 <i>to</i> 1,000,000	<i>from</i> 1,000,000 <i>to</i> 2,500,000	<i>from</i> 2,500,000 <i>to</i> 5,000,000	<i>from</i> 5,000,000 <i>to</i> 25,000,000	more than 25,000,000
Number of borrowers	1,022,798	784,224	217,766	108,974	76,234	27,387	20,509	3,771
Facilities granted	110,123	149,828	98,677	108,214	166,308	135,455	290,472	722,068
Used margin	99,806	130,729	74,672	76,054	117,484	94,754	199,641	504,296
<i>of which: backed by real security</i>	85,798	107,013	43,660	36,413	53,578	40,742	74,517	84,765
Unused margin	11,522	20,979	25,951	34,369	52,083	43,236	96,051	235,315
Overshoot	1,206	1,880	1,946	2,208	3,259	2,535	5,221	17,544

Notes:



## Distribution by type of transaction and total credit granted

TDB30135

Banks

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

June 2008

	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	14,554	23,508	37,394	52,223	89,381	77,711	187,085	441,388
Used margin	6,877	11,842	19,194	27,269	47,149	40,870	92,821	214,801
of which: backed by real security	590	1,220	2,148	3,260	5,958	4,926	8,410	8,558
Overshoot	564	912	1,181	1,496	2,221	1,683	3,142	8,175

b. SHORT-TERM LOANS:  
in non-euro-area currencies

Facilities granted	88	200	345	529	1,054	1,018	2,905	6,244
Used margin	83	183	322	485	932	871	2,440	4,530
of which: backed by real security	10	28	52	80	138	114	261	194
Overshoot	5	9	18	24	30	21	92	447

c. MEDIUM AND LONG-TERM LOANS:  
in euros

Facilities granted	90,724	112,867	49,251	42,511	65,559	54,157	118,627	392,506
Used margin	90,499	112,230	48,241	40,869	61,141	49,223	105,029	314,358
of which: backed by real security	84,288	104,018	39,742	30,897	45,183	35,041	68,025	81,907
Overshoot	345	466	341	347	520	408	775	8,078

d. MEDIUM AND LONG-TERM LOANS:  
in non-euro-area currencies

Facilities granted	286	430	206	220	325	270	494	5,984
Used margin	286	431	205	222	328	259	448	4,780
of which: backed by real security	261	380	104	35	61	81	220	1,203
Overshoot	2	4	3	7	10	5	10	128

Notes:

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

TDB30145								Banks
Source: Central Credit Register Stocks in millions of euros Size classes in euros								
June 2008	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>								
Number of borrowers	1,085,829	820,417	255,398	137,804	101,654	38,501	31,233	6,286
Facilities granted	105,653	137,005	87,195	95,483	156,319	133,157	309,112	846,122
Used margin	97,746	124,687	67,961	68,845	109,549	91,224	200,738	538,470
<b>b. PIEMONTE</b>								
Number of borrowers	92,265	60,504	18,464	9,757	7,188	2,658	2,110	402
Facilities granted	8,952	10,026	6,308	6,770	11,033	9,212	20,715	49,497
Used margin	8,296	8,974	4,735	4,688	7,281	5,867	12,907	30,267
<b>c. VALLE D'AOSTA</b>								
Number of borrowers	2,101	1,758	588	281	172	52	44	8
Facilities granted	203	299	198	192	254	181	415	927
Used margin	181	262	148	133	165	112	288	649
<b>d. LIGURIA</b>								
Number of borrowers	28,374	21,792	6,702	2,854	1,914	718	527	122
Facilities granted	2,757	3,653	2,264	1,962	2,935	2,466	5,347	12,057
Used margin	2,580	3,394	1,850	1,464	2,060	1,629	3,398	8,648
<b>e. LOMBARDY</b>								
Number of borrowers	241,935	195,501	57,011	32,704	25,424	10,216	8,931	2,179
Facilities granted	23,719	32,420	19,516	22,696	39,220	35,465	90,145	350,080
Used margin	21,999	29,550	14,740	15,701	26,381	23,484	56,923	218,082
<b>f. TRENTINO-ALTO ADIGE</b>								
Number of borrowers	23,267	23,636	10,626	5,725	4,161	1,452	1,007	139
Facilities granted	2,264	4,082	3,607	3,950	6,361	4,974	9,599	9,796
Used margin	1,901	3,480	2,879	3,076	4,891	3,773	6,768	5,803
<b>g. VENETO</b>								
Number of borrowers	108,911	85,406	27,889	16,866	12,591	4,904	3,894	661
Facilities granted	10,652	14,137	9,588	11,720	19,457	17,045	38,419	54,712
Used margin	9,806	12,738	7,296	8,295	13,485	11,666	24,411	35,376
<b>h. FRIULI-VENEZIA GIULIA</b>								
Number of borrowers	28,890	17,104	5,439	3,157	2,359	897	702	110
Facilities granted	2,799	2,816	1,869	2,189	3,659	3,084	7,083	10,748
Used margin	2,623	2,539	1,454	1,584	2,553	2,084	4,428	5,928
<b>i. EMILIA-ROMAGNA</b>								
Number of borrowers	104,956	87,053	27,855	16,112	12,221	4,853	3,953	812
Facilities granted	10,253	14,536	9,555	11,147	18,850	16,685	39,129	83,126
Used margin	9,265	13,019	7,031	7,582	12,454	10,838	24,171	55,624
<b>l. MARCHE</b>								
Number of borrowers	32,321	24,333	9,166	5,188	3,694	1,295	970	124
Facilities granted	3,147	4,085	3,161	3,599	5,647	4,450	9,363	10,393
Used margin	2,855	3,635	2,444	2,608	4,051	3,019	6,172	6,362

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

TDB30145		Banks							
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	TUSCANY								
	Number of borrowers	73,934	64,983	21,465	11,466	8,317	2,997	2,329	361
	Facilities granted	7,214	10,988	7,365	7,963	12,859	10,374	22,484	43,047
	Used margin	6,637	10,068	5,907	6,021	9,375	7,287	15,380	29,006
n.	UMBRIA								
	Number of borrowers	16,902	11,012	3,883	2,234	1,516	563	449	69
	Facilities granted	1,636	1,845	1,333	1,544	2,328	1,961	4,424	3,740
	Used margin	1,523	1,684	1,089	1,168	1,721	1,397	2,946	2,435
o.	LAZIO								
	Number of borrowers	99,084	84,945	23,380	9,722	6,904	2,536	2,355	668
	Facilities granted	9,629	14,408	7,820	6,689	10,522	8,795	23,689	163,627
	Used margin	9,086	13,608	6,648	5,219	8,039	6,588	16,666	104,039
p.	ABRUZZO								
	Number of borrowers	20,701	12,449	4,230	2,370	1,728	665	464	80
	Facilities granted	1,991	2,084	1,446	1,648	2,658	2,316	4,445	5,786
	Used margin	1,844	1,864	1,134	1,212	1,919	1,649	2,914	3,885
q.	MOLISE								
	Number of borrowers	3,527	2,049	738	348	273	109	60	10
	Facilities granted	338	342	249	245	417	381	665	643
	Used margin	312	306	193	184	298	280	461	466
r.	CAMPANIA								
	Number of borrowers	55,838	39,331	11,953	5,766	4,064	1,430	1,149	188
	Facilities granted	5,408	6,591	4,053	3,987	6,230	4,947	11,224	19,539
	Used margin	5,042	6,070	3,312	2,998	4,640	3,648	7,813	12,909
s.	PUGLIA								
	Number of borrowers	50,244	29,717	8,182	4,377	3,052	1,109	785	117
	Facilities granted	4,852	4,911	2,781	3,027	4,650	3,800	7,406	8,178
	Used margin	4,571	4,533	2,201	2,219	3,310	2,748	5,114	5,343
t.	BASILICATA								
	Number of borrowers	4,905	2,836	1,060	595	413	148	112	20
	Facilities granted	467	475	363	412	630	499	1,055	1,290
	Used margin	430	424	286	303	445	354	699	996
u.	CALABRIA								
	Number of borrowers	16,699	10,496	3,372	1,698	1,047	356	229	35
	Facilities granted	1,601	1,759	1,148	1,172	1,575	1,213	2,078	2,998
	Used margin	1,490	1,601	916	891	1,182	904	1,478	1,622
v.	SICILY								
	Number of borrowers	58,941	33,995	9,761	4,725	3,388	1,104	813	123
	Facilities granted	5,657	5,647	3,327	3,273	5,149	3,785	7,933	11,283
	Used margin	5,306	5,180	2,661	2,443	3,809	2,747	5,270	7,514
z.	SARDINIA								
	Number of borrowers	22,034	11,517	3,634	1,859	1,228	439	350	58
	Facilities granted	2,114	1,903	1,244	1,297	1,885	1,525	3,496	4,655
	Used margin	2,000	1,759	1,038	1,055	1,489	1,148	2,530	3,515

Notes:

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

June 2008

		Total		
		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>2,417,802</b>	<b>1,736,006</b>	<b>45,187</b>
<b>b. GENERAL GOVERNMENT</b>		<b>98,925</b>	<b>63,948</b>	<b>1,653</b>
	Central government	31,490	25,180	1,131
	Local government	65,848	38,688	520
	Social security funds	1,588	81	1
<b>c. FINANCIAL COMPANIES</b>		<b>412,928</b>	<b>290,372</b>	<b>13,756</b>
	Monetary financial institutions	171,228	123,033	2,491
	Other financial intermediaries	199,364	146,512	10,845
	Financial auxiliaries	37,225	17,169	378
	Insurance companies and pension funds	5,110	3,658	42
<b>d. NON-FINANCIAL COMPANIES</b>		<b>1,359,672</b>	<b>907,488</b>	<b>21,680</b>
	Public companies	38,276	25,063	189
	Private companies	1,199,214	789,949	19,278
	Associations of non-financial companies	2,130	1,327	33
	Craft non-financial quasi-companies	42,313	30,637	714
	Other non-financial quasi-companies	77,738	60,512	1,466
<b>e. HOUSEHOLDS</b>		<b>355,921</b>	<b>330,807</b>	<b>4,152</b>
	Producer households	76,266	64,849	1,569
	Consumer households	279,655	265,957	2,583
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>		<b>11,311</b>	<b>8,223</b>	<b>224</b>
<b>g. REST OF THE WORLD</b>		<b>173,373</b>	<b>130,714</b>	<b>3,580</b>
	General government	1,019	581	6
	Monetary financial institutions	101,663	79,404	2,543
	Other financial institutions	39,930	30,861	559
	Non-financial companies	27,299	18,138	444
	Households	1,791	1,631	28
	Non-profit institutions serving households	15	12	-
	International organizations and other institutions	1,656	87	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>		<b>205</b>	<b>147</b>	<b>4</b>

## Notes:

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

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>2,218,012</b>	<b>1,559,831</b>	<b>42,033</b>	<b>199,790</b>	<b>176,174</b>	<b>3,154</b>
<b>95,379</b>	<b>60,206</b>	<b>1,394</b>	<b>3,546</b>	<b>3,743</b>	<b>259</b>
31,397	25,039	1,073	93	141	59
62,396	35,087	320	3,452	3,601	201
1,586	79	1	1	1	-
<b>406,851</b>	<b>284,240</b>	<b>13,381</b>	<b>6,077</b>	<b>6,132</b>	<b>375</b>
170,906	122,686	2,433	322	347	58
197,821	144,844	10,532	1,544	1,667	313
33,018	13,056	374	4,207	4,113	4
5,106	3,654	42	4	4	..
<b>1,231,908</b>	<b>799,512</b>	<b>19,502</b>	<b>127,764</b>	<b>107,976</b>	<b>2,179</b>
37,212	24,071	157	1,065	992	32
1,085,540	694,956	17,266	113,674	94,994	2,012
1,887	1,142	33	243	185	1
37,300	25,892	678	5,013	4,745	36
69,969	53,451	1,369	7,769	7,060	97
<b>297,653</b>	<b>275,724</b>	<b>3,912</b>	<b>58,269</b>	<b>55,083</b>	<b>240</b>
68,444	58,266	1,461	7,822	6,583	109
229,209	217,458	2,451	50,447	48,499	132
<b>10,515</b>	<b>7,481</b>	<b>207</b>	<b>795</b>	<b>742</b>	<b>17</b>
<b>170,813</b>	<b>128,789</b>	<b>3,507</b>	<b>2,560</b>	<b>1,925</b>	<b>73</b>
1,006	567	6	14	14	..
101,654	79,381	2,529	9	23	14
39,859	30,778	537	70	83	22
25,142	16,614	412	2,157	1,525	32
1,482	1,350	23	309	280	5
15	12	-	-	-	-
1,655	86	..	1	1	-
<b>196</b>	<b>139</b>	<b>4</b>	<b>9</b>	<b>8</b>	<b>..</b>



## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

June 2008

		Total		
		Facilities granted	Used margin	Overshot
<b>a.</b>	<b>TOTAL</b>	<b>1,435,937</b>	<b>972,337</b>	<b>23,249</b>
	Agricultural, forestry and fishery products	35,770	29,902	861
	Fuel and power products	85,876	50,370	719
	Ores and metals	24,086	13,166	223
	Non-metallic minerals and products	32,349	19,883	334
	Chemical products	23,305	12,957	240
	Metal products, except transport equipment	57,497	35,662	707
	Agricultural and industrial machinery	50,664	29,412	1,038
	Office and data processing machines, ect.	7,906	4,918	71
	Electrical goods	29,504	17,528	390
	Transport equipment	27,563	16,379	332
	Food and tobacco products	46,577	30,034	753
	Textiles, clothing and footwear	47,516	28,129	849
	Paper and paper products	25,414	17,001	408
	Rubber and plastic products	21,289	13,562	221
	Other manufactured products	34,698	22,775	633
	Building and construction	173,946	126,344	3,442
	Wholesale and retail trade services, recovery and repair services	233,138	145,028	3,338
	Lodging and catering services	38,290	33,217	676
	Inland transport services	25,282	18,756	352
	Maritime and air transport services	11,992	8,139	183
	Auxiliary transport services	20,068	13,765	293
	Communication services	23,260	12,867	76
	Other market services	359,946	272,546	7,109

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshot	Facilities granted	Used margin	Overshot
<b>1,300,351</b>	<b>857,778</b>	<b>20,962</b>	<b>135,586</b>	<b>114,559</b>	<b>2,287</b>
34,815	29,058	849	955	844	11
83,331	48,462	685	2,545	1,907	34
21,784	11,622	214	2,302	1,544	9
30,206	18,001	313	2,143	1,882	21
21,896	11,754	215	1,408	1,204	24
50,009	29,290	660	7,488	6,371	47
45,782	24,857	503	4,882	4,554	535
6,747	3,957	64	1,160	961	8
25,695	14,751	315	3,809	2,777	75
22,065	12,297	277	5,498	4,082	55
43,394	27,359	706	3,183	2,675	47
44,637	25,646	796	2,879	2,483	53
22,463	14,289	387	2,951	2,712	21
19,034	11,559	202	2,255	2,003	20
32,091	20,448	605	2,607	2,326	28
161,297	116,167	3,259	12,650	10,177	183
209,340	126,333	2,950	23,798	18,694	388
35,718	30,830	647	2,572	2,387	29
19,606	13,772	280	5,676	4,984	72
10,777	7,130	177	1,215	1,009	6
17,047	11,008	280	3,022	2,757	13
22,339	12,022	63	922	845	12
320,280	237,164	6,514	39,666	35,381	595

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

TDB30155

Banks

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

June 2008

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>								
Number of borrowers	1,085,829	820,417	255,398	137,804	101,654	38,501	31,233	6,286
Facilities granted	105,653	137,005	87,195	95,483	156,319	133,157	309,112	846,122
Used margin	97,746	124,687	67,961	68,845	109,549	91,224	200,738	538,470
<b>b. GENERAL GOVERNMENT</b>								
Number of borrowers	586	1,005	1,226	1,129	1,060	462	533	361
Facilities granted	59	184	435	797	1,652	1,604	6,018	84,628
Used margin	42	107	224	397	950	997	2,991	54,397
<b>c. FINANCIAL COMPANIES</b>								
Number of borrowers	957	967	632	413	421	235	412	440
Facilities granted	92	170	217	274	659	819	4,581	229,121
Used margin	64	128	159	211	530	556	2,616	157,158
<b>d. NON-FINANCIAL COMPANIES</b>								
Number of borrowers	125,576	135,317	127,447	103,177	88,057	35,634	29,322	5,412
Facilities granted	12,038	24,245	45,019	72,395	136,594	123,505	290,183	526,821
Used margin	8,010	17,032	31,058	50,029	94,101	83,911	188,889	323,155
<i>of which: industry</i>								
Number of borrowers	29,895	33,091	33,977	29,012	25,617	11,295	10,569	2,316
Facilities granted	2,870	5,956	12,114	20,567	40,037	39,404	107,595	231,110
Used margin	1,744	3,737	7,286	12,290	23,650	22,857	61,563	132,956
<i>of which: building</i>								
Number of borrowers	17,332	20,685	22,248	20,069	17,640	6,433	4,424	497
Facilities granted	1,667	3,729	7,887	14,051	27,192	22,134	41,166	34,214
Used margin	1,074	2,647	5,659	10,316	20,115	16,445	29,697	22,216
<i>of which: services</i>								
Number of borrowers	75,722	78,563	68,355	51,900	42,982	17,055	13,734	2,542
Facilities granted	7,247	14,029	24,004	36,231	66,548	59,008	135,770	258,498
Used margin	5,006	10,226	17,305	26,184	48,098	42,299	93,377	165,807
<b>e. PRODUCER HOUSEHOLDS</b>								
Number of borrowers	113,894	100,375	40,600	15,280	6,170	991	290	7
Facilities granted	11,008	17,291	13,769	10,353	8,907	3,312	2,289	255
Used margin	9,598	15,374	11,523	8,401	7,218	2,764	1,934	180
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Number of borrowers	836,947	576,924	83,593	17,196	5,689	1,115	622	59
Facilities granted	81,699	94,125	27,131	11,264	8,130	3,703	5,501	4,846
Used margin	79,400	91,189	24,501	9,513	6,472	2,838	3,906	3,280

Notes:

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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	General govern- ment	Financial compa- nies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	20	725	112,469	32,286	15,935	61,784	102,923	445,842
Bad debts	38	344	27,725	10,346	4,412	12,113	5,906	10,423
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	2	243	30,352	8,920	3,757	17,396	22,241	102,814
Bad debts	..	116	7,136	2,959	933	3,174	1,212	2,846
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	-	124	21,748	6,909	2,901	11,585	15,926	65,113
Bad debts	-	34	6,141	2,616	915	2,436	987	1,727
<b>d. CENTRAL ITALY</b>								
Number of borrowers	2	194	28,135	7,938	3,960	15,780	21,344	100,462
Bad debts	..	164	7,419	2,308	1,247	3,729	1,210	2,452
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	14	102	20,664	6,043	3,280	10,483	25,555	114,661
Bad debts	36	22	4,886	1,954	825	1,823	1,428	2,105
<b>f. ISLANDS</b>								
Number of borrowers	2	62	11,570	2,476	2,037	6,540	17,857	62,792
Bad debts	1	7	2,144	509	492	951	1,070	1,294

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

Number of  
borrowers

Bad debts

<b>a. TOTAL</b>	<b>215,392</b>	<b>33,632</b>
Agricultural, forestry and fishery products	12,620	1,982
Fuel and power products	384	44
Ores and metals	645	130
Non-metallic minerals and products	3,166	598
Chemical products	1,238	284
Metal products, except transport equipment	6,216	1,260
Agricultural and industrial machinery	3,083	968
Office and data processing machines, etc.	1,464	279
Electrical goods	3,558	789
Transport equipment	1,583	560
Food and tobacco products	7,391	1,699
Textiles, clothing and footwear	11,104	2,315
Paper and paper products	2,745	659
Rubber and plastic products	1,646	436
Other manufactured products	7,916	1,382
Building and construction	33,332	5,460
Wholesale and retail trade services, recovery and repair services	61,873	6,632
Lodging and catering services	15,495	1,303
Inland transport services	7,532	628
Maritime and air transport services	150	169
Auxiliary transport services	2,310	399
Communication services	659	55
Other market services	29,282	5,601

Notes:

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

TDB30230		Banks and financial intermediaries referred to in Act. 107 of the 1993 Banking Law		
Source: Central Credit Register Stocks in millions of euros				
June 2008		Total	Banks	Financial intermediaries
a.	<b>TOTAL</b>	<b>95,091</b>	<b>45,454</b>	<b>49,637</b>
b.	<b>GENERAL GOVERNMENT</b>	<b>86</b>	<b>38</b>	<b>48</b>
	Central government	1	..	1
	Local government	85	38	47
	Social security funds	-	-	-
c.	<b>FINANCIAL COMPANIES</b>	<b>1,129</b>	<b>344</b>	<b>785</b>
	Monetary financial institutions	1	1	-
	Other financial intermediaries	1,013	294	720
	Financial auxiliaries	108	46	63
	Insurance companies and pension funds	7	4	2
d.	<b>NON-FINANCIAL COMPANIES</b>	<b>60,927</b>	<b>27,725</b>	<b>33,202</b>
	Public companies	102	34	68
	Private companies	50,128	22,619	27,510
	Associations of non-financial companies	176	60	116
	Craft non-financial quasi-companies	2,505	1,458	1,047
	Other non-financial quasi-companies	8,016	3,554	4,461
e.	<b>HOUSEHOLDS</b>	<b>30,846</b>	<b>16,208</b>	<b>14,639</b>
	Producer households	12,359	5,906	6,452
	Consumer households	18,488	10,301	8,186
f.	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>225</b>	<b>119</b>	<b>106</b>
g.	<b>REST OF THE WORLD</b>	<b>872</b>	<b>598</b>	<b>275</b>
	General government	1	1	-
	Monetary financial institutions	129	61	68
	Other financial institutions	308	296	12
	Non-financial companies	376	197	179
	Households	58	43	15
	Non-profit institutions serving households	..	-	..
	International organizations and the other institutions	..	..	..
h.	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>6</b>	<b>3</b>	<b>3</b>

## Notes:

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

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 2nd quarter 2008

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>44,894</b>	<b>1,894</b>	<b>30,030</b>	<b>843</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>11,547</b>	<b>557</b>	<b>7,269</b>	<b>155</b>
	Piedmont	3,242	105	2,106	29
	Valle d'Aosta	73	2	44	1
	Liguria	1,229	29	837	10
	Lombardy	7,003	421	4,282	114
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>7,004</b>	<b>492</b>	<b>5,222</b>	<b>104</b>
	Trentino-Alto Adige	531	33	597	17
	Veneto	2,690	264	2,191	46
	Friuli-Venezia Giulia	694	30	442	6
	Emilia-Romagna	3,089	166	1,992	36
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>8,633</b>	<b>447</b>	<b>6,099</b>	<b>415</b>
	Marche	1,126	58	732	11
	Tuscany	2,536	121	1,907	35
	Umbria	577	25	377	10
	Lazio	4,394	244	3,083	360
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>11,428</b>	<b>258</b>	<b>7,151</b>	<b>117</b>
	Abruzzo	973	24	502	7
	Molise	240	4	103	2
	Campania	5,325	114	3,538	48
	Puglia	2,958	77	1,820	34
	Basilicata	292	6	174	2
	Calabria	1,640	32	1,014	24
<b>f.</b>	<b>ISLANDS</b>	<b>6,282</b>	<b>140</b>	<b>4,289</b>	<b>52</b>
	Sicily	4,971	107	3,538	41
	Sardinia	1,311	33	751	11

## Notes:

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

## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in millions of euros

## 2nd quarter 2008

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>44,894</b>	<b>1,894</b>	<b>30,030</b>	<b>843</b>
General government	3	..	1	..
Financial companies	23	63	24	32
Non-financial companies	5,178	1,041	2,791	447
<i>of which:</i> industry	1,217	340	684	29
building	760	127	380	28
services	3,101	554	1,673	384
Producer households	5,414	201	3,469	91
Consumer households and nec	33,885	580	23,410	268

## Notes:

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



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

TDC30032

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				Industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	35	452	34,643	13,434	5,502	14,742	6,257	10,724
of which: backed by real security	..	71	8,339	2,806	1,590	3,609	1,892	4,240
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	..	159	9,419	4,062	1,156	4,115	1,247	2,888
of which: backed by real security	..	20	1,914	648	316	914	421	1,434
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	-	68	7,931	3,579	1,141	3,000	1,038	1,760
of which: backed by real security	-	5	1,839	662	333	768	356	745
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	..	181	8,943	2,872	1,516	4,412	1,272	2,502
of which: backed by real security	-	41	2,131	609	405	1,051	429	997
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	33	30	5,568	2,260	942	2,059	1,492	2,142
of which: backed by real security	-	4	1,745	714	320	604	439	714
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	1	14	2,783	660	748	1,156	1,208	1,432
of which: backed by real security	-	1	709	173	217	271	246	350

Notes:

## Distribution by customer branch of economic activity

TDB30225

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

		Bad debts (gross of writeoffs)	of which: backed by real security
<b>a.</b>	<b>TOTAL</b>	<b>40,900</b>	<b>10,230</b>
	Agricultural, forestry and fishery products	2,115	827
	Fuel and power products	54	4
	Ores and metals	182	30
	Non-metallic minerals and products	725	200
	Chemical products	406	92
	Metal products, except transport equipment	1,641	310
	Agricultural and industrial machinery	1,278	255
	Office and data processing machines, etc.	376	39
	Electrical goods	1,037	172
	Transport equipment	734	189
	Food and tobacco products	2,131	513
	Textiles, clothing and footwear	2,974	609
	Paper and paper products	825	182
	Rubber and plastic products	552	130
	Other manufactured products	1,643	373
	Building and construction	6,643	1,904
	Wholesale and retail trade services, recovery and repair services	8,182	1,502
	Lodging and catering services	1,426	582
	Inland transport services	712	149
	Maritime and air transport services	258	54
	Auxiliary transport services	488	59
	Communication services	60	7
	Other market services	6,463	2,049

Notes:

## Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>148,474</b>	<b>97,785</b>	<b>50,689</b>
<i>of which:</i> in non-euro-area currencies	21,439	13,821	7,618
General government	1,581	648	932
Financial companies	12,642	3,094	9,548
Non-financial companies	115,447	88,370	27,077
<i>of which:</i> industry	52,349	41,847	10,501
building	18,051	15,327	2,724
services	44,440	30,832	13,608
Producer households	1,417	965	452
Consumer households and nec	3,651	2,290	1,361
Rest of the world	13,736	2,418	11,318

## Notes:

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

## Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>135,304</b>	<b>95,523</b>	<b>39,781</b>
<b>b. NORTH-WEST ITALY</b>	<b>54,523</b>	<b>38,751</b>	<b>15,772</b>
Piedmont	7,028	4,861	2,167
Valle d'Aosta	260	190	70
Liguria	3,573	3,246	327
Lombardy	43,662	30,454	13,209
<b>c. NORTH-EAST ITALY</b>	<b>31,296</b>	<b>23,524</b>	<b>7,773</b>
Trentino-Alto Adige	3,416	2,711	705
Veneto	8,770	5,845	2,925
Friuli-Venezia Giulia	4,784	3,771	1,014
Emilia-Romagna	14,326	11,196	3,130
<b>d. CENTRAL ITALY</b>	<b>40,172</b>	<b>26,433</b>	<b>13,739</b>
Marche	1,509	1,087	422
Tuscany	7,491	3,966	3,524
Umbria	560	342	218
Lazio	30,612	21,038	9,575
<b>e. SOUTHERN ITALY</b>	<b>6,048</b>	<b>4,398</b>	<b>1,651</b>
Abruzzo	757	574	183
Molise	171	85	86
Campania	2,962	2,343	619
Puglia	1,521	1,012	509
Basilicata	201	144	57
Calabria	435	240	196
<b>f. ISLANDS</b>	<b>3,264</b>	<b>2,418</b>	<b>846</b>
Sicily	2,179	1,574	604
Sardinia	1,086	844	242

## Notes:

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

## Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>116,864</b>	<b>89,335</b>	<b>27,529</b>
Agricultural, forestry and fishery products	1,012	601	411
Fuel and power products	17,207	12,284	4,923
Ores and metals	1,931	1,791	140
Non-metallic minerals and products	1,333	853	479
Chemical products	2,251	1,834	416
Metal products, except transport equipment	3,477	2,967	510
Agricultural and industrial machinery	10,010	9,132	878
Office and data processing machines, etc.	1,032	933	99
Electrical goods	3,227	2,633	594
Transport equipment	5,864	5,139	726
Food and tobacco products	1,973	1,447	526
Textiles, clothing and footwear	1,856	1,530	326
Paper and paper products	929	410	519
Rubber and plastic products	517	363	155
Other manufactured products	877	621	256
Building and construction	18,238	15,464	2,774
Wholesale and retail trade services, recovery and repair services	13,313	10,913	2,399
Lodging and catering services	1,699	1,190	509
Inland transport services	2,609	1,367	1,243
Maritime and air transport services	790	639	150
Auxiliary transport services	1,878	1,450	427
Communication services	4,828	1,516	3,312
Other market services	20,013	14,258	5,756

## Notes:

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

## Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register  
Stocks in millions of euros

June 2008

Facilities granted

Used margin

Overshoot

a. TOTAL

116,299

106,097

817

*of which: transactions of financial intermediaries*

88,017

81,002

568

Agricultural, forestry and fishery products

672

595

6

Fuel and power products

1,438

1,107

10

Ores and metals

1,047

872

2

Non-metallic minerals and products

2,259

2,051

11

Chemical products

1,195

1,073

8

Metal products, except transport equipment

7,714

6,938

32

Agricultural and industrial machinery

4,515

4,046

14

Office and data processing machines, etc.

616

571

3

Electrical goods

1,991

1,799

16

Transport equipment

1,894

1,739

33

Food and tobacco products

2,440

2,242

29

Textiles, clothing and footwear

2,823

2,586

31

Paper and paper products

3,449

3,186

23

Rubber and plastic products

2,347

2,129

10

Other manufactured products

3,041

2,757

16

Building and construction

11,724

10,561

92

Wholesale and retail trade services, recovery  
and repair services

16,164

14,867

72

Lodging and catering services

3,051

2,889

28

Inland transport services

5,350

4,744

66

Maritime and air transport services

1,203

982

6

Auxiliary transport services

1,762

1,630

8

Communication services

303

302

3

Other market services

39,298

36,433

298

Notes:

## Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register  
Stocks in millions of euros

June 2008

Facilities granted

Used margin

Overshoot

<b>a. TOTAL</b>	<b>121,529</b>	<b>110,980</b>	<b>902</b>
<i>of which: transactions of financial intermediaries</i>	<i>92,143</i>	<i>84,900</i>	<i>629</i>
Piedmont	8,706	7,968	68
Valle d'Aosta	281	227	2
Liguria	2,246	2,119	16
Lombardy	36,743	33,873	234
Trentino-Alto Adige	2,919	2,631	10
Veneto	15,602	14,245	90
Friuli-Venezia Giulia	2,743	2,412	20
Emilia-Romagna	12,396	11,288	46
Marche	4,366	3,836	27
Tuscany	7,316	6,607	56
Umbria	1,239	1,094	10
Lazio	13,116	11,899	162
Abruzzo	1,516	1,393	16
Molise	202	195	4
Campania	4,668	4,357	68
Puglia	2,281	2,103	20
Basilicata	228	220	5
Calabria	1,131	1,019	13
Sicily	2,276	2,040	25
Sardinia	1,553	1,453	11

Notes:

## Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register  
Stocks in millions of euros

June 2008		Nominal value of receivables assigned			Advances granted	
		Total	of which:		facilities granted	used margin
			with recourse	without recourse		
a.	<b>TOTAL</b>	<b>31,649</b>	<b>15,101</b>	<b>16,547</b>	<b>39,148</b>	<b>24,684</b>
	<i>of which: transactions of financial intermediaries</i>	<i>27,618</i>	<i>12,941</i>	<i>14,677</i>	<i>32,397</i>	<i>20,885</i>
	Agricultural, forestry and fishery products	133	105	28	183	107
	Fuel and power products	855	221	633	1,300	981
	Ores and metals	1,047	296	751	1,303	817
	Non-metallic minerals and products	315	97	217	384	254
	Chemical products	541	226	315	479	305
	Metal products, except transport equipment	1,381	855	526	1,699	927
	Agricultural and industry machinery	1,468	664	804	1,332	1,275
	Office and data processing machines, ect.	418	158	259	588	417
	Electrical goods	1,484	659	826	2,210	1,283
	Transport equipment	3,091	865	2,226	4,131	2,893
	Food and tobacco products	979	469	510	1,110	686
	Textiles, clothing and footwear	528	360	168	802	408
	Paper and paper products	387	204	183	454	342
	Rubber and plastic products	522	324	197	444	279
	Other manufactured products	275	196	79	356	183
	Building and construction	1,790	1,427	362	3,819	1,609
	Wholesale and retail trade services, recovery and repair services	7,629	2,870	4,759	8,279	5,236
	Lodging and catering services	165	120	45	238	128
	Inland transport services	961	927	34	935	742
	Maritime and air transport services	252	186	67	340	279
	Auxiliary transport services	378	157	221	435	242
	Communication services	856	143	713	665	555
	Other market services	6,195	3,572	2,623	7,661	4,735

## Notes:

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



## Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
<b>a. TOTAL</b>	<b>32,549</b>	<b>15,736</b>	<b>16,813</b>	<b>40,434</b>	<b>25,735</b>
<i>of which: transactions of financial intermediaries</i>	<i>28,448</i>	<i>13,511</i>	<i>14,937</i>	<i>33,380</i>	<i>21,715</i>
Piedmont	3,713	1,335	2,378	4,510	3,109
Valle d'Aosta	43	42	1	82	31
Liguria	690	457	232	1,042	539
Lombardy	10,053	4,072	5,981	12,000	7,397
Trentino-Alto Adige	152	51	101	212	150
Veneto	1,539	827	712	1,942	1,126
Friuli-Venezia Giulia	313	163	149	456	285
Emilia-Romagna	2,208	921	1,287	3,548	2,106
Marche	295	221	73	313	196
Tuscany	1,999	984	1,015	2,139	1,678
Umbria	531	176	355	729	505
Lazio	6,361	2,750	3,611	7,728	5,118
Abruzzo	467	357	110	666	524
Molise	43	41	1	71	35
Campania	2,615	2,106	509	3,064	1,848
Puglia	400	334	66	545	297
Basilicata	115	58	58	170	74
Calabria	324	302	22	296	192
Sicily	516	435	81	710	413
Sardinia	173	103	70	211	112

## Notes:

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

## Distribution by customer location (region)

TDB30320		Banks					
Source: Central Credit Register Stocks in millions of euros							
June 2008		Total borrowers		First 20 borrowers		First 50 borrowers	
		facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a.	<b>TOTAL</b>	<b>1,876,041</b>	<b>1,308,179</b>	<b>169,152</b>	<b>115,904</b>	<b>252,859</b>	<b>172,188</b>
	Piedmont	122,937	83,655	23,352	14,975	31,078	19,251
	Valle d'Aosta	2,683	1,952	1,118	809	1,332	935
	Liguria	33,604	25,235	7,343	5,902	9,582	7,047
	Lombardy	614,328	408,594	111,734	69,690	163,698	107,040
	Trentino-Alto Adige	44,894	32,813	4,513	2,318	6,664	3,691
	Veneto	176,345	124,149	14,382	9,967	22,276	15,101
	Friuli-Venezia Giulia	34,424	23,413	6,338	3,512	8,689	4,748
	Emilia-Romagna	203,999	140,865	30,161	24,496	39,692	30,399
	Marche	44,089	31,433	6,066	3,881	7,829	4,824
	Tuscany	122,767	90,234	22,931	16,475	28,200	19,542
	Umbria	18,925	14,089	1,968	1,346	3,194	2,082
	Lazio	245,588	170,849	93,924	58,713	114,625	71,387
	Abruzzo	22,507	16,572	3,516	2,409	4,924	3,343
	Molise	3,303	2,523	857	622	1,186	840
	Campania	62,235	46,929	11,109	7,432	14,101	9,271
	Puglia	39,856	30,432	4,004	2,777	5,896	3,830
	Basilicata	5,221	3,994	1,290	996	1,747	1,310
	Calabria	13,652	10,313	2,534	1,351	3,307	1,836
	Sicily	46,437	35,400	5,785	3,896	8,510	5,677
	Sardinia	18,246	14,735	3,381	2,531	4,443	3,320

Notes:

## Distribution by size of bank

TDB30346

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2008

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>1,876,041</b>	607,883	283,093	454,015	377,017	152,891
Used margin	<b>1,308,179</b>	400,161	197,074	326,972	267,703	115,796
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>111,456</b>	64,080	41,455	25,287	25,039	4,594
Used margin	<b>90,839</b>	53,851	34,503	22,166	18,618	3,760
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>161,066</b>	80,949	54,411	37,510	32,743	6,176
Used margin	<b>127,271</b>	69,234	44,537	30,451	25,135	5,197
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>237,215</b>	117,340	73,092	53,099	47,305	9,501
Used margin	<b>184,257</b>	87,689	59,325	41,896	36,015	7,916
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>307,872</b>	138,491	87,453	68,361	59,696	11,528
Used margin	<b>230,105</b>	101,705	69,759	51,102	45,305	9,774

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2008		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a.	<b>TOTAL</b>	<b>2,647,145</b>	<b>48.41</b>	<b>54.61</b>	<b>70.36</b>	<b>76.84</b>	<b>1,308,179</b>
	General government	5,655	69.40	76.54	90.62	94.53	60,206
	Financial companies	4,422	56.88	72.03	94.89	98.14	161,554
	Non-financial companies	628,446	36.23	43.64	64.62	74.86	799,512
	<i>of which: industry</i>	<i>165,785</i>	<i>39.61</i>	<i>47.41</i>	<i>68.84</i>	<i>78.49</i>	<i>266,684</i>
	building	106,258	21.98	28.67	50.85	63.53	108,697
	services	342,517	37.78	45.15	65.76	75.71	410,345
	Producer households	311,448	9.70	14.01	30.99	42.28	58,266
	Consumer households and nec	1,678,408	8.14	10.53	20.79	29.26	225,078

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2008		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a.	<b>TOTAL</b>	<b>669,448</b>	<b>35.33</b>	<b>43.58</b>	<b>65.17</b>	<b>75.95</b>	<b>44,780</b>
	Piedmont	52,815	35.34	42.40	62.62	73.89	3,067
	Valle d'Aosta	1,321	28.66	39.50	64.03	75.11	69
	Liguria	17,750	36.99	44.00	63.32	74.36	1,015
	Lombardy	85,041	34.15	42.66	63.53	73.93	7,210
	Trentino-Alto Adige	6,700	28.16	37.25	66.29	78.63	660
	Veneto	39,631	31.56	40.48	64.89	76.11	3,704
	Friuli-Venezia Giulia	11,004	32.20	40.89	63.56	74.85	733
	Emilia-Romagna	46,258	40.66	49.35	70.20	79.84	3,819
	Marche	19,081	29.30	37.92	61.39	73.21	1,551
	Tuscany	40,822	28.45	37.62	61.91	73.88	2,593
	Umbria	10,494	31.93	40.22	62.54	73.91	774
	Lazio	80,788	45.22	53.19	71.85	80.79	6,370
	Abruzzo	15,342	40.55	47.92	67.30	77.05	1,022
	Molise	3,569	48.40	55.26	72.67	80.08	291
	Campania	70,456	32.00	40.78	64.23	75.92	3,083
	Puglia	44,714	31.42	40.52	64.59	75.28	2,628
	Basilicata	5,534	45.76	51.97	70.24	79.36	515
	Calabria	23,473	26.21	34.70	59.37	71.22	1,032
	Sicily	74,753	27.90	35.09	56.74	68.84	3,328
	Sardinia	19,902	25.31	33.58	57.60	69.77	1,317

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2008		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a.	<b>TOTAL</b>	<b>669,448</b>	<b>35.33</b>	<b>43.58</b>	<b>65.17</b>	<b>75.95</b>	<b>44,780</b>
	General government	20	77.64	77.64	77.64	85.89	38
	Financial companies	725	38.86	51.63	79.29	87.28	344
	Non-financial companies	112,469	28.92	37.71	63.19	75.10	27,725
	<i>of which: industry</i>	<i>32,286</i>	<i>25.46</i>	<i>34.73</i>	<i>61.96</i>	<i>74.74</i>	<i>10,346</i>
	building	15,935	24.64	32.37	57.69	70.67	4,412
	services	61,784	33.27	41.68	65.00	75.76	12,113
	Producer households	102,923	13.57	19.29	41.25	55.54	5,906
	Consumer households and nec	445,842	15.15	20.81	46.15	62.97	10,423

Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

June 2008		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,876,041</b>	<b>1,308,179</b>	<b>2,788,821</b>	<b>495,860</b>	<b>404,167</b>	<b>2,402,937</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>773,552</b>	<b>519,436</b>	<b>921,529</b>	<b>191,293</b>	<b>145,193</b>	<b>794,378</b>
	Piedmont	122,937	83,655	212,768	33,239	28,059	185,181
	Valle d'Aosta	2,683	1,952	5,562	884	718	4,872
	Liguria	33,604	25,235	71,074	12,025	10,467	63,476
	Lombardy	614,328	408,594	632,125	145,145	105,948	540,849
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>459,663</b>	<b>321,241</b>	<b>732,558</b>	<b>122,624</b>	<b>103,447</b>	<b>617,835</b>
	Trentino-Alto Adige	44,894	32,813	80,787	17,623	14,336	70,123
	Veneto	176,345	124,149	292,006	49,852	42,632	245,612
	Friuli-Venezia Giulia	34,424	23,413	66,953	9,211	7,858	57,460
	Emilia-Romagna	203,999	140,865	292,812	45,938	38,621	244,640
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>431,369</b>	<b>306,605</b>	<b>596,826</b>	<b>105,414</b>	<b>89,033</b>	<b>516,162</b>
	Marche	44,089	31,433	89,620	11,886	10,294	73,670
	Tuscany	122,767	90,234	210,641	32,563	28,578	177,262
	Umbria	18,925	14,089	42,988	5,343	4,785	36,036
	Lazio	245,588	170,849	253,577	55,622	45,375	229,194
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>146,774</b>	<b>110,763</b>	<b>355,544</b>	<b>50,792</b>	<b>44,034</b>	<b>311,607</b>
	Abruzzo	22,507	16,572	49,665	6,777	5,808	42,403
	Molise	3,303	2,523	8,211	1,119	973	7,054
	Campania	62,235	46,929	133,926	20,854	17,822	118,137
	Puglia	39,856	30,432	111,703	14,800	13,203	98,642
	Basilicata	5,221	3,994	11,888	1,630	1,405	10,103
	Calabria	13,652	10,313	40,151	5,611	4,824	35,268
<b>f.</b>	<b>ISLANDS</b>	<b>64,683</b>	<b>50,135</b>	<b>182,364</b>	<b>25,738</b>	<b>22,460</b>	<b>162,955</b>
	Sicily	46,437	35,400	135,910	18,716	16,233	121,503
	Sardinia	18,246	14,735	46,454	7,022	6,228	41,452

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
195,968	139,673	209,390	264,067	171,227	117,053	920,146	593,112	59,441
77,362	53,771	67,576	104,475	67,058	38,983	400,422	253,415	20,592
12,950	8,391	15,235	18,287	11,460	8,429	58,461	35,745	3,923
339	176	438	473	335	199	988	723	53
5,595	4,480	4,424	3,932	2,683	2,083	12,053	7,605	1,091
58,479	40,725	47,479	81,783	52,579	28,272	328,921	209,342	15,525
51,612	36,165	61,393	69,468	44,797	35,106	215,957	136,832	18,224
7,351	5,586	7,143	8,293	5,158	2,694	11,626	7,733	827
20,561	14,396	24,550	27,558	18,095	14,554	78,374	49,026	7,290
3,310	2,418	5,018	5,061	3,172	2,942	16,842	9,964	1,533
20,390	13,764	24,682	28,556	18,372	14,916	109,114	70,109	8,574
38,755	28,984	43,624	55,667	35,378	24,179	231,534	153,211	12,861
6,388	5,045	8,445	7,011	4,514	4,801	18,805	11,580	2,704
11,637	8,849	17,291	23,519	14,340	10,242	55,048	38,466	5,846
1,948	1,504	3,602	3,008	2,042	2,141	8,626	5,758	1,209
18,782	13,586	14,286	22,128	14,481	6,995	149,056	97,407	3,102
18,385	13,756	24,809	23,550	16,102	13,221	54,048	36,871	5,907
2,644	2,023	3,892	3,515	2,362	2,171	9,571	6,380	1,199
603	467	642	440	295	346	1,141	788	169
7,194	5,569	8,836	8,914	6,290	4,745	25,273	17,247	2,208
4,963	3,631	7,349	7,266	4,764	4,036	12,826	8,835	1,676
732	522	1,043	909	627	520	1,950	1,440	222
2,248	1,544	3,047	2,506	1,764	1,403	3,286	2,182	433
9,854	6,998	11,988	10,906	7,893	5,564	18,184	12,784	1,857
7,037	4,716	8,831	8,033	5,699	4,148	12,651	8,752	1,428
2,817	2,282	3,157	2,874	2,194	1,416	5,533	4,031	429



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

TDB30445

Banks

Source: Central Credit Register  
Size classes in euros

June 2008	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
		125,000	250,000	500,000	1,000,000	2,500,000	5,000,000	25,000,000	0
<b>a. TOTAL</b>	<b>2,493,711</b>	<b>1,093,698</b>	<b>826,246</b>	<b>257,298</b>	<b>138,413</b>	<b>101,911</b>	<b>38,565</b>	<b>31,287</b>	<b>6,293</b>
of which: 1 facility	2,120,859	1,088,095	775,298	162,915	54,491	27,996	7,196	4,215	653
2 facilities	199,976	5,340	49,285	71,511	40,763	22,945	6,333	3,323	476
3-4 facilities	114,476	261	1,650	22,659	38,094	33,639	11,071	6,369	733
more than 4 facilities	58,400	2	13	213	5,065	17,331	13,965	17,380	4,431
<b>b. GENERAL GOVERNMENT</b>	<b>6,362</b>	<b>586</b>	<b>1,005</b>	<b>1,226</b>	<b>1,129</b>	<b>1,060</b>	<b>462</b>	<b>533</b>	<b>361</b>
of which: 1 facility	3,949	579	936	927	687	425	130	175	90
two facilities	1,571	7	68	286	382	448	167	128	85
3-4 facilities	651	-	1	13	60	179	141	166	91
more than 4 facilities	191	-	-	-	-	8	24	64	95
<b>c. FINANCIAL COMPANIES</b>	<b>4,477</b>	<b>957</b>	<b>967</b>	<b>632</b>	<b>413</b>	<b>421</b>	<b>235</b>	<b>412</b>	<b>440</b>
of which: 1 facility	3,086	948	847	427	222	225	110	173	134
2 facilities	672	7	118	164	119	93	45	67	59
3-4 facilities	363	2	2	40	63	76	37	76	67
more than 4 facilities	356	-	-	1	9	27	43	96	180
<b>d. NON-FINANCIAL COMPANIES</b>	<b>649,942</b>	<b>125,576</b>	<b>135,317</b>	<b>127,447</b>	<b>103,177</b>	<b>88,057</b>	<b>35,634</b>	<b>29,322</b>	<b>5,412</b>
of which: 1 facility	360,459	124,543	107,178	62,248	34,581	21,845	6,129	3,529	406
2 facilities	135,219	1,018	27,456	47,436	31,262	19,222	5,607	2,898	320
3-4 facilities	98,409	15	683	17,604	32,763	30,590	10,324	5,873	557
more than 4 facilities	55,855	-	-	159	4,571	16,400	13,574	17,022	4,129
<b>e. PRODUCER HOUSEHOLDS</b>	<b>277,607</b>	<b>113,894</b>	<b>100,375</b>	<b>40,600</b>	<b>15,280</b>	<b>6,170</b>	<b>991</b>	<b>290</b>	<b>7</b>
of which: 1 facility	233,899	112,436	89,215	24,388	5,938	1,711	178	32	1
2 facilities	31,641	1,386	10,705	12,606	5,027	1,667	202	48	-
3-4 facilities	10,522	72	451	3,572	3,933	2,048	353	91	2
more than 4 facilities	1,545	-	4	34	382	744	258	119	4
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>1,522,145</b>	<b>836,947</b>	<b>576,924</b>	<b>83,593</b>	<b>17,196</b>	<b>5,689</b>	<b>1,115</b>	<b>622</b>	<b>59</b>
of which: facility	1,488,138	833,967	565,978	71,807	12,195	3,412	541	230	8
2 facilities	29,205	2,806	10,436	10,393	3,691	1,409	302	156	12
3-4 facilities	4,349	172	501	1,374	1,207	716	206	157	16
more than 4 facilities	453	2	9	19	103	152	66	79	23

Notes:

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

TDB30465

Banks

Source: Central Credit Register  
Size classes in euros

## June 2008

	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>									
Average number of banks per borrower	1.33	1.00	1.06	1.46	2.09	2.85	3.91	5.61	9.19
First bank's share of total credit granted (%)	60	99	97	84	73	66	59	50	47
<b>b. GENERAL GOVERNMENT</b>									
Average number of banks per borrower	1.64	1.01	1.06	1.25	1.45	1.82	2.28	2.54	3.54
First bank's share of total credit granted (%)	58	99	96	91	87	81	78	79	55
<b>c. FINANCIAL COMPANIES</b>									
Average number of banks per borrower	2.22	1.01	1.12	1.40	1.74	1.98	2.64	3.46	7.75
First bank's share of total credit granted (%)	71	99	94	87	81	81	76	70	71
<b>d. NON-FINANCIAL COMPANIES</b>									
Average number of banks per borrower	2.09	1.00	1.21	1.67	2.22	2.97	4.02	5.78	9.75
First bank's share of total credit granted (%)	49	99	90	78	70	64	58	48	35
of which: <b>industry</b>									
Average number of banks per borrower	2.64	1.00	1.25	1.86	2.65	3.71	5.04	7.09	11.29
First bank's share of total credit granted (%)	37	99	88	71	60	51	45	37	28
of which: <b>building</b>									
Average number of banks per borrower	1.85	1.00	1.18	1.53	1.91	2.41	3.16	4.58	9.12
First bank's share of total credit granted (%)	64	99	91	82	77	74	69	61	44
of which: <b>services</b>									
Average number of banks per borrower	1.89	1.00	1.20	1.61	2.12	2.76	3.69	5.16	8.41
First bank's share of total credit granted (%)	54	99	90	80	73	68	62	54	40
<b>e. PRODUCER HOUSEHOLDS</b>									
Average number of banks per borrower	1.22	1.01	1.11	1.49	2.02	2.62	3.42	4.44	4.71
First bank's share of total credit granted (%)	85	99	95	84	76	72	68	61	55
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>									
Average number of banks per borrower	1.02	1.00	1.01	1.15	1.39	1.66	1.99	2.56	4.81
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	77	50

## Notes:

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

## Distribution by customer sector of economic activity and total credit used

TDB30485

Source: Central Credit Register  
Percentages  
Size classes in euros

	2005-Q3	2005-Q4	2006-Q1	2006-Q2	2006-Q3
<b>a. TOTAL</b>	<b>0.26</b>	<b>0.30</b>	<b>0.25</b>	<b>0.23</b>	<b>0.27</b>
up to 125,000	0.19	0.26	0.24	0.22	0.23
from 125,000 to 500,000	0.33	0.41	0.35	0.32	0.31
more than 500,000	0.25	0.29	0.23	0.21	0.26
<b>b. GENERAL GOVERNMENT</b>	<b>0.45</b>	<b>0.03</b>	-	-	<b>0.24</b>
up to 125,000	-	-	-	-	-
from 125,000 to 500,000	-	-	-	-	-
more than 500,000	0.46	0.03	-	-	0.24
<b>c. FINANCIAL COMPANIES</b>	<b>..</b>	<b>0.03</b>	<b>0.01</b>	<b>0.01</b>	-
up to 125,000	0.14	0.54	0.26	0.53	0.21
from 125,000 to 500,000	0.34	0.29	0.20	0.39	0.24
more than 500,000	..	0.03	0.01	0.01	-
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.29</b>	<b>0.36</b>	<b>0.31</b>	<b>0.28</b>	<b>0.31</b>
up to 125,000	0.42	0.50	0.51	0.47	0.43
from 125,000 to 500,000	0.43	0.53	0.44	0.41	0.39
more than 500,000	0.27	0.34	0.30	0.26	0.30
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.55</b>	<b>0.62</b>	<b>0.51</b>	<b>0.48</b>	<b>0.47</b>
up to 125,000	0.40	0.49	0.43	0.41	0.41
from 125,000 to 500,000	0.53	0.64	0.54	0.48	0.51
more than 500,000	0.70	0.71	0.51	0.54	0.46
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.18</b>	<b>0.29</b>	<b>0.21</b>	<b>0.21</b>	<b>0.22</b>
up to 125,000	0.13	0.19	0.17	0.16	0.18
from 125,000 to 500,000	0.20	0.26	0.23	0.22	0.22
more than 500,000	0.43	1.05	0.34	0.41	0.50
<b>g. OTHER SECTORS</b>	<b>0.38</b>	<b>0.16</b>	<b>0.12</b>	<b>0.10</b>	<b>0.94</b>
up to 125,000	0.25	0.15	0.26	0.25	0.11
from 125,000 to 500,000	0.24	0.16	0.31	0.27	0.08
more than 500,000	0.41	0.16	0.09	0.06	1.12

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

2006-Q4	2007-Q1	2007-Q2	2007-Q3	2007-Q4	2008-Q1	2008-Q2
<b>0.25</b>	<b>0.20</b>	<b>0.24</b>	<b>0.23</b>	<b>0.26</b>	<b>0.24</b>	<b>0.27</b>
0.26	0.21	0.25	0.21	0.27	0.22	0.22
0.35	0.32	0.35	0.30	0.37	0.30	0.33
0.23	0.17	0.22	0.21	0.24	0.23	0.26
<b>0.09</b>	<b>0.01</b>	<b>0.02</b>	-	..	-	<b>0.01</b>
-	-	-	-	0.13	-	-
-	-	-	-	-	-	0.05
0.09	0.01	0.02	-	..	-	0.01
..	<b>0.01</b>	..	<b>0.02</b>	<b>0.06</b>	<b>0.02</b>	<b>0.09</b>
0.09	0.03	0.63	0.22	0.47	0.71	0.09
0.35	0.06	0.27	0.23	0.14	0.26	0.33
..	0.01	..	0.02	0.06	0.02	0.09
<b>0.30</b>	<b>0.24</b>	<b>0.29</b>	<b>0.28</b>	<b>0.30</b>	<b>0.30</b>	<b>0.32</b>
0.49	0.44	0.45	0.38	0.48	0.39	0.41
0.44	0.44	0.44	0.38	0.48	0.38	0.41
0.28	0.22	0.28	0.27	0.28	0.29	0.31
<b>0.53</b>	<b>0.43</b>	<b>0.55</b>	<b>0.42</b>	<b>0.55</b>	<b>0.44</b>	<b>0.54</b>
0.46	0.40	0.44	0.37	0.50	0.37	0.38
0.57	0.50	0.54	0.45	0.56	0.45	0.49
0.54	0.36	0.63	0.40	0.56	0.47	0.70
<b>0.24</b>	<b>0.20</b>	<b>0.24</b>	<b>0.21</b>	<b>0.26</b>	<b>0.22</b>	<b>0.23</b>
0.21	0.16	0.20	0.17	0.21	0.18	0.18
0.25	0.21	0.27	0.23	0.28	0.24	0.26
0.41	0.33	0.34	0.32	0.38	0.38	0.27
<b>0.06</b>	<b>0.03</b>	<b>0.06</b>	<b>0.03</b>	<b>0.09</b>	<b>0.03</b>	<b>0.06</b>
0.48	0.18	0.21	0.15	0.18	0.03	0.20
0.17	0.21	0.12	0.18	0.09	0.07	0.07
0.03	-	0.05	-	0.09	0.02	0.05

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

TDB30585

Banks

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

June 2008

Totale	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	20,829	944	3,400	8,525	7,960
Intrinsic value	5,048	17	96	534	4,401

## b. NORTH-WEST ITALY

Number of holders	7,943	417	1,288	3,187	3,051
Intrinsic value	2,355	4	31	178	2,142

## c. NORTH-EAST ITALY

Number of holders	5,878	226	948	2,460	2,244
Intrinsic value	935	5	38	199	693

## d. CENTRAL ITALY

Number of holders	3,939	204	737	1,496	1,502
Intrinsic value	1,238	6	15	89	1,128

## e. SOUTHERN ITALY

Number of holders	2,286	75	322	1,031	858
Intrinsic value	369	1	10	52	306

## f. ISLAND

Number of holders	783	22	105	351	305
Intrinsic value	152	..	2	17	133

Notes:

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

TDB30590

Banks

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

June 2008	Total	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>					
Number of holders	24,153	2,232	4,055	9,111	8,755
Intrinsic value	34,556	95	705	2,099	31,657
<b>b. GENERAL GOVERNMENT</b>					
Number of holders	693	47	161	280	205
Intrinsic value	1,261	16	43	141	1,060
<b>c. FINANCIAL COMPANIES</b>					
Number of holders	566	14	44	115	393
Intrinsic value	14,383	37	32	233	14,081
<b>d. NON-FINANCIAL COMPANIES</b>					
Number of holders	19,726	588	2,940	8,272	7,926
Intrinsic value	5,014	12	88	520	4,394
<i>of which: industry</i>					
<i>Number of holders</i>	8,127	127	850	3,308	3,842
<i>Intrinsic value</i>	1,346	3	24	184	1,135
<b>building</b>					
<i>Number of holders</i>	2,227	69	381	1,022	755
<i>Intrinsic value</i>	306	1	13	62	229
<b>services</b>					
<i>Number of holders</i>	9,041	385	1,658	3,788	3,210
<i>Intrinsic value</i>	3,330	8	50	261	3,011
<b>e. PRODUCER HOUSEHOLDS</b>					
Number of holders	1,103	356	460	253	34
Intrinsic value	34	5	7	14	8
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Number of holders	1,847	1,220	428	148	51
Intrinsic value	643	16	41	28	558
<b>g. REST OF THE WORLD</b>					
Number of holders	218	7	22	43	146
Intrinsic value	13,220	8	493	1,162	11,557

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

Sources: Survey of lending rates  
Percentages

June 2008		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	<b>ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	6.22	6.35	6.13	6.80	6.36	7.03	6.05
	from 1 to 5 years	4.84	5.25	5.04	5.79	5.31	6.11	6.00
	more than 5 years	5.51	5.56	5.39	5.83	5.59	5.75	5.65
b.	<b>NORTH-WEST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	6.05	6.22	6.13	6.71	6.17	6.92	6.00
	from 1 to 5 years	5.15	5.39	5.47	5.70	5.29	5.82	5.96
	more than 5 years	5.64	5.64	5.62	5.91	5.63	5.78	5.73
c.	<b>NORTH-EAST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	6.20	6.26	6.08	6.61	6.29	6.77	6.03
	from 1 to 5 years	4.01	4.95	4.50	5.74	5.29	6.01	6.13
	more than 5 years	5.48	5.31	5.06	5.48	5.48	5.70	5.65
d.	<b>CENTRAL ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	6.24	6.33	5.84	6.77	6.50	7.02	6.04
	from 1 to 5 years	4.92	5.01	4.94	5.94	4.93	5.93	5.71
	more than 5 years	5.37	5.63	5.68	5.85	5.56	5.73	5.53
e.	<b>SHOUTERN ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	6.85	7.05	6.88	7.38	7.02	7.73	6.20
	from 1 to 5 years	6.15	6.13	6.04	5.97	6.24	6.41	6.15
	more than 5 years	5.62	5.51	5.05	5.92	5.71	5.79	5.68
f.	<b>ISLANDS</b>							
	Initial period of rate fixation:							
	up to 1 year	6.64	6.86	6.82	7.24	6.75	7.61	6.23
	from 1 to 5 years	6.42	6.32	6.13	6.12	6.45	6.96	6.81
	more than 5 years	5.64	5.74	5.79	6.01	5.66	5.74	5.71

## Notes:

Only lending in euros is considered.

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

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
June 2008		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	8.04	12.18	11.45	10.41	9.08	7.96	5.77
b.	NORTH-WEST ITALY	7.46	12.00	11.22	10.14	8.82	7.79	5.48
	Piedmont	7.91	12.50	11.60	10.49	9.14	8.17	5.39
	Valle d'Aosta	9.53	11.17	10.33	10.73	10.07	8.02	6.49
	Liguria	8.90	11.70	11.06	9.91	8.82	7.74	6.58
	Lombardy	7.28	11.86	11.12	10.05	8.74	7.71	5.48
c.	NORTH-EAST ITALY	8.02	11.44	10.59	9.52	8.40	7.40	6.00
	Trentino-Alto Adige	6.95	8.93	8.17	7.70	6.89	6.49	6.11
	Veneto	8.21	12.06	11.30	10.03	8.80	7.71	5.86
	Friuli-Venezia Giulia	8.82	12.79	11.92	10.42	8.95	7.50	6.47
	Emilia-Romagna	8.09	11.42	10.71	9.60	8.56	7.48	6.10
d.	CENTRAL ITALY	8.24	12.31	11.89	10.97	9.57	8.36	6.21
	Marche	9.24	11.85	11.17	10.73	9.58	8.24	7.06
	Tuscany	8.00	12.46	11.73	10.84	9.64	8.26	5.45
	Umbria	9.71	12.98	11.99	11.01	9.63	8.88	6.75
	Lazio	8.07	12.23	12.34	11.16	9.50	8.42	6.54
e.	SOUTHERN ITALY	9.86	13.73	13.15	12.03	10.68	9.57	6.35
	Abruzzo	9.56	12.17	11.77	10.74	9.81	9.15	7.55
	Molise	10.28	12.82	11.74	11.73	10.02	9.82	7.88
	Campania	9.94	14.33	13.73	12.63	11.31	10.46	6.17
	Puglia	9.66	13.44	13.06	11.75	10.30	8.90	6.16
	Basilicata	9.83	14.13	13.46	12.09	10.55	8.11	6.78
	Calabria	10.45	14.63	13.52	12.50	11.18	9.73	5.68
f.	ISLANDS	8.53	12.30	11.66	10.98	9.63	8.39	4.56
	Sicily	8.64	12.43	11.67	11.04	9.60	8.34	3.58
	Sardinia	8.32	11.98	11.64	10.82	9.72	8.50	5.67

## Notes:

Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

June 2008

June 2008		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.	<b>ITALY</b>	<b>6.37</b>	<b>5.87</b>	<b>5.27</b>	<b>5.59</b>	<b>8.61</b>
	up to 250,000	8.72	6.22	6.31	5.81	12.21
	from 250,000 to 1,000,000	7.84	6.17	6.24	5.79	10.74
	from 1,000,000 to 5,000,000	6.90	6.09	5.14	5.68	9.25
	from 5,000,000 to 25,000,000	6.07	5.95	5.69	5.58	8.08
	more than 25,000,000	5.41	5.59	4.97	5.37	6.17
b.	<b>NORTH-EAST ITALY</b>	<b>6.22</b>	<b>5.82</b>	<b>5.37</b>	<b>5.66</b>	<b>8.29</b>
	up to 250,000	8.90	6.21	6.15	5.83	12.04
	from 250,000 to 1,000,000	7.90	6.14	6.07	5.74	10.50
	from 1,000,000 to 5,000,000	6.81	6.06	5.82	5.57	9.00
	from 5,000,000 to 25,000,000	5.95	5.89	5.73	5.50	7.92
	more than 25,000,000	5.27	5.59	5.04	5.65	6.17
c.	<b>NORTH-WEST ITALY</b>	<b>6.11</b>	<b>5.89</b>	<b>4.98</b>	<b>5.36</b>	<b>8.19</b>
	up to 250,000	8.06	6.14	6.09	5.72	11.40
	from 250,000 to 1,000,000	7.34	6.10	6.04	5.67	9.80
	from 1,000,000 to 5,000,000	6.61	6.03	4.04	5.52	8.53
	from 5,000,000 to 25,000,000	5.88	5.92	5.57	5.58	7.47
	more than 25,000,000	5.32	5.65	5.19	5.08	6.26
d.	<b>CENTRAL ITALY</b>	<b>6.61</b>	<b>5.80</b>	<b>5.03</b>	<b>5.65</b>	<b>8.73</b>
	up to 250,000	8.58	6.20	6.12	5.77	12.48
	from 250,000 to 1,000,000	7.89	6.15	6.16	5.83	11.37
	from 1,000,000 to 5,000,000	7.03	6.07	6.00	5.75	9.83
	from 5,000,000 to 25,000,000	6.29	5.98	5.69	5.68	8.56
	more than 25,000,000	5.70	5.48	4.75	5.47	6.15
e.	<b>SOUTHERN ITALY</b>	<b>6.96</b>	<b>6.14</b>	<b>6.17</b>	<b>5.57</b>	<b>10.47</b>
	up to 250,000	9.64	6.36	6.51	5.85	13.75
	from 250,000 to 1,000,000	8.61	6.41	6.53	5.87	12.26
	from 1,000,000 to 5,000,000	7.52	6.29	6.18	5.77	10.82
	from 5,000,000 to 25,000,000	6.52	6.10	5.94	5.56	9.70
	more than 25,000,000	5.78	5.78	5.65	4.80	7.17
f.	<b>ISLANDS</b>	<b>7.30</b>	<b>6.19</b>	<b>6.44</b>	<b>5.74</b>	<b>8.92</b>
	up to 250,000	9.45	6.48	7.09	5.89	11.95
	from 250,000 to 1,000,000	8.64	6.45	6.98	5.80	11.07
	from 1,000,000 to 5,000,000	7.69	6.29	6.76	5.86	9.67
	from 5,000,000 to 25,000,000	6.72	6.08	5.47	5.51	8.45
	more than 25,000,000	5.83	5.98	5.95	5.42	4.14

**Notes:**

Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates  
Percentages

June 2008

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>6.37</b>	<b>6.22</b>	<b>6.11</b>	<b>6.61</b>	<b>6.96</b>	<b>7.30</b>
<i>of which:</i> discount lendings	6.79	5.86	5.72	6.98	7.91	7.56
advance on loan selling for factoring	6.67	6.23	6.58	6.78	7.03	6.75
<b>b. TERM LOANS</b>	<b>5.83</b>	<b>5.79</b>	<b>5.83</b>	<b>5.75</b>	<b>6.06</b>	<b>6.14</b>
Initial period of rate fixation:						
up to 1 year	5.87	5.82	5.89	5.80	6.14	6.19
more than 1 year	5.48	5.54	5.21	5.42	5.70	5.86
<i>of which:</i> leasing	5.39	5.36	5.19	5.52	5.82	5.41
Initial period of rate fixation:						
up to 1 year	5.42	5.40	5.27	5.51	5.78	5.43
more than 1 year	5.06	5.05	4.24	5.77	6.54	5.15
<b>c. REVOCABLE LOANS</b>	<b>8.61</b>	<b>8.29</b>	<b>8.19</b>	<b>8.73</b>	<b>10.47</b>	<b>8.92</b>

**Notes:**

Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates  
Percentages

June 2008

June 2008		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	6.37	5.85	5.59	8.61	5.41	6.12
	Agricultural, forestry and fishery products	6.66	6.07	5.64	9.22	6.23	6.14
	Fuel and power products	5.72	5.00	5.19	5.46	4.48	5.50
	Ores and metals	5.22	5.57	5.40	7.39	5.79	6.36
	Non-metallic minerals and products	6.15	5.75	5.67	9.48	5.72	6.06
	Chemical products	5.88	5.73	5.53	8.29	5.61	5.71
	Metal products, except transport equipment	6.38	5.70	5.50	10.27	5.98	6.06
	Agricultural and industrial machinery	6.19	5.83	5.82	10.14	5.58	6.39
	Office and data processing machines, etc.	6.52	5.90	5.64	7.80	6.21	6.25
	Electrical goods	6.22	5.66	5.21	9.41	5.67	6.17
	Transport equipment	6.26	5.83	4.62	8.87	5.33	6.35
	Food and tobacco products	5.95	5.75	5.57	7.97	5.67	6.26
	Textiles, clothing and footwear	6.23	5.89	5.42	10.18	5.73	6.24
	Paper and paper products	6.39	5.92	5.55	9.32	5.24	6.15
	Rubber and plastic products	6.05	5.90	5.77	9.35	6.07	7.46
	Other manufactured products	6.37	5.95	5.69	10.52	5.97	6.23
	Building and construction	7.30	6.12	5.83	8.98	6.19	6.15
	Wholesale and retail trade services, recovery and repair services	6.15	5.90	5.69	9.39	5.82	6.25
	Lodging and catering services	7.20	6.03	5.77	9.25	5.75	6.20
	Inland transport services	6.90	5.79	5.92	10.19	5.45	6.28
	Maritime and air transport services	7.01	5.91	5.28	7.41	5.86	5.57
	Auxiliary transport services	7.15	5.71	5.92	9.53	5.63	6.18
	Communication services	7.99	5.87	4.98	6.88	5.26	7.46
	Other market services	6.85	5.87	5.58	7.59	5.66	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

June 2008

	Non-financial companies			Product 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
<b>ITALY</b>	<b>5.38</b>	<b>5.81</b>	<b>6.11</b>	<b>6.43</b>	<b>6.44</b>	<b>6.14</b>
North-west Italy	5.59	5.93	6.01	6.35	6.44	6.12
North-east Italy	5.76	6.09	5.93	6.24	6.14	6.02
Central Italy	4.92	5.36	6.13	6.52	6.45	6.12
Southern Italy	6.26	6.62	6.24	6.93	6.57	6.21
Islands	6.07	6.50	6.40	6.58	6.89	6.28

**Notes:**

Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates  
 Percentages

June 2008

June 2008		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	5.94	5.88	6.03	5.67	8.17
b.	NORTH-WEST ITALY	5.94	5.87	5.96	5.74	7.72
	Piedmont	5.98	5.91	5.74	5.74	8.31
	Valle d'Aosta	6.14	6.19	5.62	5.57	10.68
	Liguria	5.97	5.91	5.82	5.77	8.35
	Lombardy	5.93	5.85	6.07	5.74	7.49
c.	NORTH-EAST ITALY	5.96	5.84	6.14	5.66	8.19
	Trentino-Alto Adige	5.99	5.83	5.97	5.61	7.34
	Veneto	5.96	5.85	6.07	5.67	8.10
	Friuli-Venezia Giulia	5.94	5.85	5.94	5.58	9.17
	Emilia-Romagna	5.96	5.83	6.28	5.69	8.46
d.	CENTRAL ITALY	5.86	5.88	5.75	5.56	8.08
	Marche	5.86	5.86	5.46	5.53	8.07
	Tuscany	5.84	5.79	6.06	5.45	9.00
	Umbria	5.97	5.91	5.73	5.64	9.51
	Lazio	5.86	5.94	5.81	5.59	7.53
e.	SOUTHERN ITALY	5.98	5.97	6.17	5.69	9.86
	Abruzzo	6.01	6.02	5.77	5.61	9.96
	Molise	5.93	5.93	6.08	5.64	10.28
	Campania	6.03	6.04	6.76	5.73	9.58
	Puglia	5.90	5.88	5.58	5.68	9.82
	Basilicata	5.91	5.87	5.79	5.60	9.79
	Calabria	5.97	5.88	6.65	5.71	11.11
f.	ISLANDS	6.01	5.99	6.82	5.72	10.36
	Sicily	6.01	5.96	7.04	5.72	10.41
	Sardinia	6.04	6.09	5.72	5.75	10.17

**Notes:**

Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

June 2008

		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
<b>a.</b>	<b>ITALY</b>	<b>5.89</b>	<b>5.82</b>	<b>5.63</b>	<b>5.65</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>5.89</b>	<b>5.81</b>	<b>5.71</b>	<b>5.74</b>
	Piedmont and Valle d'Aosta	5.93	5.88	5.71	5.72
	Liguria	5.89	5.85	5.71	5.76
	Lombardy	5.88	5.79	5.70	5.74
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>5.82</b>	<b>5.80</b>	<b>5.62</b>	<b>5.68</b>
	Trentino-Alto Adige	5.70	5.74	5.65	5.63
	Veneto	5.81	5.84	5.61	5.68
	Friuli-Venezia Giulia	5.83	5.83	5.59	5.66
	Emilia Romagna	5.83	5.77	5.63	5.68
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>5.89</b>	<b>5.82</b>	<b>5.50</b>	<b>5.54</b>
	Marche	5.82	5.78	5.46	5.53
	Tuscany	5.78	5.72	5.45	5.38
	Umbria	5.89	5.83	5.63	5.59
	Lazio	6.00	5.90	5.50	5.59
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>6.01</b>	<b>5.91</b>	<b>5.67</b>	<b>5.65</b>
	Abruzzo and Molise	6.03	5.90	5.62	5.59
	Campania	6.10	5.99	5.69	5.68
	Puglia	5.95	5.80	5.67	5.63
	Basilicata	5.84	5.76	5.64	5.61
	Calabria	5.88	5.87	5.67	5.64
<b>f.</b>	<b>ISLANDS</b>	<b>6.04</b>	<b>5.91</b>	<b>5.69</b>	<b>5.66</b>
	Sicily	6.02	5.89	5.68	5.66
	Sardinia	6.11	5.99	5.69	5.68

**Notes:**

Only lending in euros to the consumer households is considered.



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

TDB30900

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

**June 2008**

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
<b>ITALY</b>	<b>5.70</b>	<b>5.60</b>	<b>6.03</b>	<b>6.00</b>
NORTH-WEST ITALY	5.59	5.53	6.00	5.99
NORTH-EAST ITALY	5.69	5.64	5.93	5.95
CENTRAL ITALY	5.73	5.57	6.04	6.01
SOUTHERN ITALY	5.96	5.77	6.12	6.04
ISLANDS	5.94	5.64	6.14	6.07

**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 ending rates Percentages								
June 2008		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	7.19	7.27	6.81	8.16	7.41	9.84	7.63
b.	NORTH-WEST ITALY	6.85	7.05	6.70	8.06	7.13	9.81	7.53
	Piedmont and Valle d'Aosta	7.25	7.45	7.03	8.36	7.67	10.09	8.05
	Liguria	7.91	7.80	7.47	8.29	7.83	10.03	7.93
	Lombardy	6.70	6.91	6.59	7.96	6.96	9.68	7.34
c.	NORTH-EAST ITALY	6.96	6.89	6.52	7.51	7.07	9.05	7.92
	Trentino-Alto Adige	6.58	6.50	6.12	6.99	6.51	7.76	7.13
	Veneto	7.04	6.98	6.57	7.75	7.23	9.42	7.90
	Friuli-Venezia Giulia	7.31	7.19	6.68	7.88	7.69	10.00	8.69
	Emilia-Romagna	6.91	6.84	6.48	7.44	7.00	9.09	8.12
d.	CENTRAL ITALY	7.41	7.54	6.89	8.34	7.76	10.00	7.01
	Marche	7.19	7.08	6.55	7.82	7.55	9.39	7.77
	Tuscany	7.24	7.56	7.20	8.50	7.61	10.15	8.52
	Umbria	7.79	7.65	7.08	8.71	7.79	10.33	8.86
	Lazio	7.56	7.69	6.77	8.37	7.90	10.22	6.42
e.	SOUTHERN ITALY	8.37	8.41	7.74	9.25	8.58	11.07	8.65
	Campania	8.44	8.74	8.17	9.81	8.78	11.67	8.52
	Abruzzo and Molise	7.99	7.85	7.12	8.48	8.37	10.48	8.80
	Puglia and Basilicata	8.29	8.17	7.55	8.90	8.36	10.96	8.60
	Calabria	9.31	9.16	9.24	10.46	8.70	11.14	9.14
f.	ISLANDS	7.99	8.08	8.45	9.23	7.59	10.27	8.66
	Sicily	8.07	7.84	8.44	9.16	7.28	10.21	9.30
	Sardinia	7.82	8.76	8.47	9.40	8.64	10.48	7.23

## Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
June 2008		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	2.01	4.17	3.78	2.84	3.04	2.42	2.81	1.30	1.30
b.	NORTH-EAST ITALY	1.95	4.24	3.67	2.77	2.94	2.34	2.73	1.19	1.18
	Piedmont	1.60	4.07	3.59	2.71	2.74	2.11	2.81	1.10	1.00
	Valle d'Aosta	1.72	4.27	4.15	2.77	3.55	2.43	2.24	1.01	0.90
	Liguria	1.45	4.24	3.36	2.34	2.76	2.33	2.17	1.15	1.06
	Lombardy	2.11	4.26	3.68	2.81	3.00	2.40	2.75	1.23	1.26
c.	NORTH-WEST ITALY	2.00	4.66	3.67	2.99	3.12	2.56	2.97	1.40	1.29
	Trentino-Alto Adige	2.46	5.13	3.51	3.64	3.74	2.60	3.73	1.50	1.30
	Veneto	1.82	4.77	3.35	2.79	2.89	2.29	2.79	1.26	1.18
	Friuli-Venezia Giulia	2.23	4.29	3.83	3.14	3.27	2.65	3.15	1.29	1.08
	Emilia-Romagna	2.06	4.71	3.96	3.03	3.19	2.73	2.97	1.52	1.44
d.	CENTRAL ITALY	2.40	4.19	4.09	3.13	3.40	2.74	3.10	1.48	1.60
	Marche	1.94	4.15	3.59	2.76	2.93	2.33	2.72	1.68	1.61
	Tuscany	1.95	4.12	3.75	2.66	2.79	2.33	2.62	1.51	1.55
	Umbria	1.91	4.13	2.38	2.83	2.94	1.92	2.95	1.55	1.54
	Lazio	2.65	4.20	4.15	3.33	3.73	2.87	3.28	1.39	1.63
e.	SOUTHERN ITALY	1.50	3.77	3.07	2.15	2.40	1.80	2.13	1.22	1.17
	Abruzzo	1.84	4.09	3.16	2.85	3.19	2.01	2.81	1.50	1.38
	Molise	2.25	3.90	3.60	2.29	2.78	1.58	1.96	1.31	1.37
	Campania	1.39	3.66	3.01	1.91	2.06	1.40	1.97	1.09	1.08
	Puglia	1.54	3.86	2.79	2.30	2.42	2.28	2.27	1.34	1.26
	Basilicata	1.59	3.30	2.26	2.00	2.21	1.64	2.12	1.49	1.34
	Calabria	1.27	3.85	3.03	1.80	1.82	1.92	1.53	0.98	0.94
f.	ISLANDS	1.75	3.84	3.06	2.44	2.68	2.27	2.40	1.26	1.26
	Sicily	1.66	3.49	2.89	2.40	2.54	2.49	2.34	1.20	1.25
	Sardinia	1.92	4.38	3.28	2.50	2.88	1.70	2.50	1.34	1.28

## Notes:

Only deposit in euros is considered.

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

TDB30960					Sample of banks				
Source: Survey of deposit rates Percentages Size classes in euros									
June 2008		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	0.76	1.06	1.66	3.43	0.65	0.95	1.63	2.94
b.	NORTH-WEST ITALY	0.71	1.00	1.62	3.29	0.57	0.84	1.50	2.85
	Piedmont	0.61	0.88	1.48	3.41	0.48	0.73	1.36	2.75
	Valle d'Aosta	0.56	0.82	1.55	3.42	0.47	0.71	1.21	2.45
	Liguria	0.60	0.90	1.52	3.05	0.53	0.80	1.45	2.65
	Lombardy	0.78	1.06	1.67	3.27	0.61	0.89	1.56	2.89
c.	NORTH-EAST ITALY	0.80	1.16	1.90	3.66	0.61	0.95	1.74	3.18
	Trentino-Alto Adige	0.97	1.32	2.03	4.19	0.68	0.98	1.73	3.09
	Veneto	0.69	1.03	1.76	3.51	0.50	0.82	1.63	3.16
	Friuli-Venezia Giulia	0.72	1.05	1.88	3.77	0.49	0.78	1.49	3.00
	Emilia-Romagna	0.89	1.27	2.01	3.67	0.73	1.10	1.92	3.25
d.	CENTRAL ITALY	0.88	1.16	1.69	3.68	0.87	1.19	1.84	3.01
	Marche	1.09	1.45	2.17	3.51	0.87	1.33	2.26	3.28
	Tuscany	1.01	1.32	1.93	3.33	0.93	1.27	1.95	3.04
	Umbria	1.01	1.33	1.97	3.58	0.86	1.25	2.06	3.24
	Lazio	0.67	0.92	1.40	3.77	0.83	1.11	1.74	2.98
e.	SOUTHERN ITALY	0.64	0.90	1.38	2.94	0.61	0.86	1.45	2.70
	Abruzzo	0.90	1.22	1.83	3.61	0.75	1.07	1.73	3.14
	Molise	0.73	1.00	1.59	3.21	0.63	0.92	1.77	3.37
	Campania	0.52	0.74	1.14	2.72	0.58	0.76	1.27	2.58
	Puglia	0.72	1.02	1.62	3.03	0.61	0.96	1.69	2.73
	Basilicata	0.76	1.05	1.64	2.79	0.67	1.05	1.83	2.92
	Calabria	0.50	0.72	1.18	2.52	0.51	0.73	1.23	2.42
f.	ISLANDS	0.79	1.04	1.51	3.10	0.65	0.94	1.60	2.86
	Sicily	0.75	0.98	1.47	3.06	0.63	0.92	1.61	2.83
	Sardinia	0.86	1.15	1.57	3.17	0.70	1.01	1.57	2.93

## Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates  
Percentages

June 2008		Total	North-west	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>2.54</b>	<b>2.51</b>	<b>2.67</b>	<b>2.88</b>	<b>1.85</b>	<b>2.05</b>
	Agricultural, forestry and fishery products	1.67	1.46	1.90	1.90	1.45	1.55
	Fuel and power products	3.92	3.38	3.80	4.25	3.38	3.51
	Ores and metals	3.27	3.42	3.44	1.95	2.12	3.34
	Non-metallic minerals and products	2.72	2.77	3.07	2.90	1.75	1.82
	Chemical products	3.01	3.01	3.36	2.79	2.97	1.63
	Metal products, except transport equipment	2.44	2.58	2.51	2.13	1.72	1.48
	Agricultural and industrial machinery	2.80	2.78	2.97	2.47	2.21	1.82
	Office and data processing machines, etc	2.09	1.87	2.64	2.27	1.32	1.19
	Electrical goods	2.62	2.63	2.90	2.74	1.48	2.02
	Transport equipment	2.85	2.50	3.56	3.09	2.31	1.38
	Food and tobacco products	2.82	2.87	3.30	2.69	2.18	1.79
	Textiles, cloting and footwear	2.63	3.03	2.73	2.32	1.50	1.24
	Paper and paper products	3.03	3.15	3.08	2.83	2.67	2.86
	Rubber and plastic products	2.59	2.68	2.55	2.57	2.27	1.80
	Other manufactured products	2.00	2.03	2.21	2.07	1.37	1.27
	Building and construction	2.18	2.04	2.25	2.59	1.65	2.07
	Wholesale and retail trade services, recovery and repair services	2.07	2.11	2.37	2.12	1.60	1.83
	Lodging and catering services	1.84	1.96	1.96	1.69	1.73	1.58
	Inland transport services	2.32	2.17	2.52	2.67	1.99	1.77
	Maritime and air transport services	3.42	2.95	3.06	3.81	3.38	3.32
	Auxiliary transport services	3.27	2.75	3.74	3.73	1.71	2.47
	Communication services	3.14	2.75	2.27	3.63	1.22	1.79
	Other market services	2.65	2.64	2.72	2.97	1.91	2.07

## Notes:

Only deposit in euros is considered.

## **Information on the Bank of Italy**

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	2008 Apr.	2008 May	2008 June
<b>a. TOTAL</b>	<b>252,341</b>	<b>235,418</b>	<b>249,299</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>46,725</b>	<b>46,725</b>	<b>46,643</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>20,685</b>	<b>20,951</b>	<b>20,669</b>
Receivables from the IMF	1,117	1,208	1,197
Securities (other than shares)	15,384	16,110	15,947
Current accounts and other deposits	3,783	3,115	3,387
Reverse operations	397	515	135
Other claims	3	3	3
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4,535</b>	<b>4,901</b>	<b>4,346</b>
Financial counterparties	4,535	4,901	4,346
<i>of which:</i> securities (other than shares)	451	240	458
reverse operations	1,538	1,996	1,349
other claims	2,546	2,665	2,538
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>3</b>	<b>3</b>	<b>4</b>
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	3	3	4
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>10,349</b>	<b>20,731</b>	<b>16,552</b>
Main refinancing operations	4,756	11,176	8,579
Longer-term refinancing operations	5,593	9,492	6,080
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	63	1,892
Credits related to margin calls	-	-	1
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>111</b>	<b>128</b>	<b>139</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,289</b>	<b>1,289</b>	<b>1,261</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>18,023</b>	<b>18,023</b>	<b>17,997</b>

TDB40605

Bank of Italy

	2	2.	.
<i>(cont)</i>			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>64,405</b>	<b>37,798</b>	<b>56,819</b>
Participating interest in the ECB	722	722	722
Claims deriving from the transfer of foreign reserves to the ECB	7,218	7,218	7,218
Net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
Other intra-eurosystem claims (net)	56,465	29,858	48,879
<b>m ITEMS TO BE SETTLED</b>	<b>3</b>	<b>7</b>	<b>16</b>
<b>n. OTHER ASSETS</b>	<b>84,987</b>	<b>83,450</b>	<b>82,751</b>
Euro-area coins	28	36	35
UIC endowment fund	-	-	-
Investments of reserves and provisions	30,611	29,339	28,697
Other financial assets	38,204	37,926	37,813
Intangible fixed assets	29	29	29
Tangible fixed assets	3,729	3,731	3,732
Accrued income and prepaid expenses	1,578	1,593	1,492
Deferred tax assets	6,311	6,311	6,311
Sundry	4,498	4,487	4,641
<b>o. EXPENSE FOR THE YEAR</b>	<b>1,226</b>	<b>1,411</b>	<b>2,103</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>273,935</b>	<b>299,035</b>	<b>298,103</b>

Notes:



TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	2008 Apr.	2008 May	2008 June
<b>a. TOTAL</b>	<b>252,341</b>	<b>235,418</b>	<b>249,299</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>110,754</b>	<b>111,116</b>	<b>112,228</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>14,459</b>	<b>19,731</b>	<b>18,917</b>
Current accounts (covering the minimum reserve system)	14,456	19,728	18,912
Deposit facility	2	1	4
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	1	2	1
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>43,020</b>	<b>19,643</b>	<b>34,434</b>
General government	43,019	19,642	34,366
<i>of which:</i> Treasury payment account	42,628	19,260	33,701
sinking fund for the redemption of government securities	19	19	19
other liabilities	372	363	646
Other counterparties	..	2	68
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>225</b>	<b>108</b>	<b>44</b>
Liabilities to non-euro-area EU central banks	112	..	..
Other liabilities	113	108	44
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>344</b>	<b>401</b>	<b>389</b>
Financial sector counterparties	-	-	-
General government	344	401	389
Other counterparties	-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2</b>	<b>2</b>	<b>2</b>
Deposits and balances	2	2	2
Other liabilities	-	-	-
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>731</b>	<b>731</b>	<b>727</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>13,950</b>	<b>14,005</b>	<b>13,412</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Net liabilities related to the allocation of euro banknotes within the Eurosystem	13,950	14,005	13,412
Other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2007 Oct.	2007 Nov.	2007 Dec.
	<i>(cont.)</i>			
m	<b>ITEMS TO BE SETTLED</b>	<b>105</b>	<b>19</b>	<b>25</b>
n.	<b>OTHER LIABILITIES</b>	<b>2,055</b>	<b>1,911</b>	<b>1,908</b>
	Bank of Italy drafts	267	230	198
	Accrued expenses and deferred income	261	258	102
	Sundry	1,527	1,423	1,607
o.	<b>PREVISIONS</b>	<b>6,708</b>	<b>6,708</b>	<b>6,708</b>
	Provisions for specific risks	566	566	566
	Sundry staff-related provisions	6,142	6,142	6,142
p.	<b>REVALUATION ACCOUNTS</b>	<b>30,925</b>	<b>30,925</b>	<b>30,135</b>
q.	<b>PROVISION FOR GENERAL RISKS</b>	<b>6,920</b>	<b>6,920</b>	<b>6,920</b>
r.	<b>CAPITAL AND RESERVES</b>	<b>19,496</b>	<b>19,496</b>	<b>19,478</b>
	Capital	..	..	..
	Ordinary and extraordinary reserves	11,758	11,758	11,740
	Other reserves	7,738	7,738	7,738
s.	<b>PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>95</b>	<b>95</b>	<b>-</b>
t.	<b>INCOME FOR THE YEAR</b>	<b>2,553</b>	<b>3,610</b>	<b>3,971</b>
u.	<b>MEMORANDUM ACCOUNTS</b>	<b>273,935</b>	<b>299,035</b>	<b>298,103</b>

Notes:



# **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.

The transposition of Directive 2004/39/EC on markets in financial instruments (MiFID) with Legislative Decree 164/2007, which entered into force on 1 November 2007 broadened the range of



investment services that can be performed by authorized persons. Accordingly, two new investment services have been added to securities business: "investment advice" and "operation of multilateral trading facilities".

### 3. Information for time-series analysis

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

#### 3.1 Supervisory returns

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

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

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

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

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

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

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

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

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

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: 1. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables tdb10017, tdb10018 and tdb10019) and "capital, reserves and provisions included in capital" (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table tdb10033). 2. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the

information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 10033)

### 3.2 Reports to the Central Credit Register

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

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

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

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

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

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

### 3.3 Surveys of interest rates

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

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

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

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

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

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

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

### 3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

### 3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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).

As of March 2008: 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 13 billion euros. We inform that to take account of the change in the pattern of the Italian banking system's external operations, the list of counterpart in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

As of June 2008: 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 15 billion euros.

## Glossary





## Glossary of terms in the tables

---

<b>ADJUSTED BAD DEBTS</b>	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
<b>APRC</b>	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
<b>ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)</b>	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
<b>BAD DEBTS</b>	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>BAD DEBTS (GROSS OF WRITEOFFS)</b>	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
<b>BAD DEBTS DELETED</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: - 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.
<b>BANKS WITH THEIR HEAD OFFICE IN THE SOUTH</b>	comprises the regions of Southern Italy and the Islands.
<b>BORROWERS (NUMBER)</b>	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>BRANCH LOCATION</b>	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>BRANCHES (NUMBER)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

---

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

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

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

<b>PARTICIPATING INTERESTS FOR SUPERVISORY PURPOSES</b>	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: 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; 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).
<b>PARTICIPATING INTERESTS IN FINANCIAL AUXILIARIES</b>	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.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PAYABLES TO BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS - NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)</b>	The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. It should be noted that the denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
<b>REAL SECURITY: AMOUNT BACKED</b>	this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
<b>RECEIVABLES FOR CONSUMER CREDIT AND THE ISSUE OR MANAGEMENT OF CREDIT CARDS</b>	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

**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.

<b>SUBSIDIZED LOANS</b>	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>SUNDRY PROVISIONS FOR LOSSES AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>UNDERWRITING</b>	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
<b>UNUSED MARGIN</b>	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.
<b>USED MARGIN</b>	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.