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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	BIP on-line:	⌘	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	Frequency:	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source:	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe:	[ba]	Banks
		[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	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
9	Page on which table appears in this issue		

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Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2008

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	804	33,734	247	26,601
b. PIEDMONT	31	2,688	21	2,500
Alessandria	1	303	1	299
Asti	1	158	1	148
Biella	3	132	3	131
Cuneo	13	511	5	394
Novara	1	216	1	215
Turin	11	1,144	9	1,096
Verbano-Cusio-Ossola	1	90	1	84
Vercelli	-	134	-	133
c. VALLE D'AOSTA	2	96	-	77
Aosta	2	96	-	77
d. LIGURIA	6	984	5	952
Genova	4	533	3	524
Imperia	-	122	-	110
La Spezia	1	138	1	135
Savona	1	191	1	183
e. LOMBARDY	189	6,620	72	4,880
Bergamo	15	747	5	539
Brescia	19	952	7	614
Como	3	362	-	259
Cremona	8	288	2	203
Lecco	3	232	1	144
Lodi	4	166	1	117
Mantua	4	331	1	277
Milan	129	2,583	53	1,986
Pavia	-	341	-	292
Sondrio	4	129	2	34
Varese	-	489	-	415
f. TRENTINO-ALTO ADIGE	109	960	8	331
Bolzano	57	416	3	148
Trento	52	544	5	183
g. VENETO	60	3,616	12	2,616
Belluno	1	196	-	139
Padua	12	648	2	486
Rovigo	5	186	-	126
Treviso	10	672	3	473
Venice	6	517	2	408
Verona	13	729	4	577
Vicenza	13	668	1	407

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
38	2,886	437	4,042	82	205	5,921
-	19	9	160	1	9	657
-	-	-	3	-	1	91
-	1	-	8	-	1	61
-	-	-	-	-	1	39
-	-	8	116	-	1	151
-	1	-	-	-	-	60
-	11	1	32	1	5	181
-	5	-	1	-	-	29
-	1	-	-	-	-	45
-	-	2	19	-	-	35
-	-	2	19	-	-	35
-	7	-	21	1	4	135
-	5	-	2	1	2	51
-	2	-	9	-	1	23
-	-	-	2	-	1	25
-	-	-	8	-	-	36
5	902	47	714	65	124	1,175
1	74	9	129	-	5	192
1	125	11	196	-	17	181
-	57	3	46	-	-	100
-	15	6	70	-	-	90
-	64	2	23	-	1	65
-	11	3	38	-	-	56
-	18	3	35	-	1	69
1	357	10	143	65	97	184
-	26	-	22	-	1	101
2	93	-	2	-	-	43
-	62	-	10	-	2	94
1	91	98	531	2	7	301
1	67	51	195	2	6	111
-	24	47	336	-	1	190
6	363	41	627	1	10	550
-	34	1	23	-	-	57
2	40	8	121	-	1	101
-	4	5	56	-	-	47
1	70	6	124	-	5	95
-	31	4	78	-	-	44
1	43	7	106	1	3	95
2	141	10	119	-	1	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	26	955	7	662
Gorizia	5	111	-	68
Pordenone	3	229	1	167
Trieste	3	144	1	120
Udine	15	471	5	307
i. EMILIA ROMAGNA	59	3,564	29	2,773
Bologna	16	838	9	645
Ferrara	3	226	2	198
Forlì	12	353	5	233
Modena	6	510	3	411
Parma	2	364	2	316
Piacenza	3	225	1	162
Ravenna	5	338	3	285
Reggio Emilia	5	415	2	336
Rimini	7	295	2	187
l. MARCHE	31	1,218	10	999
Ancona	12	379	5	319
Ascoli Piceno	7	271	2	228
Macerata	4	246	1	213
Pesaro e Urbino	8	322	2	239
m. TUSCANY	63	2,517	22	2,088
Arezzo	4	238	-	164
Florence	17	695	9	595
Grosseto	4	156	-	120
Livorno	3	210	-	186
Lucca	5	270	3	246
Massa Carrara	2	110	1	109
Pisa	7	277	2	233
Pistoia	9	196	2	150
Prato	2	140	1	125
Siena	10	225	4	160
n. UMBRIA	10	569	6	498
Perugia	8	437	4	384
Terni	2	132	2	114
o. LAZIO	65	2,734	26	2,222
Frosinone	6	201	1	142
Latina	6	186	1	136
Rieti	2	86	1	67
Rome	44	2,057	22	1,724
Viterbo	7	204	1	153
p. ABRUZZO	14	697	6	614
Chieti	5	181	3	167
L'Aquila	2	154	1	132
Pescara	2	173	1	152
Teramo	5	189	1	163

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	72	16	218	2	3	177
-	6	5	36	-	1	22
-	17	2	45	-	-	39
-	8	1	15	1	1	5
1	41	8	122	1	1	111
4	381	25	401	1	9	330
-	79	7	111	-	3	59
-	10	1	18	-	-	26
-	32	7	88	-	-	30
2	85	-	13	1	1	47
-	36	-	10	-	2	45
1	52	1	10	-	1	41
-	5	2	48	-	-	18
-	43	3	34	-	2	45
1	39	4	69	-	-	19
-	34	21	185	-	-	217
-	7	7	53	-	-	48
-	3	5	40	-	-	59
-	3	3	30	-	-	49
-	21	6	62	-	-	61
3	127	38	300	-	2	276
2	51	2	23	-	-	38
-	21	8	77	-	2	44
-	6	4	30	-	-	28
-	6	3	18	-	-	20
-	4	2	20	-	-	29
-	-	1	1	-	-	15
1	17	4	27	-	-	38
-	6	7	40	-	-	22
-	4	1	11	-	-	6
-	12	6	53	-	-	36
-	30	4	41	-	-	84
-	18	4	35	-	-	53
-	12	-	6	-	-	31
6	250	24	231	9	31	265
2	36	3	23	-	-	61
1	34	4	16	-	-	30
-	11	1	8	-	-	31
2	158	11	144	9	31	87
1	11	5	40	-	-	56
-	8	8	75	-	-	172
-	2	2	12	-	-	54
-	2	1	20	-	-	44
-	3	1	18	-	-	31
-	1	4	25	-	-	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	4	147	-	125
	Campobasso	4	111	-	94
	Isernia	-	36	-	31
r.	CAMPANIA	34	1,652	8	1,385
	Avellino	4	134	1	100
	Benevento	3	93	1	76
	Caserta	5	210	2	182
	Naples	7	836	4	752
	Salerno	15	379	-	275
s.	PUGLIA	32	1,444	5	1,059
	Bari	17	624	2	455
	Brindisi	2	125	-	90
	Foggia	2	250	1	180
	Lecce	5	266	2	199
	Taranto	6	179	-	135
t.	BASILICATA	7	252	1	173
	Matera	3	87	1	68
	Potenza	4	165	-	105
u.	CALABRIA	20	533	2	434
	Catanzaro	4	103	-	85
	Cosenza	10	209	1	152
	Crotone	3	37	1	29
	Reggio Calabria	1	142	-	134
	Vibo Valentia	2	42	-	34
v.	SICILY	37	1,796	4	1,529
	Agrigento	5	169	-	127
	Caltanissetta	7	100	-	71
	Catania	5	373	1	335
	Enna	1	68	-	53
	Messina	2	237	-	218
	Palermo	9	421	3	383
	Ragusa	2	126	-	86
	Siracusa	3	129	-	102
	Trapani	3	173	-	154
z.	SARDINIA	5	692	3	684
	Cagliari	2	283	1	281
	Nuoro	-	118	-	118
	Oristano	1	79	-	73
	Sassari	2	212	2	212

Notes:

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	8	3	14	-	-	47
1	5	3	12	-	-	35
-	3	-	2	-	-	12
4	140	22	124	-	3	343
-	17	3	17	-	-	54
-	5	2	12	-	-	41
-	21	3	7	-	-	65
3	79	-	2	-	3	85
1	18	14	86	-	-	98
4	285	23	98	-	2	229
2	115	13	52	-	2	47
-	26	2	9	-	-	20
-	62	1	8	-	-	55
1	58	2	9	-	-	80
1	24	5	20	-	-	27
-	46	6	33	-	-	86
-	9	2	10	-	-	24
-	37	4	23	-	-	62
-	8	18	91	-	-	191
-	1	4	17	-	-	38
-	7	9	50	-	-	71
-	-	2	8	-	-	16
-	-	1	8	-	-	46
-	-	2	8	-	-	20
3	115	30	151	-	1	338
1	16	4	26	-	-	40
-	4	7	25	-	-	21
1	22	3	16	-	-	57
-	1	1	14	-	-	19
-	10	2	9	-	-	71
-	7	6	30	-	1	75
1	36	1	4	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	2	8	-	-	313
-	-	1	2	-	-	97
-	-	-	-	-	-	83
-	-	1	6	-	-	52
-	-	-	-	-	-	81

Distribution by major category of bank

TDB10010

Source: Supervisory returns
Stocks in millions of euros

September 2008

Entire
banking
system

Teller cash and the like	24,954
Receivables from BI-ECB	29,052
Receivables from banks	667,393
<i>of which:</i> time deposits and interbank CDs	331,306
repos	155,741
Receivables from non-bank customers:	
current account receivables	270,598
repos	13,563
personal loans	29,231
export credits	22,483
import credits	16,235
mortgage loans	729,938
other loans	444,837
bad debts	44,591
unpaid and protested own bills	332
Securities	380,326
<i>of which:</i> not held as fixed assets	128,312
Subordinated loans	27,608
Participating interests	208,159
Fixed assets	72,554
<i>of which:</i> buildings	19,366
Bills, other credit instruments and documents	191,691
Sundry debtors net of items in suspense accounts	257,632
Negative capital items	7,983
Items in transit or in suspense accounts	28,679
Remaining assets items	529,300
TOTAL	4,004,698

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

Guarantees granted	264,948
Guarantees applied for	12,674
Commitments and contingent liabilities	1,287,492
Credit implicit in leasing contracts with customers	24,185
Customer bill portfolio	8,196
Undrawn customer credit lines	816,170
Securities and the like on deposit	2,953,844

Notes:

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



Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
12,312	5,376	7,265	22,124	2,830
18,090	4,156	6,806	28,321	731
378,066	150,447	138,879	641,013	26,380
213,572	62,563	55,171	317,405	13,901
79,633	46,287	29,821	149,982	5,760
109,986	62,219	98,393	253,153	17,444
7,638	1,079	4,846	13,369	194
7,070	9,837	12,323	26,748	2,483
13,452	5,174	3,857	21,901	582
8,942	4,024	3,269	15,495	739
312,760	193,744	223,434	674,965	54,973
230,866	95,696	118,275	432,176	12,661
20,044	12,016	12,530	38,478	6,113
175	76	81	280	52
199,971	70,092	110,262	367,722	12,604
52,685	24,660	50,967	122,438	5,873
17,035	6,697	3,876	25,958	1,650
166,598	28,344	13,217	206,914	1,245
34,933	20,113	17,507	67,802	4,753
7,154	4,544	7,667	17,739	1,627
92,015	43,493	56,182	179,278	12,412
123,359	44,798	89,475	252,693	4,938
5,079	1,424	1,480	7,806	176
16,041	6,225	6,413	26,997	1,682
188,519	118,056	222,724	521,211	8,088
1,966,028	885,035	1,153,635	3,830,670	174,028
192,420	31,060	41,469	259,987	4,962
8,840	2,523	1,312	12,630	44
697,512	175,178	414,802	1,267,751	19,741
188	13,267	10,730	24,045	140
2,355	2,333	3,508	7,166	1,031
406,056	180,453	229,661	775,602	40,568
1,203,565	397,127	1,353,151	2,879,628	74,216

Distribution by major category of bank

TDB10037

Source: Supervisory returns
Stocks in millions of euros

September 2008

Entire
banking
system

Payables to non-bank customers	939,349
<i>of which:</i> savings deposits	72,219
time savings deposits	6,479
savings certificates and CDs	33,665
current account deposits	661,420
time current account deposits	14,937
repos	140,143
Payables to BI-ECB	19,854
Payables to banks	885,685
<i>of which:</i> time deposits and interbank CDs	527,033
repos	135,476
Funds raised in the market	719,457
<i>of which:</i> bonds in issue	628,514
Provision for employee severance benefits	7,048
Supplementary pension fund	3,095
Provision for writedown of securities	5
Provision for writedown of investments	177
Accumulated depreciation	19,808
<i>of which:</i> accumulated depreciation of buildings	4,947
Provision for writedown of loans	37,090
Provision for writedown of commitments and guarantees granted	1,211
Sundry provisions for losses and charges	18,690
Capital, reserves and provisions included in capital	279,801
Sundry creditors net of items in suspense accounts	225,350
Discounted bills, other credit instruments and documents	246,094
Items in transit or in suspense accounts	24,237
Remaining liabilities items	570,215
TOTAL	4,004,698

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
404,527	223,303	311,518	848,399	90,950
18,077	27,297	26,845	56,262	15,957
1,118	2,003	3,359	4,841	1,638
11,114	10,233	12,318	27,108	6,558
309,425	143,418	208,577	603,579	57,841
7,091	3,087	4,758	14,730	207
53,933	31,200	55,010	130,232	9,911
16,625	559	2,669	19,704	150
407,733	250,627	227,326	870,519	15,166
255,314	143,593	128,127	518,349	8,684
61,491	49,950	24,035	134,820	656
431,052	131,673	156,731	700,348	19,109
361,797	117,652	149,065	610,514	18,000
3,496	1,549	2,003	6,137	911
1,342	1,172	581	2,744	351
..	-	5	5	..
62	46	69	166	11
9,620	3,735	6,452	18,545	1,263
1,600	1,459	1,887	4,617	329
17,930	9,960	9,200	32,329	4,760
980	108	123	1,140	70
12,201	2,996	3,493	17,761	929
160,308	56,197	63,296	267,061	12,741
106,698	39,264	79,388	221,147	4,203
118,779	58,575	68,740	232,672	13,422
12,477	5,521	6,239	23,446	791
257,382	98,710	214,124	561,018	9,198
1,966,028	885,035	1,153,635	3,830,670	174,028



Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 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
a. ASSETS							
Receivables from non-bank customers	100.00	69.03	21.29	15.25	9.09	25.35	29.01
Receivables from BI-ECB and other banks	100.00	12.44	26.16	49.33	11.73	7.77	5.01
Securities portfolio	100.00	72.34	0.03	3.83	10.44	45.90	39.79
b. LIABILITIES							
Payables to non-bank customers	100.00	1.74	81.64	14.29	2.53	0.71	0.83
Payables to BI-ECB and other banks	100.00	14.32	23.00	49.74	10.88	9.59	6.79
Bonds, savings certificates and CDs	100.00	69.95	0.46	7.15	16.06	59.65	16.68

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

September 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
a. TOTAL	204,469	164,740	27,337	12,392	203,263	1,206
Banks	153,173	126,823	20,663	5,687	152,601	572
<i>of which: non-resident</i>	55,083	53,864	657	561	55,082	1
Other financial intermediaries	32,502	23,445	3,946	5,112	32,036	466
<i>of which: non-resident</i>	9,710	8,144	216	1,350	9,710	..
Financial auxiliaries	6,211	4,280	1,302	629	6,118	93
Insurance companies	6,713	5,520	958	236	6,689	25
Non-financial companies	5,870	4,672	469	729	5,820	49
<i>of which: qualified holdings</i>	3,038	2,593	205	241	3,035	3

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	2008 June	2008 Sept.
a. ASSETS		
Cash	9	12
Receivables from parent bank and other foreign branches	105,701	110,370
Receivables from banks and central banks	17,441	19,955
<i>of which: from non-residents</i>	8,906	10,959
repos with banks	-	-
Receivables from non-bank customers	25,376	28,660
<i>of which: from non-residents</i>	25,035	28,287
repos	-	-
Securities and participating interests	8,543	10,963
<i>of which: securities not held as fixed assets</i>	5,401	8,101
Bad debts	73	126
Other asset items	12,663	16,466
TOTAL	169,807	186,551
b. LIABILITIES		
Payables to parent bank and other foreign branches	30,311	36,201
Payables to banks and central banks	37,425	38,844
<i>of which: to non-residents</i>	33,291	33,666
repos with banks	-	-
Payables to non-bank customers	83,276	89,846
<i>of which: to non-residents</i>	78,313	83,964
repos	-	-
Subordinated loans	2,697	1,901
Endowment funds and capital reserves	1,355	1,589
Other liabilities items	14,743	18,171
TOTAL	169,807	186,551
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	13,568	14,852
Commitments and contingent liabilities	137,057	135,188
Bill portfolio	81	102

Notes:

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

B.3.5.1
ADJUSTED BAD DEBTS
Distribution by customer location (region)

TDB30260

Banks

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

September 2008

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	642,736	48,092	1.10	37,858	3,300
b. NORTH-WEST ITALY	153,819	12,752	1.12	9,982	1,211
Piedmont	52,023	3,272	1.08	2,839	178
Valle d'Aosta	1,312	68	1.02	73	2
Liguria	17,076	1,037	1.06	972	37
Lombardy	83,408	8,375	1.15	6,098	993
c. NORTH-EAST ITALY	103,664	9,894	1.10	6,482	782
Trentino-Alto Adige	6,641	736	1.07	429	67
Veneto	39,639	4,277	1.11	2,550	369
Friuli-Venezia Giulia	10,790	789	1.09	579	59
Emilia-Romagna	46,594	4,093	1.10	2,924	288
d. CENTRAL ITALY	137,105	11,535	1.10	6,990	589
Marche	18,958	1,715	1.12	929	138
Tuscany	39,309	3,091	1.14	2,330	222
Umbria	10,203	807	1.07	437	31
Lazio	68,635	5,922	1.07	3,294	198
e. SOUTHERN ITALY	154,744	8,902	1.08	8,918	479
Abruzzo	14,577	1,084	1.09	734	77
Molise	3,102	234	1.06	159	6
Campania	65,870	3,147	1.07	4,321	142
Puglia	42,729	2,799	1.10	2,190	167
Basilicata	5,366	554	1.08	216	46
Calabria	23,100	1,083	1.06	1,298	40
f. ISLANDS	93,404	5,010	1.05	5,486	238
Sicily	73,484	3,583	1.05	4,421	163
Sardinia	19,920	1,427	1.04	1,065	75

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2008

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	642,736	48,092	1.10	37,858	3,300
General government	14	33	1.18	1	2
Financial companies	713	765	2.35	32	295
Non-financial companies	109,874	30,036	1.11	4,533	2,175
<i>of which: industry</i>	<i>31,571</i>	<i>11,167</i>	<i>1.11</i>	<i>1,093</i>	<i>731</i>
building	15,677	4,799	1.13	791	441
services	60,253	13,177	1.10	2,573	952
Producer households	101,089	6,245	1.06	4,818	260
Consumer households and nec	423,861	10,671	1.05	28,046	561

Notes:

Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euros							
September 2008		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	528,861	164,464	81,226	92,154	191,017	359,357
b.	EUROPE	459,781	150,229	72,994	76,703	159,855	345,406
of which:							
	Albania	330	39	1	112	178	640
	Austria	33,793	7,637	10,317	3,367	12,472	68,263
	Belgium	12,615	10,520	477	991	627	546
	Bosnia and Herzegovina	1,516	141	132	80	1,163	1,157
	Bulgaria	3,457	51	116	903	2,387	2,023
	Czech Republic	3,717	456	67	1,030	2,164	6,888
	Croatia	8,734	1,380	768	1,261	5,325	13,882
	Denmark	2,199	1,090	561	141	407	-
	Finland	1,930	901	186	157	686	-
	France	59,689	33,747	14,090	2,676	9,176	5,633
	Germany	97,788	29,963	9,768	25,326	32,731	166,321
	Greece	5,117	640	461	1,002	3,014	241
	Ireland	22,837	6,224	4,689	4,556	7,369	1,883
	Liechtenstein	193	16	-	153	24	-
	Luxemburg	29,040	5,126	6,185	3,821	13,907	7,788
	Malta	807	300	101	274	132	-
	Montenegro	1,696	436	210	370	681	-
	Norway	1,440	614	487	44	295	-
	Netherlands	21,552	4,841	1,909	3,106	11,695	269
	Poland	7,398	616	264	1,157	5,360	27,794
	Portugal	4,967	1,228	1,138	229	2,372	-
	United Kingdom	58,179	29,996	8,833	9,474	9,877	4,222
	Romania	7,772	268	628	2,423	4,452	1,587
	Russia	10,974	1,384	2,405	1,831	5,354	8,025
	Serbia	2,139	466	109	475	1,089	1,229
	Slovakia	4,436	150	731	1,112	2,443	11,103
	Slovenia	1,722	352	384	106	879	3,676
	Spain	21,073	3,806	4,465	2,703	10,100	1,842
	Sweden	1,697	463	234	323	677	-
	Switzerland	9,868	4,609	998	2,354	1,908	1,538
	Turkey	3,075	1,118	204	1,136	616	-
	Hungary	10,441	180	932	2,797	6,531	8,432
c.	ASIA	15,093	5,089	2,639	3,505	3,860	1,650
of which:							
	Saudi Arabia	506	274	82	38	113	-
	China	1,728	844	429	86	369	407
	South Korea	1,740	860	249	285	345	-
	Philippines	205	4	12	12	177	-
	Japan	3,449	539	80	2,294	535	=
	India	1,383	641	102	237	402	12
	Indonesia	942	72	7	22	841	

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	711	108	473	22	108	-
	Israele	88	41	4	12	32	..
	Kazakhstan	427	244	132	13	38	-
	Malaysia	253	11	141	25	76	-
	Pakistan	26	4	..	..	22	-
	Qatar	460	45	137	60	218	-
	Taiwan	97	80	-	3	14	2
	Thailand	67	13	3	19	32	-
d.	AFRICA	1,007	139	276	112	480	-
	of which: Algeria	18	1	17	..	..	-
	Egypt	201	21	17	30	134	-
	Morocco	214	10	114	14	76	-
	South Africa	169	39	90	8	32	-
	Tunisia	114	39	27	15	33	-
e.	AMERICA	29,449	6,019	3,775	5,291	14,363	11,776
	of which: Argentina	241	32	85	57	67	4
	Brazil	1,940	526	288	222	904	1
	Canada	2,002	277	369	414	940	-
	Chile	724	322	60	12	331	-
	Colombia	42	25	10	3	4	-
	Cuba	73	22	47	2	2	-
	Mexico	839	25	6	215	593	-
	Peru	126	43	69	9	5	17
	United States	23,333	4,741	2,828	4,327	11,437	11,755
	Uruguay	12	2	-	2	9	-
	Venezuela	79	..	7	15	57	-
f.	OCEANIA	1,787	362	214	100	1,111	2
	of which: Australia	1,637	330	214	74	1,019	2
	New Zealand	86	32	..	23	31	-
g.	OFF-SHORE CENTRES	19,046	2,625	1,329	5,921	9,171	522
	of which: Bahamas	530	293	69	127	41	-
	Cayman Islands	6,600	570	654	637	4,739	-
	Gibraltar	1,900	..	-	1,848	53	-
	Hong Kong	1,155	728	47	243	137	396
	Jersey, C.I.	4,090	6	264	2,118	1,703	-
	Singapore	709	331	42	127	209	122
h.	INTERNATIONAL ORGANIZATIONS	2,699	-	-	523	2,176	

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2008

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	20	18
Customer trading	31	28
Underwriting	10	9
Placement	69	67
Individual portfolio management	52	51
Reception of orders	57	54
Investment advice	106	95
Multilateral trading facilities management	2	2

b. NUMBER of SIMs

109

106

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 June	2008 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	599	591
Equity	227	222
Balanced	50	50
Bond	203	199
Liquidity	33	32
Flexible	103	105
b. NUMBER OF SICAV SUB-FUNDS	14	14
Equity	4	4
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	5
c. NUMBER OF ASSET MANAGEMENT COMPANIES	51	51
d. NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

	2008 June	2008 Sept.
a. NUMBER OF FINANCIAL INTERMEDIARIES	485	492
Leasing	46	46
Factoring	34	34
Consumer credit	39	38
Other forms of finance	18	19
Acquisition of shareholdings	6	6
Issue and/or management of credit cards	16	17
Securization	325	331
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 June	2008 Sept.
a. ASSETS		
Cash and liquid assets	1	..
Receivables from banks and financial institutions	1,654	2,243
Receivables from customers	122	95
Financial assets		
- held for trading	664	480
- at fair value	36	30
- available for sale	201	231
- held to maturity	3	3
Participating interests	83	84
Fixed assets	52	59
Remaining asset items	1,170	1,017
TOTAL	3,987	4,242
b. LIABILITIES		
Payables to banks and financial institutions	1,149	1,691
Payable to customer	348	302
Outstanding securities	1	1
Financial liabilities for trading	148	133
Financial liabilities at fair value	-	-
Provision for employee severance benefits	29	29
Provisions for risks	82	79
Subordinated liabilities	15	15
Capital, reserves and share premiums	1,041	966
Remaining liabilities items	1,174	1,026
TOTAL	3,987	4,242

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 June	2008 Sept.
a. ASSET		
Cash and liquid asset	90	79
Current account receivables from banks and deposits	5,192	4,956
Receivables from customers	159,998	162,015
Bad debts	1,802	2,009
Securities portfolio	2,748	2,682
Participating interests	3,569	3,570
<i>of which: held for merchant banking purposes</i>	696	730
Tangible and intangible fixed assets	10,085	10,650
Remaining asset items	11,001	10,872
TOTAL	194,484	196,831
b. LIABILITIES		
Current account payables to banks	22,601	22,910
Financial payables	133,645	134,742
Securities in issue	1,213	1,335
Provisions for liabilities and charges and provisions for employee severance benefits	1,481	1,496
Loan loss provision	59	61
Provision for general financial risks	52	50
Subordinated loans	1,157	1,178
Capital and reserves	16,860	16,992
Remaining liabilities items	17,484	18,140
TOTAL	194,484	196,831
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	8,279	8,031
Derivative contracts	47,717	52,557

Notes:

The data include transactions with non-resident customers.

Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

September 2008		Total	General government	Financial companies
a. TOTAL		1,544,806	57,007	168,118
b. NORTH-WEST ITALY		598,460	10,388	116,573
	Piedmont	102,376	6,313	6,864
	Valle d'Aosta	2,423	75	53
	Liguria	31,014	947	164
	Lombardy	462,647	3,053	109,492
c. NORTH-EAST ITALY		362,092	4,991	22,644
	Trentino-Alto Adige	36,635	495	868
	Veneto	143,907	1,650	5,986
	Friuli-Venezia Giulia	30,157	480	3,240
	Emilia-Romagna	151,393	2,366	12,550
d. CENTRAL ITALY		356,405	33,316	24,901
	Marche	39,183	892	1,966
	Tuscany	105,551	2,595	13,803
	Umbria	18,531	395	58
	Lazio	193,141	29,435	9,072
e. SOUTHERN ITALY		153,079	5,936	2,428
	Abruzzo	22,026	206	124
	Molise	3,625	86	58
	Campania	61,740	3,062	1,609
	Puglia	43,691	1,260	606
	Basilicata	5,767	300	16
	Calabria	16,230	1,022	15
f. ISLANDS		74,770	2,376	1,571
	Sicily	52,969	1,982	457
	Sardinia	21,801	394	1,114

Notes:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
852,756	286,018	119,279	431,810	89,682	377,243
324,435	108,868	34,772	177,388	25,336	121,728
53,500	20,520	6,496	25,720	6,653	29,047
1,426	580	268	573	225	644
17,826	3,357	2,340	11,980	2,066	10,011
251,683	84,412	25,668	139,115	16,392	82,026
224,540	81,391	31,806	106,397	24,138	85,779
23,133	5,382	4,098	13,061	3,511	8,629
92,371	35,506	11,357	43,542	9,362	34,538
15,750	6,680	1,874	6,804	2,226	8,461
93,286	33,824	14,477	42,989	9,040	34,151
195,331	64,554	32,091	94,772	17,732	85,125
22,790	9,371	4,348	8,638	3,571	9,963
56,082	17,145	7,432	29,394	7,571	25,499
11,067	4,290	1,952	4,416	1,672	5,339
105,391	33,748	18,359	52,325	4,919	44,324
76,179	24,303	14,368	35,361	14,298	54,239
13,319	5,635	2,735	4,638	2,098	6,279
1,940	804	430	638	421	1,122
31,242	8,980	5,009	16,809	3,895	21,932
19,928	6,083	4,165	8,777	5,102	16,796
3,009	1,041	617	1,213	736	1,706
6,741	1,760	1,411	3,286	2,047	6,405
32,272	6,902	6,242	17,892	8,178	30,372
22,202	4,441	4,081	12,738	5,876	22,451
10,070	2,461	2,161	5,154	2,301	7,921

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

TDB10236

Source: Supervisory returns
Stocks in millions of euros

September 2008

Entire banking
system

a. TOTAL	1,544,806
b. NORTH-WEST ITALY	598,460
Piedmont	102,376
Valle d'Aosta	2,423
Liguria	31,014
Lombardy	462,647
c. NORTH-EAST ITALY	362,092
Trentino-Alto Adige	36,635
Veneto	143,907
Friuli-Venezia Giulia	30,157
Emilia-Romagna	151,393
d. CENTRAL ITALY	356,405
Marche	39,183
Tuscany	105,551
Umbria	18,531
Lazio	193,141
e. SOUTHERN ITALY	153,079
Abruzzo	22,026
Molise	3,625
Campania	61,740
Puglia	43,691
Basilicata	5,767
Calabria	16,230
f. ISLANDS	74,770
Sicily	52,969
Sardinia	21,801

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
682,279	388,532	473,996	1,449,000	95,806
305,184	145,972	147,305	593,040	5,420
50,989	21,372	30,015	101,275	1,102
1,429	362	633	2,409	14
13,426	10,547	7,042	30,506	508
239,340	113,692	109,615	458,850	3,796
134,895	81,387	145,810	359,148	2,945
5,423	1,586	29,626	36,560	75
56,804	38,714	48,389	142,982	925
8,937	4,042	17,178	30,020	137
63,731	37,045	50,617	149,585	1,808
152,206	98,575	105,625	349,876	6,530
7,457	16,197	15,529	38,425	758
33,536	40,141	31,874	104,699	852
6,880	4,123	7,527	18,301	230
104,333	38,114	50,694	188,451	4,690
51,986	46,364	54,729	103,557	49,522
5,012	4,169	12,845	13,470	8,556
1,404	750	1,471	2,911	715
21,672	22,505	17,563	46,827	14,912
16,646	12,324	14,721	27,138	16,552
1,641	1,474	2,652	2,927	2,840
5,611	5,142	5,476	10,284	5,946
38,008	16,234	20,527	43,380	31,390
30,205	7,468	15,296	30,701	22,267
7,804	8,766	5,231	12,678	9,123



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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2008		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	942,440	349,771	248,678	213,063	90,477	40,450
	Agricultural, forestry and fishery products	37,201	9,733	11,548	7,681	5,143	3,097
	Fuel and power products	49,298	14,797	3,999	26,097	2,814	1,591
	Ores and metals	12,825	8,361	2,896	755	637	176
	Non-metallic minerals and products	19,698	5,652	7,747	3,537	1,898	864
	Chemical products	13,199	7,579	2,766	1,764	812	277
	Metal products, except transport equipment	32,328	14,406	10,516	3,744	3,162	501
	Agricultural and industrial machinery	25,850	11,327	10,964	2,385	971	203
	Office and data processing machines, etc.	4,903	1,890	1,978	580	290	165
	Electrical goods	16,601	6,628	5,592	3,108	1,015	257
	Transport equipment	13,316	4,647	2,846	2,982	2,456	385
	Food and tobacco products	31,005	8,773	11,154	4,159	5,047	1,872
	Textiles, clothing and footwear	29,550	10,161	8,360	7,525	3,221	283
	Paper and paper products	15,088	6,347	4,114	3,401	926	300
	Rubber and plastic products	12,036	5,859	2,992	1,811	1,028	346
	Other manufactured products	22,446	5,973	8,564	5,227	2,056	626
	Building and construction	130,637	38,333	34,844	34,137	16,043	7,278
	Wholesale and retail trade services, recovery and repair services	140,105	47,812	36,909	27,669	18,290	9,425
	Lodging and catering services	34,881	8,496	11,419	7,431	4,598	2,937
	Inland transport services	16,516	4,330	4,186	5,452	1,804	744
	Maritime and air transport services	7,563	1,684	725	1,337	2,035	1,782
	Auxiliary transport services	11,279	4,546	2,040	3,087	998	607
	Communication services	12,442	6,510	329	5,397	104	103
	Other market services	253,673	115,926	62,191	53,795	15,128	6,634

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2008

	Same region as branch	Total	North-West	Norht-East	Centre	South	Islands
a. TOTAL	-	1,544,806	598,460	362,092	356,405	153,079	74,770
Piedmont	75,351	86,893	81,688	2,380	1,871	669	285
Valle d'Aosta	1,577	1,722	1,701	11	2	5	4
Liguria	22,579	28,680	26,123	294	1,555	307	401
Lombardy	418,437	563,682	440,009	35,072	62,699	18,624	7,278
Trentino-Alto Adige	32,220	36,050	1,838	33,672	434	43	63
Veneto	119,253	137,921	6,228	124,507	4,766	1,583	837
Friuli-Venezia Giulia	23,130	28,769	2,002	26,157	297	278	37
Emilia-Romagna	119,773	134,414	6,387	121,326	3,997	1,794	911
Marche	33,881	38,074	678	957	35,226	1,163	50
Tuscany	87,281	112,837	8,327	4,175	93,512	5,288	1,535
Umbria	14,804	16,498	312	86	15,906	176	18
Lazio	127,568	176,999	20,756	12,337	131,661	10,139	2,106
Abruzzo	17,276	19,628	297	253	1,271	17,748	59
Molise	2,363	2,900	25	5	335	2,534	1
Campania	42,153	44,880	545	153	886	42,750	545
Puglia	33,726	36,044	527	293	649	34,495	81
Basilicata	3,595	4,140	29	39	153	3,917	2
Calabria	11,077	11,611	159	34	210	11,146	62
Sicily	43,061	44,727	513	233	602	314	43,065
Sardinia	17,411	18,337	316	110	374	107	17,430

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

September 2008

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	30,142	10,227	4,494	9,731	4,622	1,069
<i>of which</i> without recourse	15,389	4,627	2,517	5,629	1,971	645
with recourse	14,753	5,600	1,977	4,102	2,651	424
Credit implicit in leasing contracts	70,138	28,487	17,718	14,842	6,497	2,593
Receivables for consumer credit and the issue or management of credit cards	48,889	12,807	6,962	10,951	11,288	6,881
Other finance	10,072	2,738	1,360	3,115	1,935	925

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

September 2008

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	30,142	3,195	464	24,061	569	1,854
<i>of which:</i> without recourse	15,389	3,177	111	10,419	389	1,294
with recourse	14,753	18	353	13,641	180	560
Credit implicit in leasing contracts	70,138	430	642	61,482	4,441	3,142
Receivables for consumer credit and the issue of management of credit cards	48,889					
Other finance	10,072	469	760	4,596	1,679	2,567

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

September 2008		Total	Banks	Financial intermediaries
a. TOTAL		101,368	52,479	48,889
b. NORTH-WEST ITALY		26,455	13,648	12,807
Piedmont		7,494	4,103	3,390
Valle d'Aosta		215	126	89
Liguria		2,467	1,336	1,131
Lombardy		16,280	8,083	8,197
c. NORTH-EAST ITALY		15,454	8,492	6,962
Trentino-Alto Adige		878	539	339
Veneto		6,405	3,493	2,912
Friuli-Venezia Giulia		1,737	946	791
Emilia-Romagna		6,434	3,515	2,919
d. CENTRAL ITALY		21,836	10,885	10,951
Marche		2,206	1,239	967
Tuscany		6,687	2,901	3,786
Umbria		1,518	830	688
Lazio		11,425	5,915	5,511
e. SOUTHERN ITALY		23,488	12,201	11,288
Abruzzo		2,309	1,168	1,141
Molise		504	242	262
Campania		9,805	5,101	4,704
Puglia		6,389	3,260	3,128
Basilicata		852	444	407
Calabria		3,630	1,985	1,645
f. ISLANDS		14,134	7,253	6,881
Sicily		10,534	5,321	5,213
Sardinia		3,600	1,932	1,668

Notes:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

September 2008

	Total	General government	Financial companies
a. TOTAL	753,115	30,285	63,411
b. NORTH-WEST ITALY	263,649	5,760	34,378
Piedmont	54,148	898	3,782
Valle d'Aosta	1,883	191	84
Liguria	19,525	656	465
Lombardy	188,093	4,015	30,047
c. NORTH-EAST ITALY	161,372	4,533	11,060
Trentino-Alto Adige	15,933	909	302
Veneto	59,575	1,132	3,437
Friuli-Venezia Giulia	18,398	1,310	2,666
Emilia-Romagna	67,466	1,181	4,655
d. CENTRAL ITALY	183,146	12,284	16,810
Marche	19,209	250	303
Tuscany	44,653	1,146	1,821
Umbria	8,538	176	115
Lazio	110,746	10,712	14,570
e. SOUTHERN ITALY	97,546	3,832	866
Abruzzo	12,543	283	260
Molise	2,234	329	34
Campania	41,470	1,848	365
Puglia	27,603	654	118
Basilicata	3,702	230	20
Calabria	9,994	488	69
f. ISLANDS	47,403	3,876	296
Sicily	33,612	2,485	204
Sardinia	13,791	1,391	93

Notes:



Banks					
Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
163,755	56,709	17,572	86,545	39,295	456,370
62,291	23,323	5,220	33,191	11,247	149,973
11,404	4,457	977	5,785	2,902	35,163
401	159	53	184	108	1,098
3,665	783	322	2,542	1,028	13,710
46,821	17,924	3,868	24,680	7,209	100,002
38,003	15,151	3,480	18,499	9,579	98,198
3,340	923	307	1,986	982	10,399
14,354	5,519	1,323	7,157	3,709	36,943
4,171	1,640	339	2,135	763	9,489
16,138	7,070	1,511	7,221	4,125	41,367
40,400	12,260	5,129	22,340	7,743	105,909
3,190	1,369	306	1,451	1,347	14,118
9,207	3,152	799	5,006	2,824	29,654
1,669	521	185	934	459	6,118
26,334	7,218	3,839	14,949	3,113	56,017
16,073	4,716	2,463	8,394	7,270	69,504
2,402	1,045	301	1,008	954	8,644
285	70	53	135	149	1,436
7,555	2,166	992	4,287	2,744	28,958
4,159	1,073	745	2,124	2,187	20,484
494	137	107	234	297	2,661
1,177	225	265	605	939	7,321
6,988	1,259	1,280	4,121	3,456	32,786
4,599	873	912	2,648	2,259	24,065
2,389	386	368	1,473	1,198	8,721

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

TDB10267

Source: Supervisory returns
Stocks in millions of euros

September 2008

Entire
banking
system

a. TOTAL	753,115
b. NORTH-WEST ITALY	263,649
Piedmont	54,148
Valle d'Aosta	1,883
Liguria	19,525
Lombardy	188,093
c. NORTH-EAST ITALY	161,372
Trentino-Alto Adige	15,933
Veneto	59,575
Friuli-Venezia Giulia	18,398
Emilia-Romagna	67,466
d. CENTRAL ITALY	183,146
Marche	19,209
Tuscany	44,653
Umbria	8,538
Lazio	110,746
e. SOUTHERN ITALY	97,546
Abruzzo	12,543
Molise	2,234
Campania	41,470
Puglia	27,603
Basilicata	3,702
Calabria	9,994
f. ISLANDS	47,403
Sicily	33,612
Sardinia	13,791

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
332,234	178,500	242,381	673,054	80,061
134,496	61,624	67,529	262,136	1,513
27,153	9,636	17,358	53,809	339
1,093	184	606	1,882	1
7,739	7,365	4,420	19,336	188
98,510	44,438	45,145	187,110	983
58,470	33,357	69,545	160,774	598
2,059	400	13,474	15,925	8
22,282	16,173	21,121	59,359	216
7,064	1,463	9,871	18,373	25
27,065	15,321	25,080	67,117	349
82,379	44,986	55,781	179,119	4,027
2,653	9,182	7,373	19,045	164
12,609	16,321	15,723	44,494	159
3,091	1,083	4,364	8,410	128
64,026	18,400	28,320	107,170	3,576
31,015	29,724	36,807	49,436	48,110
1,940	1,158	9,445	5,371	7,172
1,116	216	902	1,664	570
13,252	17,202	11,016	23,539	17,932
10,727	6,835	10,040	13,600	14,003
565	818	2,318	808	2,894
3,416	3,493	3,085	4,455	5,539
25,874	8,810	12,719	21,589	25,814
20,646	2,064	10,902	14,951	18,660
5,228	6,746	1,817	6,637	7,154



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

TDB10266

Banks

Source: supervisory returns
Stocks in millions of euros

September 2008

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	203,051	73,538	47,582	48,143	23,343	10,444
Agricultural, forestry and fishery products	8,748	2,064	2,852	1,594	1,360	877
Fuel and power products	8,035	1,545	695	4,871	644	280
Ores and metals	2,132	1,423	324	157	158	70
Non-metallic minerals and products	2,828	784	926	578	379	161
Chemical products	3,118	1,717	551	531	260	58
Metal products, except transport equipment	7,088	3,657	2,124	603	580	124
Agricultural and industrial machinery	8,208	4,162	3,108	601	266	71
Office and data processing machines, etc.	1,525	621	446	312	114	32
Electrical goods	4,759	2,559	1,076	736	293	94
Transport equipment	3,031	930	958	601	459	82
Food and tobacco products	6,095	1,587	2,501	767	939	300
textiles, clothing and footwear	5,950	2,176	1,437	1,658	610	68
Paper and paper products	3,161	1,433	636	660	329	102
Rubber and plastic products	1,836	993	414	246	148	35
Other manufactured products	3,696	1,194	1,115	889	383	117
Building and construction	21,453	6,444	4,388	5,826	3,164	1,631
Wholesale and retail trade services, recovery and repair services	33,570	11,191	7,918	6,724	5,283	2,453
Lodging and catering services	4,893	1,291	1,281	1,146	769	407
Inland transport services	3,738	1,021	1,010	985	512	209
Maritime and air transport services	1,687	362	208	377	495	245
Auxiliary transport services	5,878	1,627	1,384	2,194	403	270
Communication services	2,173	972	89	1,024	49	38
Other market services	59,450	23,785	12,138	15,064	5,744	2,719

Notes:

Distribution by technical form and customer location (region)

TDB10268							Banks
Source: Supervisory returns Stocks in millions of euros							
September 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	753,115	65,490	638,219	30,645	2,066	16,695
b.	NORTH-WEST ITALY	263,650	14,806	234,267	6,582	384	7,611
	Piedmont	54,148	4,787	47,549	753	78	981
	Valle d'Aosta	1,883	142	1,692	9	1	40
	Liguria	19,525	1,297	17,665	361	29	173
	Lombardy	188,094	8,581	167,360	5,459	276	6,417
c.	NORTH-EAST ITALY	161,372	13,981	133,689	9,347	363	3,991
	Trentino-Alto Adige	15,933	1,793	13,213	395	74	458
	Veneto	59,575	6,262	50,808	1,259	95	1,151
	Friuli-Venezia Giulia	18,398	1,460	16,484	231	17	205
	Emilia-Romagna	67,466	4,466	53,184	7,461	178	2,177
d.	CENTRAL ITALY	183,146	13,025	160,334	7,247	153	2,388
	Marche	19,209	2,152	12,286	4,416	47	308
	Tuscany	44,653	3,030	40,322	1,061	26	215
	Umbria	8,538	1,015	6,916	484	6	117
	Lazio	110,746	6,827	100,810	1,287	74	1,749
e.	SOUTHERN ITALY	97,545	15,722	73,297	6,237	340	1,948
	Abruzzo	12,543	2,310	8,819	1,261	24	129
	Molise	2,234	281	1,735	183	3	31
	Campania	41,470	5,521	32,895	2,101	142	811
	Puglia	27,602	5,173	19,951	1,661	81	736
	Basilicata	3,702	677	2,591	319	4	110
	Calabria	9,994	1,759	7,306	712	86	131
f.	ISLANDS	47,403	7,957	36,632	1,232	825	757
	Sicily	33,612	6,585	25,016	733	810	468
	Sardinia	13,791	1,371	11,617	498	16	289

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2008

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	-	753,115	263,649	161,372	183,146	97,546	47,403
Piedmont	47,693	52,712	50,339	1,025	1,009	228	110
Valle d'Aosta	1,636	1,722	1,686	2	29	3	1
Liguria	17,061	18,638	17,935	181	352	88	83
Lombardy	176,380	209,975	182,141	9,933	12,454	3,699	1,748
Trentino-Alto Adige	15,136	15,828	374	15,334	84	24	12
Veneto	53,602	57,510	1,648	54,779	784	242	56
Friuli-Venezia Giulia	14,769	16,474	549	15,357	271	247	50
Emilia-Romagna	59,856	63,569	1,929	60,221	973	334	111
Marche	18,152	19,097	169	232	18,474	210	13
Tuscany	40,877	43,150	787	351	41,701	252	58
Umbria	7,688	8,193	42	28	8,074	43	5
Lazio	95,675	107,729	5,058	2,894	96,905	2,037	835
Abruzzo	11,462	12,083	65	38	429	11,537	15
Molise	2,003	2,158	7	8	56	2,088	1
Campania	37,567	38,996	225	327	663	37,683	97
Puglia	25,873	27,498	353	324	410	26,344	66
Basilicata	3,217	3,393	16	10	46	3,320	1
Calabria	9,057	9,461	78	106	142	9,085	49
Sicily	31,204	31,815	160	201	183	65	31,206
Sardinia	12,883	13,114	88	21	106	13	12,886

Notes:

TDB40150

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

Source: Supervisory returns
Stocks in millions of euros

September 2008

	Total	Financial intermediaries	Banks
a. LEASING	99,057	73,586	25,470
Credit implicit in leasing contracts	94,955	71,135	23,820
Overdue instalments	962	681	282
Bad debts and substandard assets	3,140	1,771	1,369
b. FACTORING	33,400	28,983	4,416
Advances against acquired claims	25,898	21,822	4,076
Advances against future claims	1,066	725	341
Claims assumed at less than nominal value or acquired outright	5,751	5,751	-
Bad debts	....	685	....

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

September 2008

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,187,223	604,591	120,113
	Italian government securities	431,636	235,913	44,688
	<i>of which:</i> BOTs	104,736	86,873	6,793
	CCTs	80,663	42,134	5,152
	BTPs	225,721	98,427	30,847
	Other debt securities	548,669	244,466	44,812
	<i>of which:</i> in non-euro-area currencies	29,276	19,136	1,644
	Equity securities	70,399	24,086	19,224
	<i>of which:</i> in non-euro-area currencies	2,738	1,213	510
	Units of collective investment undertakings	128,155	95,648	9,231
	Other securities and the like	8,296	4,492	2,158

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
67,141	42,172	3,834	1,120,082	562,419	116,279
30,878	18,492	2,041	400,758	217,421	42,647
1,621	1,221	141	103,115	85,652	6,652
12,604	7,620	734	68,059	34,514	4,418
13,501	7,444	881	212,220	90,983	29,966
19,977	11,322	928	528,692	233,145	43,883
1,462	885	120	27,815	18,251	1,524
1,532	1,308	32	68,867	22,779	19,192
200	147	1	2,538	1,066	508
14,540	10,851	827	113,616	84,798	8,405
215	200	6	8,081	4,293	2,152

Distribution by customer location (region) and type of account

TDB40086

Source: Supervisory returns
Stocks in millions of euros

September 2008

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,187,223	604,591	120,113
b.	NORTH-WEST ITALY	522,832	272,159	26,120
	Piedmont	121,395	75,839	7,506
	Valle d'Aosta	2,527	1,494	147
	Liguria	31,296	26,162	2,198
	Lombardy	367,615	168,665	16,269
c.	NORTH-EAST ITALY	296,350	154,669	19,618
	Trentino-Alto Adige	11,421	7,118	976
	Veneto	80,666	56,726	6,366
	Friuli-Venezia Giulia	93,379	13,477	1,234
	Emilia-Romagna	110,885	77,349	11,042
d.	CENTRAL ITALY	280,632	99,693	67,456
	Marche	11,746	10,515	895
	Tuscany	56,586	33,316	5,098
	Umbria	7,613	6,225	497
	Lazio	204,688	49,636	60,966
e.	SOUTHERN ITALY	61,071	55,090	4,716
	Abruzzo	6,437	5,793	495
	Molise	997	927	68
	Campania	27,615	24,986	1,940
	Puglia	18,705	16,993	1,533
	Basilicata	1,930	1,780	147
	Calabria	5,387	4,611	533
f.	ISLANDS	25,903	22,980	2,202
	Sicily	19,591	17,718	1,503
	Sardinia	6,312	5,261	699

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
67,141	42,172	3,834	1,120,082	562,419	116,279
38,794	21,778	1,486	484,038	250,381	24,635
10,361	2,857	257	111,033	72,981	7,249
36	32	4	2,492	1,462	143
1,335	1,190	51	29,961	24,971	2,147
27,062	17,699	1,174	340,553	150,966	15,095
14,108	10,085	1,079	282,243	144,584	18,539
684	557	25	10,737	6,561	951
4,444	2,425	297	76,222	54,300	6,069
1,072	502	103	92,308	12,975	1,131
7,909	6,601	655	102,976	70,748	10,387
10,776	7,342	803	269,856	92,351	66,653
853	769	79	10,893	9,746	817
4,290	2,627	329	52,296	30,690	4,770
472	410	35	7,141	5,815	462
5,162	3,536	361	199,526	46,101	60,605
2,218	1,964	247	58,854	53,126	4,470
295	270	23	6,141	5,523	473
22	21	1	975	906	67
897	794	99	26,718	24,192	1,841
804	702	101	17,902	16,291	1,431
83	79	4	1,847	1,701	143
117	98	19	5,271	4,513	514
1,245	1,002	219	24,658	21,978	1,983
906	728	159	18,685	16,990	1,345
339	274	61	5,973	4,988	638

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2008

	Total	General government	Financial companies	Non- financial companies	Producer house- holds	Consumer households and nec	Rest of the world
a. TOTAL	2,935,780	23,487	1,504,677	112,592	44,313	820,357	430,950
Italian government securities	1,035,490	4,721	490,729	34,520	10,818	239,044	255,658
<i>of which:</i> BOTs	187,647	419	79,664	3,577	3,353	87,297	13,339
CCTs	181,448	1,197	117,855	3,715	2,160	42,853	13,668
BTPs	579,307	2,831	235,791	26,627	4,783	99,976	209,300
Other debt securities	1,449,162	7,873	817,416	40,035	24,458	440,008	119,372
<i>of which:</i> in non-euro-area currencies	61,997	236	33,630	694	1,158	19,547	6,733
Equity securities	192,697	6,594	85,806	25,441	1,798	28,342	44,716
<i>of which:</i> in non-euro-area currencies	8,048	76	5,550	210	100	1,249	864
Units of collective investment undertakings	207,200	668	95,170	3,801	6,452	97,953	3,156
Other securities and the like	14,169	954	1,241	3,863	423	6,556	1,134

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

September 2008		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,521,285	1,213,566	608,432	524,770	115,703	58,382
	Italian government securities	779,783	384,442	165,470	168,421	42,321	19,130
	<i>of which:</i> BOTs	174,311	72,745	40,776	37,643	16,934	6,213
	CCTs	167,731	92,230	35,632	30,754	6,376	2,740
	BTPs	369,770	178,559	76,108	90,794	16,137	8,172
	Other debt securities	1,356,764	624,820	349,231	293,862	56,928	31,922
	<i>of which:</i> in non-euro-area-currencies	62,954	34,474	12,040	13,214	2,334	893
	Titoli di capitale	162,704	85,207	41,560	29,928	3,588	2,422
	<i>of which:</i> in non-euro-area-currencies	11,388	9,045	1,232	789	290	32
	Units of collective investment undertakings	204,615	112,478	46,187	29,417	11,987	4,541
	Other securities and the like	17,703	6,698	6,310	3,381	929	385

Notes:

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

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
September 2008		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	152,901	1,816	14,862	126,476	2,764	6,984
b.	NORTH-WEST ITALY	61,769	643	8,958	48,965	698	2,505
	Piedmont	8,663	163	812	7,170	193	325
	Valle d'Aosta	284	1	1	249	8	25
	Liguria	3,612	16	13	3,455	48	79
	Lombardy	49,210	462	8,132	38,090	449	2,077
c.	NORTH-EAST ITALY	35,909	236	2,190	29,874	1,086	2,523
	Trentino-Alto Adige	3,961	73	78	3,138	234	438
	Veneto	9,759	80	1,036	7,860	249	533
	Friuli-Venezia Giulia	5,563	14	642	4,668	111	129
	Emilia-Romagna	16,626	69	433	14,209	492	1,423
d.	CENTRAL ITALY	44,215	778	3,447	38,613	358	1,019
	Marche	1,697	24	89	1,341	79	165
	Tuscany	7,692	27	1,107	6,159	143	257
	Umbria	592	4	1	512	26	48
	Lazio	34,233	722	2,251	30,601	110	549
e.	SOUTHERN ITALY	7,030	136	212	5,609	408	664
	Abruzzo	1,019	11	5	756	79	169
	Molise	199	..	..	157	12	29
	Campania	3,330	48	106	2,799	133	244
	Puglia	1,665	12	99	1,339	95	119
	Basilicata	280	..	..	206	24	49
	Calabria	537	65	1	351	65	55
f.	ISLANDS	3,979	23	56	3,415	213	272
	Sicily	2,418	8	4	2,257	103	47
	Sardinia	1,561	16	52	1,157	110	225

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2008

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	-	152,901	61,769	35,909	44,215	7,030	3,979
Piedmont	3,807	5,560	4,784	154	558	28	36
Valle d'Aosta	160	165	165	..	..	..	..
Liguria	1,914	3,124	2,401	119	248	34	321
Lombardy	37,681	63,252	40,702	4,200	15,753	1,544	1,052
Trentino-Alto Adige	3,462	3,742	174	3,553	12	2	1
Veneto	7,567	19,621	5,014	10,642	3,194	464	308
Friuli-Venezia Giulia	2,686	2,982	90	2,868	12	11	..
Emilia-Romagna	12,764	14,691	855	13,112	520	121	84
Marche	1,319	1,474	50	28	1,346	50	..
Tuscany	5,199	6,131	408	140	5,465	111	5
Umbria	371	406	13	2	388	2	..
Lazio	15,914	25,175	6,942	1,064	16,398	403	369
Abruzzo	720	857	34	13	50	759	1
Molise	88	93	2	..	1	90	..
Campania	1,830	2,048	11	2	128	1,895	12
Puglia	1,058	1,134	30	4	14	1,085	..
Basilicata	131	143	2	..	1	140	..
Calabria	284	311	1	..	10	288	12
Sicily	1,014	1,188	84	4	85	2	1,014
Sardinia	762	804	8	4	30	..	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
September 2008

September 2008		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	971,331	3,366	75,831	1,942	72,139
b.	NORTH-WEST ITALY	359,293	263	25,583	410	21,302
	Piedmont	65,136	82	4,841	206	4,240
	Valle d'Aosta	1,813	24	194	5	218
	Liguria	24,740	27	1,098	37	1,163
	Lombardy	267,604	131	19,450	162	15,681
c.	NORTH-EAST ITALY	225,525	397	17,915	679	17,924
	Trentino-Alto Adige	22,588	142	2,122	309	2,086
	Veneto	89,340	96	7,193	168	7,852
	Friuli-Venezia Giulia	20,950	88	1,613	55	1,167
	Emilia-Romagna	92,648	70	6,988	146	6,819
d.	CENTRAL ITALY	228,569	255	18,611	261	21,363
	Marche	24,414	16	3,139	82	1,660
	Tuscany	64,809	80	5,480	89	7,650
	Umbria	12,487	18	1,533	30	1,368
	Lazio	126,859	142	8,460	59	10,684
e.	SOUTHERN ITALY	104,943	109	9,183	236	8,896
	Abruzzo	14,321	15	1,894	29	1,005
	Molise	2,130	10	221	6	230
	Campania	43,961	35	2,352	34	4,552
	Puglia	29,605	10	3,270	109	1,974
	Basilicata	3,851	10	334	21	352
	Calabria	11,074	29	1,113	38	783
f.	ISLANDS	53,001	2,342	4,539	356	2,654
	Sicily	36,908	1,699	2,853	143	1,270
	Sardinia	16,093	643	1,686	213	1,385

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
5,024	78,932	2,214	224,087	1,018	53,570	5,201	448,008
1,874	29,240	207	78,781	212	20,901	1,295	179,225
690	6,105	39	17,833	71	3,243	434	27,351
2	299	..	398	1	77	10	585
112	2,195	29	7,163	29	2,560	187	10,140
1,070	20,641	139	53,387	111	15,020	664	141,148
1,451	21,233	469	52,129	275	10,589	1,375	101,090
98	982	217	3,087	125	1,293	180	11,947
667	9,111	45	21,316	39	4,449	366	38,038
207	2,918	103	4,872	45	494	285	9,104
479	8,222	103	22,854	66	4,353	545	42,001
720	14,447	437	52,292	147	12,759	1,121	106,156
263	1,403	26	5,044	59	1,302	410	11,009
108	3,981	50	16,045	50	4,272	248	26,756
95	804	24	2,418	15	668	79	5,435
254	8,259	336	28,784	24	6,516	384	62,956
679	11,233	104	26,743	134	5,246	744	41,636
171	1,319	12	3,237	18	643	140	5,838
22	179	..	526	15	146	29	746
163	5,932	67	11,394	26	2,457	127	16,823
124	2,443	8	8,553	44	1,407	239	11,423
83	365	2	615	7	180	49	1,833
117	994	14	2,418	23	413	161	4,972
299	2,780	997	14,142	250	4,075	665	19,901
204	2,104	197	10,768	90	2,963	426	14,192
95	675	801	3,375	160	1,112	239	5,709

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2008

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	111,563	75	7,006	95	5,926
b. NORTH-WEST ITALY	46,492	1	2,541	31	1,565
Piedmont	7,055	..	314	15	215
Valle d'Aosta	116	-	21	-	6
Liguria	2,091	-	70	2	32
Lombardy	37,231	..	2,136	14	1,312
c. NORTH-EAST ITALY	21,196	6	1,527	35	1,129
Trentino-Alto Adige	1,906	4	131	18	149
Veneto	8,135	1	584	8	432
Friuli-Venezia Giulia	2,387	..	99	4	80
Emilia-Romagna	8,768	..	713	6	469
d. CENTRAL ITALY	30,988	2	1,689	13	2,562
Marche	2,285	1	266	5	74
Tuscany	5,625	..	513	5	416
Umbria	970	..	133	..	126
Lazio	22,108	1	777	2	1,947
e. SOUTHERN ITALY	9,012	2	857	13	516
Abruzzo	1,358	1	205	2	81
Molise	191	1	22	1	21
Campania	3,246	1	189	6	179
Puglia	2,946	..	300	5	182
Basilicata	312	..	32	..	15
Calabria	959	..	110	..	39
f. ISLANDS	3,874	64	393	3	154
Sicily	2,654	49	226	1	78
Sardinia	1,220	15	167	1	76

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
318	9,616	45	12,561	46	3,398	314	72,164
122	4,533	3	4,475	10	1,534	78	31,601
51	782	1	934	4	179	36	4,524
..	8	-	23	..	4	..	54
11	116	1	419	1	431	8	1,002
61	3,627	1	3,100	4	920	34	26,021
97	2,077	8	2,837	20	573	101	12,785
7	74	6	184	10	78	11	1,234
40	1,046	..	1,096	2	226	19	4,680
14	202	1	278	4	37	21	1,649
36	756	1	1,279	4	233	50	5,222
59	1,740	10	2,727	6	744	67	21,370
42	189	1	340	3	56	46	1,262
3	383	..	965	..	301	7	3,030
10	60	..	133	1	32	4	471
3	1,108	9	1,289	2	354	10	16,607
29	1,040	1	1,774	3	315	29	4,432
15	152	..	244	..	47	6	604
4	13	-	34	-	5	1	91
1	419	..	572	-	136	4	1,740
6	370	..	683	2	91	13	1,295
1	23	-	54	1	9	2	175
2	63	..	188	..	28	3	527
11	226	23	748	7	231	38	1,976
10	160	2	564	4	150	35	1,374
1	66	21	184	2	81	3	602

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros
September 2008

		Total			Costruction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,546	1,138	15,407	8,821	198	8,623
b.	NORTH-WEST ITALY	5,288	268	5,020	3,124	36	3,088
	Piedmont	1,519	59	1,460	946	20	926
	Valle d'Aosta	32	4	28	24	4	20
	Liguria	123	6	117	74	4	70
	Lombardy	3,614	198	3,416	2,080	8	2,072
c.	NORTH-EAST ITALY	4,694	345	4,349	2,482	47	2,435
	Trentino-Alto Adige	486	129	357	205	9	196
	Veneto	1,794	88	1,706	898	13	884
	Friuli-Venezia Giulia	446	50	395	204	12	192
	Emilia-Romagna	1,968	78	1,891	1,175	13	1,163
d.	CENTRAL ITALY	3,676	177	3,499	1,979	37	1,941
	Marche	557	72	486	184	3	181
	Toscana	1,871	43	1,828	1,054	18	1,036
	Umbria	376	16	359	234	4	229
	Lazio	873	47	826	508	12	496
e.	SOUTHERN ITALY	1,967	204	1,764	869	43	826
	Abruzzo	217	20	198	89	1	89
	Molise	72	10	62	27	..	27
	Campania	532	51	480	295	10	284
	Puglia	716	47	670	305	10	294
	Basilicata	138	11	127	48	..	48
	Calabria	292	66	227	104	21	83
f.	ISLANDS	921	145	776	367	35	333
	Sicily	574	99	475	136	4	132
	Sardinia	347	46	301	231	30	201

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,922	630	4,292	2,803	311	2,492
1,547	231	1,316	617	1	616
422	38	384	151	1	150
5	..	5	3	..	3
34	2	32	15	..	14
1,085	191	894	449	..	449
1,461	147	1,314	751	151	600
76	6	70	206	114	92
688	70	618	208	5	203
191	14	177	50	24	26
507	58	449	286	7	279
851	115	736	846	25	822
267	56	211	106	13	93
317	19	298	500	5	494
78	9	69	64	3	61
189	31	158	176	4	173
762	97	664	336	63	273
92	13	79	36	6	30
29	2	27	15	8	8
154	21	133	83	20	63
276	23	253	136	13	123
65	5	61	24	6	18
146	34	112	42	11	32
301	39	263	252	71	180
220	32	188	217	63	155
81	7	74	35	9	26

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2008

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	1,027	60	967	451	2	449
b.	NORTH-WEST ITALY	288	16	273	116	1	114
	Piedmont	60	1	59	32	-	32
	Valle d'Aosta	1	..	1	1	-	1
	Liguria	4	-	4	1	-	1
	Lombardy	224	15	208	82	1	81
c.	NORTH-EAST ITALY	264	20	245	102	1	101
	Trentino-Alto Adige	32	10	22	12	-	12
	Veneto	112	3	109	36	-	36
	Friuli-Venezia Giulia	26	2	23	13	1	13
	Emilia-Romagna	95	5	90	40	-	40
d.	CENTRAL ITALY	300	16	283	167	..	167
	Marche	59	15	45	8	..	8
	Tuscany	115	1	114	63	..	63
	Umbria	20	1	19	9	-	9
	Lazio	106	..	105	87	..	87
e.	SOUTHERN ITALY	120	3	117	50	..	50
	Abruzzo	9	1	8	2	-	2
	Molise	11	..	11	9	-	9
	Campania	35	1	34	17	..	17
	Puglia	47	1	46	18	..	17
	Basilicata	7	-	7	2	-	2
	Calabria	11	..	11	3	-	3
f.	ISLANDS	54	5	49	17	..	17
	Sicily	36	5	31	7	..	7
	Sardinia	19	..	19	10	-	10

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
409	44	365	167	14	153
132	15	118	41	..	41
24	1	23	5	..	5
1	..	1	..	-	..
2	-	2	1	-	1
106	14	92	35	-	35
118	9	109	45	10	35
7	..	7	13	9	4
57	3	54	20	-	20
10	1	9	2	..	2
45	5	40	10	..	10
88	16	72	44	..	44
47	14	33	4	..	4
22	1	21	30	-	30
6	1	5	5	..	5
14	..	13	5	..	5
49	3	46	22	-	22
6	1	5	1	-	1
2	..	2	..	-	..
12	..	11	6	-	6
20	1	19	9	-	9
5	-	5	1	-	1
4	..	4	4	-	4
21	1	20	16	4	12
14	1	13	15	4	11
7	..	7	1	-	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euors

September 2008

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
a. TOTAL	18,997	327	2,523	958	1
b. NORTH-WEST ITALY	4,342	52	964	308	..
Piedmont	1,548	40	255	74	-
Valle d'Aosta	41	..	..	2	-
Liguria	421	7	27	6	-
Lombardy	2,332	5	681	226	..
c. NORTH-EAST ITALY	4,664	26	756	343	1
Trentino-Alto Adige	1,073	-	41	65	-
Veneto	1,407	14	404	89	..
Friuli-Venezia Giulia	766	..	83	63	..
Emilia-Romagna	1,418	12	229	126	1
d. CENTRAL ITALY	2,989	29	365	203	..
Marche	858	5	173	30	-
Tuscany	635	11	50	49	-
Umbria	262	..	40	8	-
Lazio	1,234	13	101	115	..
e. SOUTHERN ITALY	2,083	175	272	78	-
Abruzzo	447	7	28	7	-
Molise	82	1	5	1	-
Campania	463	53	108	27	-
Puglia	543	34	48	24	-
Basilicata	172	72	12	5	-
Calabria	376	6	72	13	-
f. ISLANDS	4,918	45	166	27	-
Sicily	2,762	32	118	13	-
Sardinia	2,156	13	48	13	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short- term	Agriculture, forestry and fishing
1,026	764	5,680	2,445	188	4,840	243	135
150	121	578	810	79	1,215	65	41
59	93	121	440	57	377	33	14
1	2	5	2	-	29	..	..
45	3	140	99	..	94	..	-
46	23	312	270	22	716	32	27
467	168	857	484	45	1,476	41	8
91	46	388	16	..	424	2	..
136	27	124	231	4	353	25	1
110	45	171	61	2	225	6	..
131	50	174	176	39	473	8	7
72	148	615	565	14	931	46	22
11	30	45	452	4	105	1	..
12	77	121	43	9	253	10	..
25	14	46	35	1	92	1	1
25	27	403	35	1	481	33	21
77	108	190	407	19	675	83	57
42	13	27	94	2	164	63	51
1	4	5	15	1	49	-	-
14	41	88	7	4	111	12	2
8	31	11	204	11	165	8	3
3	4	10	14	..	52	..	..
9	16	49	74	1	134	..	-
259	218	3,441	179	32	544	9	7
115	157	1,930	22	31	341	4	2
144	61	1,511	157	1	203	5	4

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2008

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,012	6	160	56	-
b.	NORTH-WEST ITALY	265	1	57	11	-
	Piedmont	117	..	17	..	-
	Valle d'Aosta	1	-	..	..	-
	Liguria	23	1	2	-	-
	Lombardy	125	-	37	11	-
c.	NORTH-EAST ITALY	277	1	45	33	-
	Trentino-Alto Adige	58	-	3	6	-
	Veneto	75	..	17	3	-
	Friuli-Venezia Giulia	45	-	3	13	-
	Emilia-Romagna	99	1	22	11	-
d.	CENTRAL ITALY	205	1	41	5	-
	Marche	104	1	35	1	-
	Tuscany	59	..	1	2	-
	Umbria	16	-	5	-	-
	Lazio	27	..	1	1	-
e.	SOUTHERN ITALY	96	1	14	6	-
	Abruzzo	41	..	3	-	-
	Molise	6	..	..	-	-
	Campania	13	..	7	1	-
	Puglia	27	1	1	4	-
	Basilicata	4	..	1	..	-
	Calabria	5	..	2	1	-
f.	ISLANDS	168	1	4	1	-
	Sicily	104	1	3	1	-
	Sardinia	64	..	..	..	-

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	Agruculture, forestry and fishing
46	41	136	180	7	278	101	34
4	2	16	52	3	98	22	14
..	..	2	37	3	47	10	3
-	-	-	-	-	-
2	..	7	6	-	5	..	-
2	1	7	9	..	46	12	11
28	8	13	42	1	96	11	1
7	2	9	4	..	27	2	..
8	..	1	24	..	18	5	..
8	2	1	4	-	11	3	-
5	4	2	11	1	40	2	1
6	2	9	60	..	35	45	..
1	..	2	53	-	9	2	..
..	1	..	2	..	10	42	..
4	..	..	3	-	4	..	-
1	1	7	2	-	13	1	..
4	4	1	22	1	25	18	16
4	1	..	9	-	7	16	14
-	..	..	1	-	4	-	-
..	..	1	..	-	3	1	1
-	2	..	10	1	7	1	..
-	-	..	1	-	2	-	-
..	..	..	..	-	2	..	-
5	25	97	5	2	24	4	3
3	23	50	1	2	18	2	1
2	2	47	4	-	6	2	2

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2008

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,056,914	876,341	180,573
Italian government securities	422,279	380,641	41,638
<i>of which:</i> BOTs	190,611	178,647	11,964
CCT	77,073	71,244	5,829
BTPs	133,607	112,082	21,526
Other debt securities	239,621	233,891	5,729
Equity securities	362,219	231,010	131,209
Other securities	32,818	30,821	1,997
b. TOTAL DERIVATIVE INSTRUMENTS	2,703,756	2,410,338	293,418
Futures	769,764	699,840	69,924
<i>of which:</i> on Italian government securities	39,717	39,179	538
on interest rates	313,097	313,097	-
on stock indices	237,147	174,448	62,699
Swaps and forward rate agreements	1,085,819	1,085,819	-
<i>of which:</i> interest rate swaps	551,115	551,115	-
currency swaps	8,569	8,569	-
Forward rate agreements	516,913	516,913	-
Options on securities	64,852	43,988	20,864
<i>of which:</i> on Italian government securities	657	657	-
on debt securities	870	870	-
on equity securities	62,237	41,373	20,864
Options on futures or stock indices	420,145	251,924	168,221
<i>of which:</i> on futures on Italian government securities	2,065	2,065	-
on stock indices or futures on stock indices	311,025	145,577	165,447
Foreign currency options	64,214	35,105	29,109
Interest rate options	112,708	112,708	-
Other derivative instruments	186,255	180,955	5,300

Notes:

The data include transactions with non-residents and interbank transactions. Securities are valued at the contract price (debt securities, ex coupon). For the methods of measuring derivative instruments, see the corresponding item in the glossary. Transactions are considered when they are concluded, even if they have not been settled. the amounts are shown net of commissions.

Banks and securities firms

Banks			SIMs		
2008 July	2008 Aug.	2008 Sept.	2008 July	2008 Aug.	2008 Sept.
309,443	225,240	341,658	59,653	36,114	84,807
143,487	98,783	138,370	15,865	8,965	16,808
70,592	46,112	61,942	4,983	2,608	4,373
25,662	18,276	27,306	2,106	1,251	2,472
40,045	29,952	42,084	7,890	4,538	9,098
79,531	71,177	83,183	1,987	1,276	2,466
68,383	50,677	111,951	41,007	25,413	64,789
18,060	4,608	8,154	793	460	743
845,397	717,735	847,206	89,245	86,779	117,395
226,056	202,004	271,779	22,109	15,272	32,544
12,283	12,764	14,133	177	86	275
99,621	100,001	113,475	-	-	-
64,014	34,846	75,589	19,656	13,963	29,079
410,343	343,131	332,344	-	-	-
176,829	164,345	209,940	-	-	-
2,936	3,028	2,605	-	-	-
227,879	172,076	116,958	-	-	-
18,067	10,521	15,400	9,356	3,988	7,519
198	278	181	-	-	-
386	323	161	-	-	-
17,347	9,822	14,203	9,356	3,988	7,519
90,145	68,600	93,178	33,893	61,258	73,070
700	958	407	-	-	-
54,394	42,934	48,249	33,172	60,400	71,875
9,904	9,182	16,018	22,650	5,454	1,005
42,012	33,220	37,476	-	-	-
48,868	51,077	81,010	1,238	806	3,256

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2008

	Total	Banks	SIMs	ACMs
Assets under management	445,387	102,818	10,677	331,892
Fund raising	25,583	4,652	569	20,361
Redemptions	39,118	14,280	587	24,251
Net fund-raising	-13,535	-9,628	-18	-3,890

Notes:

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2008

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	126,007	133,123	428,237
	Italian government securities	29,594	27,876	129,821
	<i>of which:</i> BOTs	8,687	8,927	10,010
	CCTs	4,735	6,208	30,535
	BTPs	13,736	10,719	78,680
	Other debt securities	18,710	18,023	128,455
	<i>of which:</i> in non-euro-area currencies	1,544	1,486	8,300
	Equity securities	7,357	7,460	50,001
	<i>of which:</i> in non-euro-area currencies	1,554	1,590	4,025
	Units of collective investment undertakings	35,068	44,566	119,426
	Other securities and the like	35,278	35,197	533

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
29,441	33,110	98,103	6,416	5,906	9,816	90,150	94,106	320,318
10,243	10,249	38,753	833	686	2,620	18,518	16,941	88,449
2,552	2,522	2,307	252	248	219	5,884	6,157	7,484
2,398	3,189	15,614	182	152	1,161	2,154	2,867	13,759
4,335	3,526	16,879	305	225	943	9,096	6,968	60,857
5,005	5,061	29,065	477	501	2,490	13,228	12,461	96,900
443	408	4,220	47	92	189	1,054	986	3,892
3,822	3,940	4,182	488	496	1,094	3,047	3,025	44,725
622	673	693	54	57	177	877	860	3,154
9,694	13,280	26,118	1,230	1,732	3,593	24,144	29,554	89,715
677	580	-14	3,388	2,492	19	31,213	32,125	528

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

TDB40530

Securities firms

Source: Supervisory returns
Percentages

September 2008

	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	10.49	16.27	51.59	21.66
Italian government securities	100.00	14.21	4.13	42.94	38.72
<i>of which</i> :BOTs	100.00	27.38	0.88	42.52	29.23
CCTs	100.00	15.31	4.57	68.25	11.88
BTPs	100.00	10.83	4.04	21.09	64.05
Other debt securities	100.00	6.23	33.89	44.73	15.14
Equity securities	100.00	11.74	10.56	54.03	23.68
Units of collective investment undertakings	100.00	9.95	17.77	64.08	8.21
Other financial instruments	100.00	3.16	0.47	7.87	88.50

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

3rd quarter 2008

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	198,939	13,150	25,669	-12,519	90
Equity	27,411	1,328	3,102	-1,774	-
Balanced	16,204	231	1,674	-1,442	-
Bond	77,134	4,186	10,220	-6,033	90
Liquidity	62,952	6,638	8,936	-2,298	-
Flexible	15,237	766	1,737	-971	-

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

3rd quarter 2008	Total portfolio	Italian government securities	of which:		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	47,527	21,630	6,794	3,991	8,263
Sales in the quarter	59,962	26,502	13,346	4,919	5,782
End-quarter stocks	178,754	79,245	15,989	23,238	27,159
b. EQUITY					
Purchases in the quarter	8,910	353	180	31	99
Sales in the quarter	10,271	356	213	42	59
End-quarter stocks	23,094	596	142	202	186
c. BALANCED					
Purchases in the quarter	4,012	534	115	7	395
Sales in the quarter	5,759	1,495	1,155	26	306
End-quarter stocks	14,138	2,999	398	612	1,707
d. BOND					
Purchases in the quarter	15,608	7,897	835	1,243	4,693
Sales in the quarter	21,641	10,404	2,931	1,727	4,113
End-quarter stocks	73,211	29,803	2,076	5,148	17,156
e. LIQUIDITY					
Purchases in the quarter	13,780	11,355	5,255	2,610	2,285
Sales in the quarter	16,318	13,146	8,594	3,054	797
End-quarter stocks	55,486	42,116	12,816	16,639	6,033
f. FLEXIBLE					
Purchases in the quarter	5,217	1,491	408	99	791
Sales in the quarter	5,972	1,100	452	70	508
End-quarter stocks	12,826	3,731	558	638	2,076

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		
	11,336	693		12,094	6,347	2,467
	16,172	1,252		13,902	7,388	3,387
	65,616	6,483		28,859	15,695	5,034
	172	74		8,060	4,053	324
	193	60		9,398	4,763	325
	312	135		21,671	11,943	515
	607	45		2,686	1,724	185
	1,124	129		2,893	1,844	248
	5,767	898		4,368	2,371	1,004
	6,650	460		328	89	734
	10,236	961		331	126	671
	41,721	4,921		789	197	898
	2,394	-		-	-	31
	3,170	-		-	-	2
	13,335	-		-	-	34
	1,513	115		1,020	481	1,193
	1,450	102		1,281	654	2,141
	4,482	529		2,031	1,184	2,582

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2008

3rd quarter 2008		Securities placed in the quarter				Securities to be placed	
		Total	Banks		SIMs		
			with guarantee	without guarantee	with guarantee		without guarantee
a.	TOTAL	55,994	6,180	44,682	-	5,133	1,016
	Italian government securities	6,119	5,115	703	-	300	-
	<i>of which:</i> BOTs	101	-	-	-	101	-
	CCTs	1,350	1,179	153	-	19	-
	BTPs	3,598	2,918	502	-	178	-
	Other debt securities	23,587	1,018	21,556	-	1,012	1,013
	Equity securities	66	11	4	-	50	-
	Other securities	23,791	-	20,022	-	3,770	4

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 June	2008 Sept.	2008 June	2008 Sept.	2008 June	2008 Sept.
a. NUMBER OF BORROWERS	4,239,549	4,268,805	3,508,516	3,517,139	970,198	999,816
<i>of which: joint</i>	<i>1,264,408</i>	<i>1,277,515</i>	<i>980,260</i>	<i>996,363</i>	<i>295,376</i>	<i>292,625</i>
b. LOAN FACILITIES						
<i>facilities granted</i>	<i>2,146,360</i>	<i>2,154,742</i>	<i>1,946,893</i>	<i>1,953,535</i>	<i>199,467</i>	<i>201,207</i>
<i>used margin</i>	<i>1,534,667</i>	<i>1,551,326</i>	<i>1,358,854</i>	<i>1,373,157</i>	<i>175,813</i>	<i>178,169</i>
<i>overshoot</i>	<i>40,156</i>	<i>39,297</i>	<i>37,074</i>	<i>36,873</i>	<i>3,082</i>	<i>2,423</i>
<i>unused margin</i>	<i>651,850</i>	<i>642,713</i>	<i>625,113</i>	<i>617,251</i>	<i>26,736</i>	<i>25,462</i>
<i>of which: matched loans</i>						
<i>facilities granted</i>	<i>360,187</i>	<i>362,863</i>	<i>323,188</i>	<i>324,452</i>	<i>36,999</i>	<i>38,411</i>
<i>used margin</i>	<i>183,786</i>	<i>182,168</i>	<i>161,704</i>	<i>160,387</i>	<i>22,082</i>	<i>21,780</i>
term loans						
<i>facilities granted</i>	<i>1,433,390</i>	<i>1,448,949</i>	<i>1,273,090</i>	<i>1,288,344</i>	<i>160,299</i>	<i>160,605</i>
<i>used margin</i>	<i>1,198,327</i>	<i>1,213,666</i>	<i>1,047,050</i>	<i>1,059,748</i>	<i>151,277</i>	<i>153,918</i>
revocable loans						
<i>facilities granted</i>	<i>352,783</i>	<i>342,931</i>	<i>350,615</i>	<i>340,739</i>	<i>2,168</i>	<i>2,191</i>
<i>used margin</i>	<i>152,553</i>	<i>155,493</i>	<i>150,100</i>	<i>153,022</i>	<i>2,453</i>	<i>2,471</i>
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	<i>219,609</i>	<i>218,563</i>	<i>217,467</i>	<i>216,450</i>	<i>2,141</i>	<i>2,113</i>
<i>used margin</i>	<i>150,331</i>	<i>150,895</i>	<i>148,474</i>	<i>149,017</i>	<i>1,857</i>	<i>1,878</i>
d. BAD DEBTS	95,042	98,591	45,408	44,497	49,635	54,094
e. NUMBER OF GUARANTORS	2,019,754	2,037,987	1,762,689	1,765,279	323,734	342,377
<i>of which: joint</i>	<i>642,492</i>	<i>645,958</i>	<i>582,825</i>	<i>582,632</i>	<i>73,646</i>	<i>78,133</i>
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	581,302	590,711	488,941	493,965	92,361	96,746

Notes:

The data include transactions with non-resident customers.

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

TDC30020				Banks		
Source: Central Credit Register Stocks in millions of euros						
September 2008		of which:		of which:		
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
a.	ITALY	1,885,220	933,036	1,325,269	474,451	19,315
	General government	91,460	30,311	57,338	7,133	68
	Financial companies	239,740	149,924	166,942	88,326	1,936
	Non-financial companies	1,233,728	694,944	806,115	344,300	15,034
	of which: industry	464,510	303,122	270,817	134,274	6,173
	building	152,634	74,371	110,921	44,358	574
	services	598,493	307,973	410,530	160,197	8,233
	Producer households	69,131	24,106	59,210	14,648	397
	Consumer households and nec	244,583	31,230	230,377	18,507	1,814
b.	NORTH-WEST ITALY	777,840	403,692	525,833	204,278	9,559
	General government	18,756	6,577	10,332	1,087	68
	Financial companies	157,103	103,598	104,760	61,531	1,431
	Non-financial companies	493,290	273,824	311,105	130,132	6,973
	of which: industry	181,674	118,557	103,542	50,835	2,726
	building	46,581	21,966	33,646	12,796	236
	services	260,850	131,077	170,621	65,115	3,987
	Producer households	19,891	6,788	17,056	4,106	107
	Consumer households and nec	86,345	11,977	80,697	6,894	953
c.	NORTH-EAST ITALY	464,133	244,468	326,265	120,201	4,549
	General government	10,047	4,615	5,012	535	-
	Financial companies	42,103	18,807	33,104	8,805	400
	Non-financial companies	328,937	202,815	212,841	99,821	3,445
	of which: industry	134,325	94,168	76,444	40,834	1,828
	building	43,043	24,077	30,302	14,199	191
	services	145,123	80,762	101,598	42,823	1,405
	Producer households	20,842	7,976	17,636	4,923	215
	Consumer households and nec	60,586	9,598	56,389	5,735	482
d.	CENTRAL ITALY	429,640	191,641	309,668	97,192	3,197
	General government	46,766	10,761	32,985	2,732	..
	Financial companies	34,726	24,404	24,888	15,374	105
	Non-financial companies	277,356	145,359	185,686	72,159	2,779
	of which: industry	108,247	64,791	63,861	28,312	1,205
	building	38,722	17,344	28,599	10,571	119
	services	126,196	61,501	89,809	32,253	1,448
	Producer households	13,968	4,223	12,309	2,630	60
	Consumer households and nec	55,362	6,303	52,521	3,852	223

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

TDC30020		Banks				
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro-area currencies	with real security
e. SOUTHERN ITALY	148,055	65,775	112,946	37,561	1,491	57,875
General government	11,088	4,784	6,525	1,461	-	12
Financial companies	3,802	2,017	2,634	1,792	1	498
Non-financial companies	94,516	53,092	67,708	30,782	1,334	26,438
<i>of which: industry</i>	<i>31,020</i>	<i>20,037</i>	<i>20,991</i>	<i>11,248</i>	<i>284</i>	<i>5,107</i>
building	16,670	8,145	12,579	5,049	23	6,913
services	44,781	23,839	32,436	13,760	1,025	13,592
Producer households	9,448	3,390	8,009	2,001	14	5,328
Consumer households and nec	28,426	2,240	27,451	1,394	142	25,194
f. ISLANDS	65,551	27,460	50,556	15,219	520	28,764
general government	4,802	3,575	2,484	1,318	-	23
Financial companies	2,006	1,099	1,557	825	..	25
Non-financial companies	39,629	19,854	28,776	11,406	503	13,557
<i>of which: industry</i>	<i>9,243</i>	<i>5,570</i>	<i>5,980</i>	<i>3,044</i>	<i>130</i>	<i>1,769</i>
building	7,618	2,839	5,795	1,744	6	3,809
services	21,543	10,792	16,067	6,245	367	7,504
Producer households	4,983	1,729	4,199	988	2	2,749
Consumer households and nec	13,864	1,112	13,320	632	14	12,258

Notes:

Distribution by total credit granted

TDB30118

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

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

September 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	1,354,151	974,160	277,137	148,763	111,778	42,754	34,925	7,021
Facilities granted	131,824	161,836	94,630	103,424	172,187	148,079	347,798	918,045
Used margin	124,562	150,315	76,290	77,175	124,922	104,986	234,820	598,822
<i>of which: backed by real security</i>	<i>111,092</i>	<i>129,408</i>	<i>46,564</i>	<i>35,646</i>	<i>52,380</i>	<i>41,381</i>	<i>79,654</i>	<i>99,420</i>
Unused margin	8,285	13,011	20,015	28,259	50,293	45,507	117,509	335,952
Overshoot	1,023	1,489	1,675	2,010	3,027	2,413	4,531	16,729

Notes:

Distribution by total credit used

TDB30125

Banks

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

September 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	1,042,284	803,586	220,313	109,203	76,797	27,539	20,671	3,834
Facilities granted	111,825	152,644	102,258	106,217	167,712	135,210	290,346	722,478
Used margin	101,790	133,957	75,503	76,218	118,464	95,330	201,086	512,338
<i>of which: backed by real security</i>	87,750	110,377	44,641	37,094	54,557	41,593	76,726	87,121
Unused margin	11,265	20,602	28,742	32,220	52,596	42,426	94,545	227,016
Overshoot	1,230	1,915	1,987	2,221	3,347	2,546	5,286	16,875

Notes:

Distribution by type of transaction and total credit granted

TDB30135

Banks

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

September 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
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a. SHORT-TERM LOANS
in euros

Facilities granted	14,454	23,408	37,243	52,134	88,980	78,003	186,903	435,138
Used margin	6,907	11,801	19,112	27,244	47,062	41,288	93,045	211,895
of which: backed by real security	592	1,218	2,148	3,293	5,948	4,970	8,762	8,517
Overshoot	592	905	1,199	1,519	2,326	1,797	3,127	5,641

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

Facilities granted	89	199	357	533	1,109	1,077	3,123	7,356
Used margin	88	188	348	505	1,024	969	2,736	5,723
of which: backed by real security	12	29	60	76	141	133	262	162
Overshoot	8	11	29	32	54	43	121	666

c. MEDIUM AND LONG-TERM LOANS:
in euros

Facilities granted	92,633	116,092	50,058	42,854	65,960	54,750	119,053	398,188
Used margin	92,470	115,534	49,149	41,350	61,768	50,028	105,804	322,975
of which: backed by real security	86,272	107,310	40,780	31,540	46,127	36,129	69,510	83,884
Overshoot	375	499	378	409	595	455	794	9,801

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

Facilities granted	296	479	225	228	354	267	616	7,082
Used margin	298	483	227	229	359	269	538	5,272
of which: backed by real security	271	424	117	38	65	81	236	1,491
Overshoot	3	5	4	5	9	8	6	44

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								
September 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. TOTAL								
Number of borrowers	1,103,634	839,259	257,356	138,139	101,752	38,738	31,315	6,314
Facilities granted	107,473	140,178	87,883	95,749	156,403	134,097	309,695	847,764
Used margin	99,763	128,005	68,836	69,327	110,212	92,555	202,122	545,865
b. PIEMONTE								
Number of borrowers	93,789	61,781	18,688	9,770	7,291	2,680	2,123	398
Facilities granted	9,107	10,238	6,373	6,760	11,172	9,306	20,958	48,887
Used margin	8,479	9,219	4,800	4,699	7,406	5,980	12,955	30,254
c. VALLE D'AOSTA								
Number of borrowers	2,100	1,792	595	268	168	58	36	10
Facilities granted	203	305	201	183	249	211	344	976
Used margin	182	268	152	128	166	132	257	663
d. LIGURIA								
Number of borrowers	28,971	22,349	6,795	2,902	1,912	721	533	127
Facilities granted	2,820	3,752	2,294	1,992	2,926	2,467	5,406	12,429
Used margin	2,655	3,489	1,883	1,489	2,070	1,610	3,396	8,769
e. LOMBARDY								
Number of borrowers	243,937	198,954	57,203	32,786	25,429	10,237	9,033	2,180
Facilities granted	23,934	33,006	19,603	22,757	39,224	35,572	90,637	351,882
Used margin	22,248	30,154	14,879	15,770	26,558	23,647	57,423	221,524
f. TRENTINO-ALTO ADIGE								
Number of borrowers	23,466	24,026	10,680	5,782	4,146	1,489	1,008	144
Facilities granted	2,284	4,152	3,632	3,985	6,314	5,084	9,544	10,044
Used margin	1,914	3,537	2,876	3,084	4,840	3,851	6,742	6,012
g. VENETO								
Number of borrowers	110,807	86,992	28,020	16,936	12,629	4,910	3,927	664
Facilities granted	10,847	14,399	9,643	11,766	19,488	17,092	38,747	55,095
Used margin	10,006	13,042	7,375	8,388	13,574	11,717	24,832	35,036
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	29,328	17,462	5,548	3,150	2,366	919	719	105
Facilities granted	2,843	2,871	1,904	2,188	3,654	3,168	7,253	10,149
Used margin	2,670	2,601	1,479	1,601	2,583	2,133	4,581	5,771
i. EMILIA-ROMAGNA								
Number of borrowers	105,902	88,223	27,984	16,033	12,207	4,823	3,964	829
Facilities granted	10,351	14,733	9,592	11,107	18,844	16,629	39,235	85,739
Used margin	9,397	13,222	7,096	7,527	12,444	10,992	24,160	58,938
l. MARCHE								
Number of borrowers	32,944	24,974	9,190	5,223	3,641	1,324	961	128
Facilities granted	3,209	4,191	3,173	3,624	5,557	4,565	9,195	11,671
Used margin	2,921	3,745	2,470	2,657	3,993	3,141	6,105	7,139

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	75,326	66,593	21,658	11,363	8,341	3,036	2,322	357
Facilities granted	7,355	11,263	7,427	7,900	12,863	10,493	22,461	41,341
Used margin	6,788	10,358	5,985	5,995	9,462	7,496	15,567	29,447
n. UMBRIA								
Number of borrowers	17,296	11,292	3,970	2,204	1,543	568	454	70
Facilities granted	1,676	1,889	1,367	1,528	2,362	1,978	4,442	3,824
Used margin	1,569	1,730	1,119	1,172	1,764	1,443	2,996	2,541
o. LAZIO								
Number of borrowers	100,261	87,482	23,632	9,792	6,862	2,572	2,305	662
Facilities granted	9,752	14,843	7,902	6,754	10,469	8,898	23,463	160,966
Used margin	9,235	14,071	6,783	5,358	8,152	6,741	16,785	103,100
p. ABRUZZO								
Number of borrowers	21,279	12,925	4,318	2,402	1,736	676	459	81
Facilities granted	2,049	2,165	1,477	1,665	2,705	2,366	4,468	5,811
Used margin	1,900	1,940	1,162	1,226	1,948	1,700	3,002	4,090
q. MOLISE								
Number of borrowers	3,626	2,101	748	336	261	110	61	12
Facilities granted	348	352	256	239	395	376	603	682
Used margin	322	316	200	188	281	281	444	526
r. CAMPANIA								
Number of borrowers	57,347	40,875	12,095	5,835	4,047	1,430	1,146	194
Facilities granted	5,562	6,848	4,094	4,040	6,188	4,951	11,107	19,826
Used margin	5,219	6,347	3,369	3,067	4,628	3,647	7,824	12,811
s. PUGLIA								
Number of borrowers	51,785	30,691	8,220	4,425	3,091	1,119	781	114
Facilities granted	5,006	5,073	2,789	3,069	4,720	3,850	7,478	7,881
Used margin	4,734	4,692	2,233	2,270	3,408	2,809	5,095	5,442
t. BASILICATA								
Number of borrowers	5,104	2,894	1,095	569	424	142	110	20
Facilities granted	486	484	375	399	652	485	1,036	1,229
Used margin	449	433	300	299	456	341	712	963
u. CALABRIA								
Number of borrowers	17,243	10,822	3,400	1,695	1,038	361	227	34
Facilities granted	1,653	1,813	1,163	1,169	1,571	1,236	2,100	2,962
Used margin	1,542	1,661	927	888	1,177	931	1,536	1,884
v. SICILY								
Number of borrowers	60,331	34,997	9,863	4,752	3,403	1,103	803	124
Facilities granted	5,797	5,814	3,370	3,292	5,181	3,793	7,820	11,531
Used margin	5,457	5,344	2,706	2,437	3,844	2,745	5,216	7,415
z. SARDINIA								
Number of borrowers	22,792	12,034	3,654	1,916	1,217	460	343	61
Facilities granted	2,190	1,987	1,248	1,332	1,866	1,578	3,398	4,841
Used margin	2,075	1,836	1,042	1,085	1,458	1,219	2,494	3,541

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2008

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,418,142	1,749,741	48,149
b.	GENERAL GOVERNMENT	94,900	60,953	1,205
	Central government	29,044	22,380	576
	Local government	65,606	38,506	628
	Social security funds	250	67	1
c.	FINANCIAL COMPANIES	421,596	306,600	17,166
	Monetary financial institutions	178,275	136,019	6,454
	Other financial intermediaries	202,839	150,149	10,305
	Financial auxiliaries	35,351	16,653	396
	Insurance companies and pension funds	5,130	3,779	11
d.	NON-FINANCIAL COMPANIES	1,366,479	917,884	21,605
	Public companies	40,341	26,206	186
	Private companies	1,204,694	799,327	19,139
	Associations of non-financial companies	1,796	1,104	31
	Craft non-financial quasi-companies	42,182	30,735	736
	Other non-financial quasi-companies	77,466	60,511	1,513
e.	HOUSEHOLDS	360,185	337,594	4,174
	Producer households	76,971	65,857	1,593
	Consumer households	283,214	271,736	2,581
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,049	8,168	265
g.	REST OF THE WORLD	155,891	112,091	3,624
	General government	1,384	782	29
	Monetary financial institutions	86,597	63,177	2,401
	Other financial institutions	36,436	27,464	765
	Non-financial companies	28,119	19,006	388
	Households	1,692	1,561	40
	Non-profit institutions serving households	8	6	-
	International organizations and other institutions	1,655	95	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	189	140	3

Notes:

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

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
2,216,655	1,571,325	45,724	201,487	178,416	2,425
91,460	57,338	953	3,440	3,615	252
28,957	22,241	515	87	140	61
62,254	35,032	437	3,352	3,474	191
249	66	1	1	1	-
417,736	302,714	16,981	3,860	3,887	184
177,996	135,772	6,453	280	247	1
201,430	148,663	10,126	1,409	1,487	179
33,187	14,507	391	2,164	2,146	4
5,124	3,771	10	7	7	..
1,233,728	806,115	19,960	132,750	111,769	1,645
39,229	25,221	159	1,112	985	27
1,086,208	700,734	17,674	118,486	98,594	1,465
1,622	972	30	174	132	1
37,127	25,922	698	5,055	4,813	38
69,543	53,267	1,400	7,923	7,244	114
303,321	282,079	3,898	56,864	55,514	276
69,131	59,210	1,482	7,839	6,647	110
234,189	222,869	2,415	49,025	48,867	166
10,214	7,378	243	835	790	21
153,224	110,102	3,591	2,667	1,989	33
1,370	768	29	14	14	..
86,592	63,172	2,400	5	5	..
36,291	27,332	764	145	132	2
25,873	17,410	364	2,246	1,597	24
1,437	1,321	34	255	240	6
8	6	-	..	..	-
1,654	94	..	1	1	-
180	130	3	10	9	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2008

		Total		
		Facilities granted	Used margin	Overshot
a.	TOTAL	1,443,449	983,741	23,198
	Agricultural, forestry and fishery products	36,349	30,316	755
	Fuel and power products	85,777	51,505	643
	Ores and metals	26,390	14,502	209
	Non-metallic minerals and products	32,511	20,218	349
	Chemical products	23,085	12,898	469
	Metal products, except transport equipment	57,928	35,583	712
	Agricultural and industrial machinery	51,708	29,976	806
	Office and data processing machines, ect.	7,912	4,966	88
	Electrical goods	29,417	17,348	429
	Transport equipment	28,246	16,490	362
	Food and tobacco products	46,377	29,816	701
	Textiles, clothing and footwear	49,859	29,979	1,123
	Paper and paper products	25,112	16,914	364
	Rubber and plastic products	21,372	13,456	264
	Other manufactured products	34,653	22,844	637
	Building and construction	174,652	129,040	3,511
	Wholesale and retail trade services, recovery and repair services	233,208	145,584	3,489
	Lodging and catering services	38,370	33,072	722
	Inland transport services	25,119	18,795	401
	Maritime and air transport services	13,417	8,781	85
	Auxiliary transport services	19,600	13,105	283
	Communication services	22,967	13,155	101
	Other market services	359,422	275,397	6,697

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
1,302,860	865,325	21,443	140,590	118,416	1,755
35,396	29,474	744	953	842	11
83,026	49,626	617	2,751	1,879	26
23,971	12,898	197	2,418	1,604	11
30,289	18,253	330	2,222	1,965	18
21,707	11,736	444	1,378	1,162	24
50,256	28,999	668	7,672	6,585	44
45,945	25,110	759	5,763	4,866	47
6,798	4,060	79	1,114	906	9
25,556	14,488	325	3,861	2,860	104
22,963	12,706	300	5,283	3,784	62
43,253	27,228	657	3,124	2,588	44
46,968	27,440	1,071	2,892	2,539	52
22,055	14,135	339	3,057	2,780	24
19,065	11,367	240	2,307	2,089	25
31,973	20,421	607	2,680	2,423	30
161,799	118,519	3,318	12,853	10,521	192
208,817	126,577	3,222	24,390	19,007	266
35,704	30,526	685	2,666	2,546	37
19,254	13,659	316	5,865	5,136	85
12,091	7,749	78	1,326	1,032	7
16,542	10,277	264	3,058	2,828	19
21,916	12,215	88	1,050	940	12
317,515	237,862	6,093	41,907	37,535	604

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

September 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. TOTAL								
Number of borrowers	1,103,634	839,259	257,356	138,139	101,752	38,738	31,315	6,314
Facilities granted	107,473	140,178	87,883	95,749	156,403	134,097	309,695	847,764
Used margin	99,763	128,005	68,836	69,327	110,212	92,555	202,122	545,865
b. GENERAL GOVERNMENT								
Number of borrowers	597	1,003	1,231	1,146	1,071	474	534	363
Facilities granted	60	185	438	813	1,668	1,651	6,109	80,534
Used margin	42	110	222	415	953	1,018	2,968	51,566
c. FINANCIAL COMPANIES								
Number of borrowers	992	1,000	632	398	406	231	432	428
Facilities granted	95	175	217	265	637	798	4,935	232,606
Used margin	68	140	162	206	528	563	2,762	162,350
d. NON-FINANCIAL COMPANIES								
Number of borrowers	124,688	135,074	127,267	103,031	87,977	35,787	29,338	5,440
Facilities granted	11,954	24,200	44,985	72,330	136,384	124,187	289,951	528,643
Used margin	7,984	16,992	31,045	50,131	94,398	85,035	189,738	327,631
<i>of which: industry</i>								
Number of borrowers	29,480	32,959	33,846	28,961	25,483	11,284	10,586	2,333
Facilities granted	2,829	5,933	12,071	20,524	39,791	39,349	107,484	236,331
Used margin	1,723	3,703	7,212	12,170	23,281	22,778	61,065	138,193
<i>of which: building</i>								
Number of borrowers	17,147	20,635	22,308	20,037	17,598	6,538	4,378	505
Facilities granted	1,649	3,715	7,916	14,046	27,111	22,524	40,766	34,779
Used margin	1,078	2,637	5,766	10,517	20,434	17,120	30,102	22,673
<i>of which: services</i>								
Number of borrowers	75,421	78,514	68,220	51,837	43,051	17,118	13,774	2,540
Facilities granted	7,222	14,020	23,975	36,219	66,637	59,357	136,072	254,243
Used margin	4,992	10,224	17,246	26,205	48,421	42,812	94,395	164,420
e. PRODUCER HOUSEHOLDS								
Number of borrowers	115,074	101,950	40,982	15,384	6,148	1,005	292	7
Facilities granted	11,130	17,575	13,921	10,411	8,899	3,355	2,318	257
Used margin	9,746	15,688	11,736	8,497	7,299	2,791	2,019	166
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	853,638	593,749	84,896	17,254	5,713	1,105	620	58
Facilities granted	83,404	96,936	27,539	11,316	8,167	3,651	5,465	4,601
Used margin	81,239	94,134	25,057	9,625	6,579	2,820	3,927	3,168

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	General govern- ment	Financial compa- nies	Non- financial companies	<i>of which:</i>			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	20	717	110,639	31,740	15,806	60,687	101,844	425,787
Bad debts	28	325	26,997	9,979	4,247	11,941	5,847	10,134
b. NORTH-WEST ITALY								
Number of borrowers	2	244	30,445	8,892	3,862	17,409	22,173	100,723
Bad debts	..	115	7,081	2,844	1,001	3,162	1,207	2,852
c. NORTH-EAST ITALY								
Number of borrowers	1	128	21,985	6,916	3,001	11,719	16,325	65,223
Bad debts	2	29	6,118	2,572	925	2,441	1,021	1,760
d. CENTRAL ITALY								
Number of borrowers	2	185	26,663	7,616	3,726	14,895	20,142	90,061
Bad debts	..	152	6,911	2,144	1,043	3,603	1,137	2,225
e. SOUTHERN ITALY								
Number of borrowers	13	96	19,872	5,819	3,177	10,053	25,041	108,349
Bad debts	23	23	4,648	1,860	790	1,734	1,400	2,010
f. ISLANDS								
Number of borrowers	2	64	11,674	2,497	2,040	6,611	18,163	61,431
Bad debts	3	8	2,239	558	488	1,001	1,082	1,287

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	Number of borrowers	Bad debts
a. TOTAL	212,483	32,844
Agricultural, forestry and fishery products	12,476	1,960
Fuel and power products	390	45
Ores and metals	630	113
Non-metallic minerals and products	3,144	597
Chemical products	1,195	265
Metal products, except transport equipment	6,131	1,232
Agricultural and industrial machinery	3,032	937
Office and data processing machines, etc.	1,455	246
Electrical goods	3,486	721
Transport equipment	1,528	528
Food and tobacco products	7,272	1,601
Textiles, clothing and footwear	10,909	2,253
Paper and paper products	2,678	676
Rubber and plastic products	1,618	439
Other manufactured products	7,798	1,374
Building and construction	33,441	5,299
Wholesale and retail trade services, recovery and repair services	60,590	6,401
Lodging and catering services	15,349	1,305
Inland transport services	7,456	618
Maritime and air transport services	148	158
Auxiliary transport services	2,254	293
Communication services	655	58
Other market services	28,848	5,725

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				
September 2008		Total	Banks	Financial intermediaries
a.	TOTAL	98,640	44,544	54,097
b.	GENERAL GOVERNMENT	75	28	47
	Central government	1	..	1
	Local government	74	28	46
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,181	325	856
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,060	275	785
	Financial auxiliaries	114	46	68
	Insurance companies and pension funds	7	4	3
d.	NON-FINANCIAL COMPANIES	63,555	26,997	36,558
	Public companies	132	63	69
	Private companies	52,376	22,006	30,370
	Associations of non-financial companies	169	43	126
	Craft non-financial quasi-companies	2,588	1,432	1,156
	Other non-financial quasi-companies	8,290	3,453	4,837
e.	HOUSEHOLDS	31,463	15,862	15,601
	Producer households	12,519	5,847	6,672
	Consumer households	18,945	10,015	8,929
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	229	116	113
g.	REST OF THE WORLD	1,092	793	299
	General government	1	1	-
	Monetary financial institutions	49	47	2
	Other financial institutions	580	483	97
	Non-financial companies	410	217	192
	Households	52	45	7
	Non-profit institutions serving households	..	-	..
	International organizations and the other institutions	..	..	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	3	3

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

3rd quarter 2008

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	36,740	1,596	32,094	419
b.	NORTH-WEST ITALY	9,771	502	8,171	116
	Piedmont	2,765	110	2,175	31
	Valle d'Aosta	71	2	62	1
	Liguria	949	23	1,008	14
	Lombardy	5,986	367	4,926	69
c.	NORTH-EAST ITALY	6,349	403	3,970	76
	Trentino-Alto Adige	448	40	333	10
	Veneto	2,499	188	1,498	29
	Friuli-Venezia Giulia	557	32	391	6
	Emilia-Romagna	2,845	143	1,748	31
d.	CENTRAL ITALY	6,754	306	6,579	102
	Marche	918	58	575	10
	Tuscany	2,242	117	2,547	28
	Umbria	438	15	363	5
	Lazio	3,156	116	3,094	59
e.	SOUTHERN ITALY	8,634	219	9,004	89
	Abruzzo	712	40	623	10
	Molise	150	4	87	1
	Campania	4,207	82	4,572	39
	Puglia	2,122	49	2,516	29
	Basilicata	204	15	172	2
	Calabria	1,239	29	1,034	8
f.	ISLANDS	5,232	166	4,370	35
	Sicily	4,191	113	3,615	26
	Sardinia	1,041	53	755	9

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

3rd quarter 2008

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	36,740	1,596	32,094	419
General government	1	2	1	..
Financial companies	31	2	18	..
Non-financial companies	4,397	948	2,019	141
<i>of which:</i> industry	1,051	298	518	48
building	760	155	240	17
services	2,509	464	1,210	68
Producer households	4,583	178	2,829	58
Consumer households and nec	27,316	461	26,970	215

Notes:

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

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

TDC30032

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				Industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	28	430	34,063	13,147	5,350	14,622	6,229	10,472
of which: backed by real security	..	73	8,560	2,885	1,602	3,730	1,901	4,126
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	158	9,343	3,950	1,231	4,077	1,257	2,893
of which: backed by real security	..	24	2,009	671	362	937	433	1,434
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	63	7,950	3,566	1,154	3,009	1,069	1,794
of which: backed by real security	..	5	1,925	670	348	822	370	767
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	166	8,230	2,727	1,307	4,064	1,200	2,280
of which: backed by real security	-	40	2,114	608	361	1,082	414	898
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	23	30	5,327	2,172	912	1,956	1,461	2,049
of which: backed by real security	-	4	1,758	733	311	607	431	680
f. ISLANDS								
Bad debts (gross of writeoffs)	3	14	3,214	732	746	1,515	1,243	1,456
of which: backed by real security	-	1	753	204	219	282	253	348

Notes:

Distribution by customer branch of economic activity

TDB30225

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

		Bad debts (gross of writeoffs)	of which: backed by real security
a.	TOTAL	40,292	10,461
	Agricultural, forestry and fishery products	2,106	852
	Fuel and power products	55	6
	Ores and metals	168	27
	Non-metallic minerals and products	729	216
	Chemical products	387	91
	Metal products, except transport equipment	1,617	323
	Agricultural and industrial machinery	1,252	253
	Office and data processing machines, etc.	347	38
	Electrical goods	977	179
	Transport equipment	726	186
	Food and tobacco products	2,033	532
	Textiles, clothing and footwear	2,926	614
	Paper and paper products	855	195
	Rubber and plastic products	547	131
	Other manufactured products	1,642	381
	Building and construction	6,497	1,925
	Wholesale and retail trade services, recovery and repair services	8,004	1,503
	Lodging and catering services	1,432	604
	Inland transport services	711	155
	Maritime and air transport services	191	60
	Auxiliary transport services	383	67
	Communication services	65	7
	Other market services	6,641	2,117

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	Total	For commercial transactions	For financial transactions
a. TOTAL	149,017	99,127	49,890
<i>of which:</i> in non-euro-area currencies	20,900	14,116	6,784
General government	1,566	671	895
Financial companies	12,380	3,101	9,279
Non-financial companies	117,150	89,606	27,544
<i>of which:</i> industry	54,030	43,301	10,729
building	18,092	15,354	2,738
services	44,404	30,554	13,851
Producer households	1,401	956	445
Consumer households and nec	3,595	2,265	1,330
Rest of the world	12,926	2,528	10,397

Notes:

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

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	Total	For commercial transactions	For financial transactions
a. TOTAL	136,458	96,872	39,586
b. NORTH-WEST ITALY	54,636	39,245	15,391
Piedmont	6,914	4,903	2,011
Valle d'Aosta	273	202	71
Liguria	3,520	3,193	327
Lombardy	43,928	30,946	12,982
c. NORTH-EAST ITALY	31,734	23,908	7,826
Trentino-Alto Adige	3,456	2,723	733
Veneto	8,702	5,756	2,946
Friuli-Venezia Giulia	5,190	4,178	1,012
Emilia-Romagna	14,386	11,251	3,135
d. CENTRAL ITALY	40,868	27,037	13,831
Marche	1,496	1,117	379
Tuscany	7,270	3,944	3,325
Umbria	541	339	202
Lazio	31,561	21,636	9,925
e. SOUTHERN ITALY	5,805	4,121	1,684
Abruzzo	740	555	184
Molise	175	91	84
Campania	2,953	2,288	665
Puglia	1,317	805	512
Basilicata	207	155	52
Calabria	414	227	187
f. ISLANDS	3,415	2,561	853
Sicily	2,262	1,630	632
Sardinia	1,153	931	221

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	Total	For commercial transactions	For financial transactions
a. TOTAL	118,551	90,562	27,989
Agricultural, forestry and fishery products	1,025	632	394
Fuel and power products	18,078	13,299	4,779
Ores and metals	1,612	1,408	204
Non-metallic minerals and products	1,316	872	444
Chemical products	2,403	1,990	413
Metal products, except transport equipment	3,475	2,983	493
Agricultural and industrial machinery	10,768	9,822	946
Office and data processing machines, etc.	906	793	112
Electrical goods	3,584	2,754	830
Transport equipment	6,153	5,376	778
Food and tobacco products	1,923	1,400	523
Textiles, clothing and footwear	1,585	1,258	327
Paper and paper products	941	409	532
Rubber and plastic products	544	390	155
Other manufactured products	871	632	240
Building and construction	18,269	15,484	2,786
Wholesale and retail trade services, recovery and repair services	13,257	10,890	2,368
Lodging and catering services	1,677	1,171	506
Inland transport services	2,551	1,350	1,201
Maritime and air transport services	779	578	201
Auxiliary transport services	1,920	1,484	436
Communication services	4,665	1,337	3,327
Other market services	20,247	14,253	5,995

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

September 2008

Facilities granted

Used margin

Overshoot

a. TOTAL	116,855	107,544	948
<i>of which: transactions of financial intermediaries</i>	<i>91,844</i>	<i>85,426</i>	<i>708</i>
Agricultural, forestry and fishery products	674	595	6
Fuel and power products	1,478	1,123	7
Ores and metals	1,117	871	1
Non-metallic minerals and products	2,296	2,091	11
Chemical products	1,177	1,064	8
Metal products, except transport equipment	7,748	7,045	29
Agricultural and industrial machinery	4,516	4,087	19
Office and data processing machines, etc.	614	569	4
Electrical goods	1,981	1,824	19
Transport equipment	1,960	1,804	32
Food and tobacco products	2,410	2,258	33
Textiles, clothing and footwear	2,807	2,580	28
Paper and paper products	3,466	3,196	23
Rubber and plastic products	2,341	2,145	11
Other manufactured products	3,041	2,783	20
Building and construction	11,786	10,743	108
Wholesale and retail trade services, recovery and repair services	16,177	15,020	96
Lodging and catering services	2,992	2,889	31
Inland transport services	5,372	4,793	79
Maritime and air transport services	1,196	1,003	7
Auxiliary transport services	1,763	1,660	13
Communication services	304	305	4
Other market services	39,639	37,097	360

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

September 2008

Facilities granted

Used margin

Overshoot

a. TOTAL	122,374	112,759	1,066
<i>of which: transactions of financial intermediaries</i>	<i>96,305</i>	<i>89,708</i>	<i>792</i>
Piedmont	8,683	8,074	74
Valle d'Aosta	276	227	3
Liguria	2,195	2,081	20
Lombardy	37,034	34,303	263
Trentino-Alto Adige	2,893	2,643	14
Veneto	15,703	14,449	134
Friuli-Venezia Giulia	2,750	2,494	19
Emilia-Romagna	12,405	11,374	52
Marche	4,450	3,966	33
Tuscany	7,374	6,736	61
Umbria	1,251	1,127	12
Lazio	13,224	12,127	179
Abruzzo	1,595	1,494	18
Molise	207	202	4
Campania	4,749	4,465	82
Puglia	2,298	2,126	25
Basilicata	224	222	10
Calabria	1,183	1,083	19
Sicily	2,297	2,071	31
Sardinia	1,585	1,496	12

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

September 2008		Nominal value of receivables assigned			Advances granted	
		Total	of which:		facilities granted	used margin
			with recourse	without recourse		
a. TOTAL		29,431	14,721	14,710	40,298	23,929
	of which: transactions of financial intermediaries	25,740	12,478	13,263	33,795	20,549
	Agricultural, forestry and fishery products	139	109	30	189	99
	Fuel and power products	812	230	581	1,478	916
	Ores and metals	986	333	653	1,281	803
	Non-metallic minerals and products	308	104	205	369	237
	Chemical products	400	178	222	418	245
	Metal products, except transport equipment	1,273	809	465	1,694	890
	Agricultural and industry machinery	1,529	725	804	2,087	1,419
	Office and data processing machines, ect.	381	154	227	574	390
	Electrical goods	1,433	664	769	2,273	1,318
	Transport equipment	2,565	713	1,853	3,800	2,430
	Food and tobacco products	871	472	398	1,034	530
	Textiles, clothing and footwear	526	365	161	805	432
	Paper and paper products	326	169	157	445	292
	Rubber and plastic products	477	283	194	450	296
	Other manufactured products	250	177	73	349	190
	Building and construction	1,823	1,501	323	3,694	1,533
	Wholesale and retail trade services, recovery and repair services	6,774	2,669	4,105	8,204	4,777
	Lodging and catering services	153	114	38	231	122
	Inland transport services	1,010	971	39	1,060	818
	Maritime and air transport services	118	95	23	337	193
	Auxiliary transport services	255	153	103	400	208
	Communication services	989	231	758	759	611
	Other market services	6,032	3,503	2,529	8,366	5,179

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

September 2008

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	30,097	15,196	14,901	41,580	25,035
<i>of which: transactions of financial intermediaries</i>	26,333	12,884	13,449	34,750	21,395
Piedmont	3,426	1,250	2,177	4,385	2,976
Valle d'Aosta	46	46	..	73	31
Liguria	629	416	213	1,026	558
Lombardy	9,278	4,042	5,236	11,954	7,029
Trentino-Alto Adige	140	41	99	195	121
Veneto	1,373	750	623	2,004	1,080
Friuli-Venezia Giulia	246	128	118	407	226
Emilia-Romagna	1,929	943	986	3,439	1,798
Marche	263	195	68	298	173
Tuscany	1,840	954	887	2,634	1,661
Umbria	510	162	348	737	501
Lazio	5,930	2,619	3,310	8,673	5,658
Abruzzo	338	279	60	536	381
Molise	50	47	3	64	32
Campania	2,522	2,073	449	3,151	1,748
Puglia	423	338	86	603	316
Basilicata	107	60	47	178	70
Calabria	400	359	41	309	207
Sicily	459	373	86	690	358
Sardinia	187	122	65	224	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							
September 2008		Total borrowers		First 20 borrowers		First 50 borrowers	
		facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a.	TOTAL	1,885,220	1,325,269	170,804	120,522	253,860	177,052
	Piedmont	123,228	84,305	22,932	14,629	30,640	18,920
	Valle d'Aosta	2,685	1,962	1,129	800	1,339	936
	Liguria	34,247	25,561	7,267	5,724	9,672	7,031
	Lombardy	617,681	414,005	114,926	72,168	166,634	110,589
	Trentino-Alto Adige	45,294	33,071	4,465	2,283	6,689	3,689
	Veneto	177,695	124,935	14,870	9,069	22,511	14,342
	Friuli-Venezia Giulia	34,205	23,637	5,981	3,524	8,296	4,702
	Emilia-Romagna	206,939	144,622	32,157	26,933	41,622	33,063
	Marche	45,432	32,448	6,961	4,370	8,858	5,410
	Tuscany	121,574	91,653	21,883	17,158	26,774	19,979
	Umbria	19,179	14,460	2,011	1,360	3,245	2,159
	Lazio	243,456	171,106	91,213	58,449	112,203	70,544
	Abruzzo	22,841	17,113	3,550	2,537	4,940	3,518
	Molise	3,272	2,581	839	650	1,152	867
	Campania	62,868	47,412	10,752	6,791	14,044	9,108
	Puglia	40,120	31,086	3,852	2,823	5,717	3,996
	Basilicata	5,177	4,011	1,229	963	1,685	1,290
	Calabria	13,778	10,744	2,514	1,590	3,299	2,130
	Sicily	46,983	35,632	5,937	3,855	8,703	5,547
	Sardinia	18,568	14,924	3,499	2,514	4,553	3,314

Notes:

Distribution by size of bank

TDB30346

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2008

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,885,220	611,051	283,523	452,129	380,681	157,836
Used margin	1,325,269	411,263	198,815	325,528	269,822	119,840
b. FIRST 10 BORROWERS						
Facilities granted	112,881	64,757	42,506	26,121	24,511	4,630
Used margin	96,000	58,310	36,007	23,162	17,959	3,964
c. FIRST 20 BORROWERS						
Facilities granted	162,791	85,960	55,594	38,025	32,141	6,686
Used margin	132,773	74,179	46,564	31,376	24,218	5,537
d. FIRST 50 BORROWERS						
Facilities granted	237,023	118,640	73,860	53,149	47,747	10,040
Used margin	187,553	92,312	61,098	42,061	34,710	8,284
e. FIRST 100 BORROWERS						
Facilities granted	310,211	140,014	88,539	67,474	59,028	12,495
Used margin	234,763	106,215	71,588	51,182	43,210	10,105

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 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.	TOTAL	2,684,093	48.49	54.67	70.36	76.78	1,325,269
	General government	5,610	67.82	75.38	90.13	94.23	57,338
	Financial companies	4,448	57.89	73.21	94.97	98.12	166,942
	Non-financial companies	626,100	36.37	43.78	64.71	74.93	806,115
	<i>of which: industry</i>	<i>164,493</i>	<i>40.72</i>	<i>48.53</i>	<i>69.53</i>	<i>78.98</i>	<i>270,817</i>
	building	106,464	21.82	28.52	50.80	63.50	110,921
	services	341,243	37.38	44.80	65.56	75.59	410,530
	Producer households	314,975	9.74	14.05	30.97	42.23	59,210
	Consumer households and nec	1,711,844	8.00	10.37	20.57	29.03	230,377

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 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.	TOTAL	646,207	34.98	43.27	64.85	75.67	43,668
	Piedmont	52,251	34.77	41.99	62.40	73.77	3,029
	Valle d'Aosta	1,320	27.59	38.11	62.91	74.64	66
	Liguria	17,175	35.55	42.66	62.38	73.68	976
	Lombardy	84,097	33.37	42.13	63.16	73.57	7,234
	Trentino-Alto Adige	6,728	28.11	37.36	66.05	78.44	684
	Veneto	39,919	32.04	40.95	64.96	76.03	3,847
	Friuli-Venezia Giulia	10,847	30.15	39.27	63.31	74.64	723
	Emilia-Romagna	46,875	37.67	46.74	68.57	78.68	3,702
	Marche	19,104	28.01	36.65	60.29	72.42	1,530
	Tuscany	39,529	29.73	38.91	62.74	74.35	2,700
	Umbria	10,269	31.64	40.21	61.96	73.36	749
	Lazio	69,053	47.22	54.83	72.50	81.17	5,485
	Abruzzo	14,658	40.49	47.60	67.11	76.87	987
	Molise	3,117	42.63	50.29	69.11	77.45	220
	Campania	66,073	32.25	40.89	64.20	75.87	2,931
	Puglia	42,873	30.64	39.75	63.82	74.66	2,531
	Basilicata	5,391	45.90	52.01	70.03	79.23	509
	Calabria	23,195	25.72	34.14	58.85	70.81	1,016
	Sicily	73,748	29.08	36.17	57.38	69.21	3,384
	Sardinia	19,985	26.85	35.08	58.61	70.46	1,364

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 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.	TOTAL	646,207	34.98	43.27	64.85	75.67	43,668
	General government	20	57.79	57.79	57.79	69.04	28
	Financial companies	717	41.25	54.15	78.57	86.64	325
	Non-financial companies	110,639	28.64	37.44	63.19	75.09	26,997
	<i>of which: industry</i>	<i>31,740</i>	<i>24.96</i>	<i>34.21</i>	<i>61.63</i>	<i>74.52</i>	<i>9,979</i>
	building	15,806	23.43	30.98	56.91	70.06	4,247
	services	60,687	33.62	42.11	65.48	76.08	11,941
	Producer households	101,844	13.49	19.20	41.18	55.53	5,847
	Consumer households and nec	425,787	15.04	20.66	45.92	62.82	10,134

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

September 2008		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,885,220	1,325,269	2,824,594	502,286	415,209	2,439,442
b.	NORTH-WEST ITALY	777,840	525,833	930,727	192,286	148,632	803,639
	Piedmont	123,228	84,305	215,662	33,867	28,847	188,074
	Valle d'Aosta	2,685	1,962	5,574	897	737	4,898
	Liguria	34,247	25,561	72,235	12,329	10,658	64,698
	Lombardy	617,681	414,005	637,256	145,194	108,390	545,969
c.	NORTH-EAST ITALY	464,133	326,265	739,367	123,570	104,339	624,936
	Trentino-Alto Adige	45,294	33,071	81,256	17,798	14,464	70,676
	Veneto	177,695	124,935	295,724	49,910	42,713	249,494
	Friuli-Venezia Giulia	34,205	23,637	68,057	9,262	8,001	58,521
	Emilia-Romagna	206,939	144,622	294,330	46,600	39,161	246,245
d.	CENTRAL ITALY	429,640	309,668	605,140	107,029	92,755	524,651
	Marche	45,432	32,448	90,932	12,457	10,741	75,017
	Tuscany	121,574	91,653	213,804	33,254	29,400	180,433
	Umbria	19,179	14,460	43,714	5,462	4,917	36,689
	Lazio	243,456	171,106	256,690	55,856	47,698	232,512
e.	SOUTHERN ITALY	148,055	112,946	363,195	52,629	46,122	319,338
	Abruzzo	22,841	17,113	50,865	6,938	5,969	43,537
	Molise	3,272	2,581	8,309	1,336	1,164	7,151
	Campania	62,868	47,412	136,538	21,276	18,372	120,778
	Puglia	40,120	31,086	114,258	15,419	13,890	101,274
	Basilicata	5,177	4,011	12,161	1,649	1,436	10,400
	Calabria	13,778	10,744	41,064	6,011	5,291	36,198
f.	ISLANDS	65,551	50,556	186,165	26,772	23,362	166,878
	Sicily	46,983	35,632	138,357	19,241	16,694	124,026
	Sardinia	18,568	14,924	47,808	7,531	6,667	42,852

Notes:

**Banks**

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
198,902	141,165	209,878	264,458	170,899	116,629	919,574	597,995	58,645
79,787	55,068	67,730	104,112	66,897	38,996	401,655	255,237	20,362
12,759	8,505	15,288	18,414	11,503	8,420	58,188	35,450	3,880
220	153	419	584	324	203	985	748	54
5,904	4,616	4,383	4,144	2,735	2,096	11,870	7,553	1,058
60,905	41,795	47,640	80,970	52,334	28,277	330,612	211,486	15,370
52,405	35,940	61,680	71,930	45,803	34,907	216,229	140,183	17,844
7,623	5,650	7,119	8,196	5,133	2,647	11,678	7,824	814
20,599	14,443	24,703	29,800	18,535	14,528	77,385	49,244	6,999
3,377	2,494	5,060	5,229	3,213	2,939	16,337	9,929	1,537
20,805	13,353	24,798	28,704	18,922	14,793	110,829	73,186	8,494
38,980	29,868	43,661	53,732	33,973	24,071	229,900	153,072	12,757
6,870	5,316	8,477	6,857	4,385	4,757	19,249	12,006	2,681
11,824	8,954	17,267	21,583	14,260	10,289	54,912	39,040	5,815
2,007	1,548	3,675	3,032	2,138	2,153	8,677	5,857	1,197
18,278	14,050	14,242	22,260	13,190	6,872	147,061	96,168	3,064
18,021	13,572	24,826	23,788	16,395	13,170	53,619	36,857	5,861
2,707	2,060	3,942	3,546	2,401	2,206	9,650	6,682	1,180
349	268	648	451	323	342	1,136	826	168
7,245	5,585	8,866	9,273	6,465	4,706	25,075	16,991	2,188
4,926	3,634	7,302	7,250	4,882	4,025	12,526	8,679	1,657
741	536	1,028	808	550	504	1,979	1,489	229
2,053	1,489	3,040	2,461	1,774	1,387	3,253	2,190	439
9,710	6,717	11,981	10,896	7,831	5,485	18,172	12,646	1,821
7,145	4,684	8,887	8,005	5,605	4,044	12,592	8,649	1,400
2,566	2,033	3,094	2,891	2,227	1,441	5,580	3,997	421

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

TDB30445

Banks

Source: Central Credit Register
Size classes in euros

September 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
a. TOTAL	2,535,599	1,112,279	845,742	259,704	139,065	102,189	38,874	31,414	6,332
of which: 1 facility	2,163,035	1,106,627	794,969	165,560	55,170	28,417	7,353	4,297	642
2 facilities	200,852	5,385	49,220	71,616	41,211	23,074	6,448	3,400	498
3-4 facilities	114,078	266	1,539	22,342	37,774	33,735	11,213	6,460	749
more than 4 facilities	57,634	1	14	186	4,910	16,963	13,860	17,257	4,443
b. GENERAL GOVERNMENT	6,419	597	1,003	1,231	1,146	1,071	474	534	363
of which: 1 facility	3,976	592	932	931	691	435	136	176	83
two facilities	1,589	5	70	284	398	445	173	129	85
3-4 facilities	663	-	1	16	57	183	141	163	102
more than 4 facilities	191	-	-	-	-	8	24	66	93
c. FINANCIAL COMPANIES	4,519	992	1,000	632	398	406	231	432	428
of which: 1 facility	3,135	982	880	426	216	217	109	184	121
2 facilities	683	9	116	169	119	91	39	74	66
3-4 facilities	350	1	4	36	55	71	43	77	63
more than 4 facilities	351	-	-	1	8	27	40	97	178
d. NON-FINANCIAL COMPANIES	648,602	124,688	135,074	127,267	103,031	87,977	35,787	29,338	5,440
of which: 1 facility	360,003	123,664	107,205	62,427	34,611	21,979	6,179	3,543	395
2 facilities	135,447	999	27,242	47,393	31,546	19,277	5,698	2,959	333
3-4 facilities	98,048	25	626	17,315	32,448	30,660	10,454	5,954	566
more than 4 facilities	55,104	-	1	132	4,426	16,061	13,456	16,882	4,146
e. PRODUCER HOUSEHOLDS	280,842	115,074	101,950	40,982	15,384	6,148	1,005	292	7
of which: 1 facility	237,299	113,576	90,957	24,833	6,028	1,689	185	29	2
2 facilities	31,700	1,429	10,559	12,634	5,114	1,698	221	45	-
3-4 facilities	10,347	69	430	3,484	3,872	2,047	339	105	1
more than 4 facilities	1,496	-	4	31	370	714	260	113	4
f. CONSUMER HOUSEHOLDS AND NEC	1,557,033	853,638	593,749	84,896	17,254	5,713	1,105	620	58
of which: facility	1,522,830	850,635	582,653	73,053	12,246	3,463	544	227	9
2 facilities	29,415	2,833	10,611	10,426	3,696	1,383	289	163	14
3-4 facilities	4,338	169	476	1,395	1,212	718	208	145	15
more than 4 facilities	450	1	9	22	100	149	64	85	20

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465

Banks

Source: Central Credit Register
Size classes in euros

September 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
a. TOTAL									
Average number of banks per borrower	1.32	1.00	1.06	1.46	2.07	2.83	3.88	5.53	9.07
First bank's share of total credit granted (%)	60	99	97	84	74	66	60	50	47
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.64	1.00	1.07	1.25	1.45	1.81	2.25	2.55	3.55
First bank's share of total credit granted (%)	59	99	96	91	87	81	78	79	56
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.19	1.01	1.12	1.39	1.72	1.96	2.60	3.40	7.83
First bank's share of total credit granted (%)	72	99	94	87	82	81	76	70	72
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.08	1.00	1.21	1.66	2.22	2.95	3.99	5.70	9.62
First bank's share of total credit granted (%)	49	99	90	78	70	64	58	49	35
of which: industry									
Average number of banks per borrower	2.63	1.00	1.25	1.85	2.63	3.69	4.98	6.96	11.10
First bank's share of total credit granted (%)	37	99	88	71	60	51	45	37	28
of which: building									
Average number of banks per borrower	1.84	1.00	1.18	1.54	1.90	2.40	3.16	4.57	9.01
First bank's share of total credit granted (%)	64	99	91	82	77	74	69	60	44
of which: services									
Average number of banks per borrower	1.89	1.00	1.20	1.61	2.11	2.75	3.67	5.11	8.33
First bank's share of total credit granted (%)	54	99	90	80	73	68	62	54	40
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.22	1.01	1.11	1.49	2.00	2.61	3.37	4.43	4.42
First bank's share of total credit granted (%)	85	99	95	84	77	72	68	61	58
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.01	1.15	1.39	1.65	1.99	2.57	4.53
First bank's share of total credit granted (%)	96	99	99	94	90	87	85	77	52

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-Q4	2006-Q1	2006-Q2	2006-Q3	2006-Q4
a. TOTAL	0.30	0.25	0.23	0.27	0.25
up to 125,000	0.26	0.24	0.22	0.23	0.26
from 125,000 to 500,000	0.41	0.35	0.32	0.31	0.35
more than 500,000	0.29	0.23	0.21	0.26	0.23
b. GENERAL GOVERNMENT	0.03	-	-	0.24	0.09
up to 125,000	-	-	-	-	-
from 125,000 to 500,000	-	-	-	-	-
more than 500,000	0.03	-	-	0.24	0.09
c. FINANCIAL COMPANIES	0.03	0.01	0.01	-	..
up to 125,000	0.54	0.26	0.53	0.21	0.09
from 125,000 to 500,000	0.29	0.20	0.39	0.24	0.35
more than 500,000	0.03	0.01	0.01	-	..
d. NON-FINANCIAL COMPANIES	0.36	0.31	0.28	0.31	0.30
up to 125,000	0.50	0.51	0.47	0.43	0.49
from 125,000 to 500,000	0.53	0.44	0.41	0.39	0.44
more than 500,000	0.34	0.30	0.26	0.30	0.28
e. PRODUCER HOUSEHOLDS	0.62	0.51	0.48	0.47	0.53
up to 125,000	0.49	0.43	0.41	0.41	0.46
from 125,000 to 500,000	0.64	0.54	0.48	0.51	0.57
more than 500,000	0.71	0.51	0.54	0.46	0.54
f. CONSUMER HOUSEHOLDS	0.29	0.21	0.21	0.22	0.24
up to 125,000	0.19	0.17	0.16	0.18	0.21
from 125,000 to 500,000	0.26	0.23	0.22	0.22	0.25
more than 500,000	1.05	0.34	0.41	0.50	0.41
g. OTHER SECTORS	0.16	0.12	0.10	0.94	0.06
up to 125,000	0.15	0.26	0.25	0.11	0.48
from 125,000 to 500,000	0.16	0.31	0.27	0.08	0.17
more than 500,000	0.16	0.09	0.06	1.12	0.03

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

2007-Q1	2007-Q2	2007-Q3	2007-Q4	2008-Q1	2008-Q2	2008-Q3
0.20	0.24	0.23	0.26	0.24	0.27	0.30
0.21	0.25	0.21	0.27	0.22	0.22	0.19
0.32	0.35	0.30	0.37	0.30	0.33	0.29
0.17	0.22	0.21	0.24	0.23	0.26	0.31
0.01	0.02	-	..	-	0.01	0.31
-	-	-	0.13	-	-	-
-	-	-	-	-	0.05	0.03
0.01	0.02	-	..	-	0.01	0.32
0.01	..	0.02	0.06	0.02	0.09	0.18
0.03	0.63	0.22	0.47	0.71	0.09	0.30
0.06	0.27	0.23	0.14	0.26	0.33	0.34
0.01	..	0.02	0.06	0.02	0.09	0.18
0.24	0.29	0.28	0.30	0.30	0.32	0.34
0.44	0.45	0.38	0.48	0.39	0.41	0.38
0.44	0.44	0.38	0.48	0.38	0.41	0.38
0.22	0.28	0.27	0.28	0.29	0.31	0.34
0.43	0.55	0.42	0.55	0.44	0.54	0.43
0.40	0.44	0.37	0.50	0.37	0.38	0.33
0.50	0.54	0.45	0.56	0.45	0.49	0.44
0.36	0.63	0.40	0.56	0.47	0.70	0.48
0.20	0.24	0.21	0.26	0.22	0.23	0.19
0.16	0.20	0.17	0.21	0.18	0.18	0.15
0.21	0.27	0.23	0.28	0.24	0.26	0.22
0.33	0.34	0.32	0.38	0.38	0.27	0.25
0.03	0.06	0.03	0.09	0.03	0.06	0.05
0.18	0.21	0.15	0.18	0.03	0.20	0.14
0.21	0.12	0.18	0.09	0.07	0.07	0.09
-	0.05	-	0.09	0.02	0.05	0.04

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

TDB30585

Banks

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

September 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	23,315	1,692	4,115	9,040	8,468
Intrinsic value	3,963	14	67	410	3,472
b. NORTH-WEST ITALY					
Number of holders	8,034	644	1,331	2,940	3,119
Intrinsic value	1,980	5	24	114	1,837
c. NORTH-EAST ITALY					
Number of holders	6,933	500	1,274	2,760	2,399
Intrinsic value	684	3	23	138	520
d. CENTRAL ITALY					
Number of holders	4,584	354	886	1,668	1,676
Intrinsic value	916	4	12	99	801
e. SOUTHERN ITALY					
Number of holders	2,805	154	475	1,229	947
Intrinsic value	304	2	6	43	253
f. ISLAND					
Number of holders	959	40	149	443	327
Intrinsic value	80	..	2	15	63

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30590

Banks

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

September 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
a. TOTAL						
Number of holders		29,129	5,145	4,973	9,657	9,354
Intrinsic value		29,701	193	240	1,597	27,670
b. GENERAL GOVERNMENT						
Number of holders		621	44	131	243	203
Intrinsic value		1,269	12	30	105	1,122
c. FINANCIAL COMPANIES						
Number of holders		667	21	48	136	462
Intrinsic value		12,649	131	25	241	12,252
d. NON-FINANCIAL COMPANIES						
Number of holders		21,574	950	3,476	8,721	8,427
Intrinsic value		3,937	11	61	398	3,468
<i>of which: industry</i>						
<i>Number of holders</i>		8,429	193	957	3,287	3,992
<i>Intrinsic value</i>		1,157	2	18	132	1,005
building						
<i>Number of holders</i>		2,623	109	497	1,141	876
<i>Intrinsic value</i>		258	1	8	74	175
services						
<i>Number of holders</i>		10,099	626	1,948	4,104	3,421
<i>Intrinsic value</i>		2,494	7	34	183	2,270
e. PRODUCER HOUSEHOLDS						
Number of holders		1,741	742	639	319	41
Intrinsic value		25	3	6	12	5
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders		4,300	3,375	661	190	74
Intrinsic value		346	22	43	49	233
g. REST OF THE WORLD						
Number of holders		226	13	18	48	147
Intrinsic value		11,475	15	75	792	10,592

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

September 2008		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.39	6.53	6.35	6.94	6.52	7.24	6.23
	from 1 to 5 years	5.05	5.25	5.24	5.89	5.12	6.24	6.12
	more than 5 years	5.49	5.58	5.67	5.78	5.48	5.82	5.73
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.23	6.41	6.35	6.84	6.36	7.17	6.19
	from 1 to 5 years	5.12	5.50	5.51	5.85	5.42	6.08	6.05
	more than 5 years	5.60	5.44	5.41	5.89	5.38	5.83	5.80
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.34	6.38	6.24	6.73	6.38	7.00	6.24
	from 1 to 5 years	4.67	4.82	4.88	5.65	4.53	6.07	6.31
	more than 5 years	5.40	4.97	4.87	5.07	5.00	5.78	5.72
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.43	6.58	6.15	6.97	6.70	7.23	6.24
	from 1 to 5 years	4.91	4.88	5.06	6.07	4.49	6.10	5.87
	more than 5 years	5.27	5.74	5.69	5.84	5.72	5.80	5.62
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.98	7.20	7.05	7.40	7.21	7.84	6.31
	from 1 to 5 years	6.25	6.23	6.13	6.12	6.34	6.48	6.20
	more than 5 years	5.79	6.16	6.92	5.95	5.71	5.84	5.74
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	6.81	7.02	7.03	7.43	6.88	7.79	6.41
	from 1 to 5 years	6.56	6.48	6.92	6.31	6.39	6.86	6.92
	more than 5 years	5.75	5.86	5.89	5.88	5.86	5.81	5.79

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 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	8.24	12.29	11.57	10.55	9.30	8.26	5.85
b.	NORTH-WEST ITALY	7.69	12.22	11.41	10.43	9.18	8.18	5.57
	Piedmont	8.97	12.60	11.60	10.55	9.42	8.41	6.34
	Valle d'Aosta	10.18	10.94	10.52	10.63	10.28	8.25	10.31
	Liguria	9.16	11.95	11.20	10.05	9.01	8.09	6.81
	Lombardy	7.37	12.13	11.38	10.43	9.12	8.14	5.48
c.	NORTH-EAST ITALY	8.19	11.52	10.67	9.57	8.51	7.62	6.27
	Trentino-Alto Adige	7.13	9.10	8.36	7.85	7.09	6.65	6.31
	Veneto	8.38	11.95	11.27	9.89	8.73	7.81	6.19
	Friuli-Venezia Giulia	9.05	12.91	12.01	10.56	9.10	8.09	6.49
	Emilia-Romagna	8.26	11.58	10.80	9.74	8.76	7.76	6.32
d.	CENTRAL ITALY	8.36	12.36	12.01	11.09	9.80	8.72	6.06
	Marche	9.39	11.84	11.45	10.82	9.72	8.47	7.09
	Tuscany	8.09	12.57	11.80	11.00	9.99	8.63	5.67
	Umbria	9.91	12.81	11.87	11.12	9.84	9.06	7.48
	Lazio	8.18	12.28	12.47	11.27	9.68	8.84	6.22
e.	SOUTHERN ITALY	9.95	13.76	13.16	12.05	10.79	9.64	6.72
	Abruzzo	10.00	12.49	12.06	10.96	10.00	9.74	8.52
	Molise	10.58	13.55	11.91	11.96	10.40	10.02	8.18
	Campania	9.94	14.39	13.78	12.69	11.43	10.26	6.32
	Puglia	9.59	13.65	12.88	11.58	10.35	8.71	6.69
	Basilicata	9.98	13.90	13.49	11.88	10.64	8.90	6.55
	Calabria	10.82	13.70	13.50	12.65	11.24	10.28	6.03
f.	ISLANDS	8.77	12.38	11.79	11.11	9.99	8.65	4.69
	Sicily	8.95	12.46	11.76	11.18	9.95	8.71	3.50
	Sardinia	8.42	12.17	11.87	10.96	10.07	8.51	5.81

Notes:

Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 2008

September 2008		Term loans				Revocable loans
		Matched loans	Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	6.52	6.06	5.28	5.64	8.90
	up to 250,000	8.86	6.44	6.42	5.85	12.31
	from 250,000 to 1,000,000	7.98	6.37	6.32	5.84	10.89
	from 1,000,000 to 5,000,000	7.06	6.26	5.61	5.74	9.48
	from 5,000,000 to 25,000,000	6.25	6.13	5.37	5.49	8.40
	more than 25,000,000	5.56	5.79	4.88	5.38	6.50
b.	NORTH-EAST ITALY	6.36	6.02	5.50	5.51	8.71
	up to 250,000	9.02	6.44	6.25	5.89	12.32
	from 250,000 to 1,000,000	8.03	6.34	6.19	5.77	10.85
	from 1,000,000 to 5,000,000	6.98	6.21	6.00	5.61	9.39
	from 5,000,000 to 25,000,000	6.12	6.09	5.77	5.45	8.36
	more than 25,000,000	5.37	5.82	5.17	5.25	6.52
c.	NORTH-WEST ITALY	6.28	6.01	4.86	5.13	8.33
	up to 250,000	8.18	6.37	6.10	5.79	11.39
	from 250,000 to 1,000,000	7.46	6.29	6.11	5.74	9.83
	from 1,000,000 to 5,000,000	6.76	6.21	4.27	5.52	8.62
	from 5,000,000 to 25,000,000	6.05	6.05	4.28	5.25	7.69
	more than 25,000,000	5.51	5.73	5.03	4.43	6.46
d.	CENTRAL ITALY	6.77	6.05	4.90	5.76	9.08
	up to 250,000	8.73	6.42	6.32	5.78	12.54
	from 250,000 to 1,000,000	8.02	6.38	6.28	5.89	11.51
	from 1,000,000 to 5,000,000	7.20	6.31	6.17	5.81	10.08
	from 5,000,000 to 25,000,000	6.45	6.21	5.87	5.74	8.94
	more than 25,000,000	5.86	5.74	4.56	5.63	6.57
e.	SOUTHERN ITALY	7.19	6.28	6.26	6.07	10.53
	up to 250,000	9.81	6.52	6.59	5.89	13.73
	from 250,000 to 1,000,000	8.83	6.56	6.51	5.89	12.27
	from 1,000,000 to 5,000,000	7.73	6.41	6.31	5.86	10.91
	from 5,000,000 to 25,000,000	6.80	6.29	5.90	5.54	9.75
	more than 25,000,000	5.98	5.88	5.56	7.09	7.60
f.	ISLANDS	7.45	6.35	6.54	5.84	9.15
	up to 250,000	9.57	6.67	7.24	5.92	12.06
	from 250,000 to 1,000,000	8.77	6.66	7.04	5.88	11.21
	from 1,000,000 to 5,000,000	7.82	6.51	6.83	5.94	10.03
	from 5,000,000 to 25,000,000	6.87	6.31	5.53	5.35	8.65
	more than 25,000,000	6.00	6.04	5.66	5.62	4.16

Notes:

Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

September 2008

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	6.52	6.36	6.28	6.77	7.19	7.45
<i>of which:</i> discount lendings	7.13	6.29	6.29	7.10	8.19	7.67
advance on loan selling for factoring	6.55	6.26	6.18	6.48	7.15	6.86
b. TERM LOANS	6.00	5.97	5.94	5.96	6.25	6.29
Initial period of rate fixation:						
up to 1 year	6.06	6.02	6.01	6.05	6.28	6.35
more than 1 year	5.51	5.51	5.04	5.41	6.10	5.96
<i>of which:</i> leasing	5.43	5.42	5.23	5.53	5.95	5.27
Initial period of rate fixation:						
up to 1 year	5.44	5.47	5.23	5.51	5.88	5.26
more than 1 year	5.32	5.09	5.15	5.87	6.76	5.36
c. REVOCABLE LOANS	8.90	8.71	8.33	9.08	10.53	9.15

Notes:

Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

September 2008

September 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	6.52	6.02	5.64	8.90	5.48	6.17
	Agricultural, forestry and fishery products	6.80	6.37	5.68	9.29	6.51	6.22
	Fuel and power products	5.96	5.18	5.33	5.83	4.58	5.48
	Ores and metals	5.30	5.68	4.75	8.36	5.59	6.16
	Non-metallic minerals and products	6.26	5.97	5.59	9.90	5.71	6.55
	Chemical products	6.01	5.99	5.09	9.40	5.98	6.25
	Metal products, except transport equipment	6.54	6.14	5.43	10.94	6.22	6.55
	Agricultural and industrial machinery	6.43	5.99	5.20	10.56	6.10	6.42
	Office and data processing machines, etc.	6.64	6.09	5.83	7.96	5.87	6.33
	Electrical goods	6.39	5.84	5.94	9.48	6.02	6.56
	Transport equipment	6.27	5.91	8.17	9.23	5.54	5.56
	Food and tobacco products	6.18	6.02	5.57	8.11	5.98	6.33
	Textiles, clothing and footwear	6.43	6.28	5.40	10.59	5.94	6.07
	Paper and paper products	6.54	6.05	5.74	9.62	5.61	6.37
	Rubber and plastic products	6.24	5.97	5.66	10.18	6.28	6.39
	Other manufactured products	6.53	6.18	5.78	10.63	6.30	6.32
	Building and construction	7.44	6.23	5.80	9.10	6.36	6.30
	Wholesale and retail trade services, recovery and repair services	6.30	6.09	5.75	9.72	6.01	6.29
	Lodging and catering services	7.44	6.23	5.75	9.51	5.77	6.48
	Inland transport services	7.00	6.04	5.15	10.68	6.50	6.48
	Maritime and air transport services	7.09	5.76	5.06	7.41	5.78	6.07
	Auxiliary transport services	7.32	5.86	5.72	9.27	5.87	6.41
	Communication services	7.36	6.03	4.80	6.95	6.46	5.37
	Other market services	6.94	6.01	5.53	7.90	5.69	6.06

Notes:

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

September 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
ITALY	5.44	6.00	6.12	6.68	6.84	6.33
North-west Italy	5.65	6.20	5.98	6.59	6.84	6.29
North-east Italy	6.10	6.01	6.03	6.62	6.64	6.19
Central Italy	4.93	5.62	6.06	6.84	6.79	6.31
Southern Italy	6.43	6.90	6.53	6.82	7.00	6.49
Islands	5.96	6.98	6.57	6.94	7.20	6.48

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 llending rates Percentages						
September 2008		Total	of which:			
			Term loans			Revocable loans
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	6.07	6.06	6.15	5.74	8.44
b.	NORTH-WEST ITALY	6.08	6.05	6.05	5.81	8.07
	Piedmont	6.11	6.08	5.86	5.82	8.40
	Valle d'Aosta	6.11	6.16	5.70	5.62	10.62
	Liguria	6.10	6.09	5.95	5.84	8.57
	Lombardy	6.07	6.04	6.15	5.81	7.91
c.	NORTH-EAST ITALY	6.13	6.05	6.32	5.73	8.40
	Trentino-Alto Adige	6.16	6.02	6.15	5.64	7.54
	Veneto	6.12	6.04	6.40	5.75	8.34
	Friuli-Venezia Giulia	6.08	6.05	5.91	5.66	9.44
	Emilia-Romagna	6.14	6.05	6.36	5.74	8.64
d.	CENTRAL ITALY	5.99	6.07	5.95	5.64	8.28
	Marche	6.04	6.07	5.65	5.66	8.38
	Tuscany	5.99	5.99	6.19	5.56	9.14
	Umbria	6.09	6.11	5.65	5.69	9.56
	Lazio	5.98	6.12	6.05	5.67	7.77
e.	SOUTHERN ITALY	6.05	6.09	6.23	5.75	10.04
	Abruzzo	6.10	6.18	5.92	5.69	10.03
	Molise	6.04	6.11	6.37	5.73	10.64
	Campania	6.13	6.19	6.76	5.82	9.86
	Puglia	5.95	5.97	5.63	5.72	10.01
	Basilicata	5.95	5.96	5.86	5.65	10.04
	Calabria	5.99	5.96	6.85	5.73	10.89
f.	ISLANDS	6.12	6.16	6.93	5.80	10.50
	Sicily	6.13	6.14	7.17	5.80	10.47
	Sardinia	6.11	6.21	5.84	5.79	10.67

Notes:

Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 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
a.	ITALY	6.09	6.00	5.71	5.73
b.	NORTH-WEST ITALY	6.09	5.98	5.78	5.82
	Piedmont and Valle d'Aosta	6.11	6.02	5.79	5.81
	Liguria	6.09	6.02	5.79	5.83
	Lombardy	6.09	5.97	5.77	5.82
c.	NORTH-EAST ITALY	6.03	5.99	5.68	5.74
	Trentino-Alto Adige	5.88	5.93	5.67	5.65
	Veneto	6.02	6.00	5.69	5.76
	Friuli-Venezia Giulia	6.03	6.00	5.66	5.73
	Emilia Romagna	6.06	5.98	5.68	5.74
d.	CENTRAL ITALY	6.08	6.01	5.58	5.63
	Marche	6.02	5.97	5.61	5.66
	Tuscany	5.98	5.91	5.56	5.51
	Umbria	6.08	6.01	5.68	5.64
	Lazio	6.18	6.07	5.58	5.67
e.	SOUTHERN ITALY	6.13	6.03	5.73	5.73
	Abruzzo and Molise	6.21	6.06	5.69	5.68
	Campania	6.26	6.13	5.77	5.78
	Puglia	6.03	5.87	5.72	5.68
	Basilicata	5.92	5.89	5.67	5.67
	Calabria	5.97	5.97	5.72	5.69
f.	ISLANDS	6.21	6.07	5.76	5.76
	Sicily	6.20	6.05	5.76	5.77
	Sardinia	6.25	6.12	5.74	5.76

Notes:

Only lending in euros to the consumer households is considered.

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 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
ITALY	5.92	5.77	6.16	6.10
NORTH-WEST ITALY	5.79	5.71	6.10	6.06
NORTH-EAST ITALY	5.93	5.84	6.06	6.05
CENTRAL ITALY	5.94	5.75	6.18	6.13
SOUTHERN ITALY	6.17	5.85	6.29	6.19
ISLANDS	6.25	5.73	6.34	6.20

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								
September 2008		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	7.33	7.44	6.96	8.28	7.59	9.91	7.72
b.	NORTH-WEST ITALY	6.98	7.20	6.82	8.17	7.31	9.88	7.49
	Piedmont and Valle d'Aosta	7.70	7.60	7.16	8.39	7.85	10.17	8.08
	Liguria	8.07	7.97	7.57	8.46	8.03	10.12	8.13
	Lombardy	6.77	7.06	6.71	8.08	7.14	9.74	7.28
c.	NORTH-EAST ITALY	7.13	7.05	6.66	7.68	7.26	9.17	8.13
	Trentino-Alto Adige	6.74	6.66	6.24	7.16	6.67	7.93	7.30
	Veneto	7.21	7.13	6.70	7.92	7.42	9.44	8.15
	Friuli-Venezia Giulia	7.45	7.33	6.79	8.13	7.82	10.15	8.88
	Emilia-Romagna	7.08	7.02	6.65	7.59	7.18	9.26	8.31
d.	CENTRAL ITALY	7.55	7.75	7.17	8.47	7.92	10.06	7.17
	Marche	7.36	7.24	6.75	7.98	7.65	9.50	8.09
	Tuscany	7.34	7.74	7.36	8.68	7.80	10.15	8.64
	Umbria	7.94	7.80	7.24	8.79	8.00	10.29	8.92
	Lazio	7.72	7.96	7.28	8.48	8.05	10.38	6.58
e.	SOUTHERN ITALY	8.54	8.58	7.93	9.22	8.80	11.09	8.72
	Campania	8.56	8.84	8.28	9.69	8.94	11.70	8.67
	Abruzzo and Molise	8.31	8.19	7.44	8.78	8.75	10.76	8.73
	Puglia and Basilicata	8.41	8.29	7.71	8.72	8.55	10.87	8.71
	Calabria	9.58	9.43	9.36	10.55	9.06	11.10	8.95
f.	ISLANDS	8.22	8.25	8.57	9.27	7.79	10.29	8.81
	Sicily	8.28	8.04	8.63	9.23	7.49	10.19	9.42
	Sardinia	8.08	8.84	8.45	9.39	8.82	10.64	7.44

Notes:

Only lending in euros is considered.

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

TDB30950			Sample of banks								
Source: Survey of deposit rates Percentages											
September 2008			Total	General govern- ment	Financial companies	Non financial companies	of which: industry building services			Producer house- holds	Consumer house- holds and nec
a.	ITALY	2.08	4.35	3.89	2.94	3.13	2.56	2.91	1.35	1.37	
b.	NORTH-EAST ITALY	1.95	4.39	3.68	2.85	3.01	2.57	2.79	1.24	1.23	
	Piedmont	1.65	4.34	3.81	2.71	2.77	2.16	2.77	1.14	1.06	
	Valle d'Aosta	1.86	4.46	4.22	2.93	3.68	2.62	2.37	1.02	0.97	
	Liguria	1.59	4.57	3.63	2.71	2.98	2.40	2.66	1.13	1.12	
	Lombardy	2.08	4.38	3.66	2.90	3.07	2.68	2.81	1.29	1.31	
c.	NORTH-WEST ITALY	2.10	4.86	3.82	3.15	3.30	2.65	3.12	1.42	1.37	
	Trentino-Alto Adige	2.59	5.31	4.04	3.82	3.77	2.79	3.96	1.60	1.38	
	Veneto	1.88	4.99	3.46	2.85	2.96	2.43	2.84	1.20	1.23	
	Friuli-Venezia Giulia	2.33	4.47	3.99	3.51	3.71	2.86	3.46	1.40	1.14	
	Emilia-Romagna	2.18	4.90	4.21	3.22	3.40	2.78	3.14	1.62	1.53	
d.	CENTRAL ITALY	2.52	4.36	4.25	3.22	3.44	2.83	3.21	1.57	1.68	
	Marche	2.03	4.40	3.78	2.91	3.09	2.46	2.87	1.77	1.67	
	Tuscany	2.05	4.43	3.91	2.79	2.85	2.43	2.80	1.60	1.64	
	Umbria	2.03	4.36	2.94	2.89	2.93	1.98	3.08	1.63	1.67	
	Lazio	2.77	4.36	4.30	3.41	3.76	2.96	3.37	1.49	1.71	
e.	SOUTHERN ITALY	1.59	3.94	3.25	2.27	2.49	1.95	2.25	1.28	1.24	
	Abruzzo	1.90	4.34	2.97	2.99	3.33	2.12	2.98	1.53	1.40	
	Molise	2.23	4.08	3.76	2.29	2.60	1.82	2.05	1.44	1.44	
	Campania	1.49	3.85	3.55	2.01	2.14	1.46	2.10	1.14	1.17	
	Puglia	1.62	4.01	2.92	2.43	2.59	2.47	2.36	1.42	1.34	
	Basilicata	1.77	3.67	2.44	2.29	2.22	2.33	2.31	1.55	1.44	
	Calabria	1.34	3.94	3.23	1.87	1.87	2.06	1.53	1.03	1.00	
f.	ISLANDS	1.83	4.07	3.31	2.54	2.55	2.40	2.54	1.31	1.34	
	Sicily	1.73	3.70	3.17	2.47	2.55	2.62	2.42	1.26	1.33	
	Sardinia	2.02	4.59	3.50	2.64	2.55	1.95	2.70	1.37	1.35	

Notes:

Only deposit in euros is considered.

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

TDB30960		Sample of banks							
Source: Survey of deposit rates Percentages Size classes in euros									
September 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	0.81	1.12	1.73	3.55	0.69	1.01	1.71	3.04
b.	NORTH-WEST ITALY	0.75	1.06	1.71	3.38	0.60	0.90	1.57	2.93
	Piedmont	0.64	0.94	1.56	3.40	0.53	0.79	1.46	2.86
	Valle d'Aosta	0.59	0.88	1.61	3.68	0.52	0.78	1.31	2.46
	Liguria	0.63	0.95	1.59	3.41	0.56	0.85	1.52	2.73
	Lombardy	0.82	1.12	1.76	3.38	0.64	0.94	1.61	2.97
c.	NORTH-EAST ITALY	0.85	1.22	1.96	3.82	0.66	1.02	1.82	3.23
	Trentino-Alto Adige	1.02	1.40	2.21	4.38	0.72	1.05	1.90	3.17
	Veneto	0.74	1.05	1.75	3.56	0.55	0.88	1.62	3.08
	Friuli-Venezia Giulia	0.74	1.12	1.96	4.06	0.52	0.84	1.58	3.08
	Emilia-Romagna	0.95	1.37	2.15	3.87	0.78	1.19	2.05	3.39
d.	CENTRAL ITALY	0.94	1.24	1.78	3.79	0.91	1.26	1.94	3.12
	Marche	1.11	1.52	2.28	3.68	0.84	1.39	2.35	3.46
	Tuscany	1.07	1.41	2.04	3.50	0.98	1.35	2.07	3.21
	Umbria	1.06	1.41	2.04	3.64	0.94	1.36	2.22	3.38
	Lazio	0.74	0.98	1.46	3.86	0.88	1.17	1.83	3.07
e.	SOUTHERN ITALY	0.69	0.94	1.45	3.09	0.65	0.92	1.53	2.83
	Abruzzo	0.93	1.26	1.89	3.80	0.77	1.08	1.78	3.23
	Molise	0.80	1.11	1.70	3.18	0.65	0.97	1.85	3.39
	Campania	0.57	0.77	1.21	2.84	0.63	0.83	1.36	2.72
	Puglia	0.78	1.09	1.68	3.23	0.66	1.03	1.79	2.88
	Basilicata	0.79	1.09	2.00	2.91	0.72	1.14	1.95	3.01
	Calabria	0.53	0.75	1.24	2.64	0.54	0.78	1.31	2.54
f.	ISLANDS	0.83	1.09	1.58	3.21	0.68	1.00	1.66	3.02
	Sicily	0.79	1.02	1.54	3.19	0.66	0.98	1.71	2.98
	Sardinia	0.91	1.20	1.65	3.26	0.73	1.04	1.58	3.11

Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates
Percentages

September 2008		Total	North-west	North-East	Centre	South	Islands
a.	TOTAL	2.64	2.59	2.80	2.98	1.96	2.14
	Agricultural, forestry and fishery products	1.79	1.59	1.87	2.13	1.55	1.94
	Fuel and power products	3.99	3.45	3.82	4.31	3.59	3.29
	Ores and metals	3.29	3.41	3.45	2.60	2.49	3.32
	Non-metallic minerals and products	2.79	2.87	3.15	2.91	1.87	1.89
	Chemical products	3.04	2.97	3.39	3.08	3.03	1.81
	Metal products, except transport equipment	2.55	2.67	2.68	2.20	1.76	1.64
	Agricultural and industrial machinery	2.98	2.95	3.16	2.64	2.39	2.10
	Office and data processing machines, etc	2.01	1.84	2.63	1.93	1.41	1.31
	Electrical goods	2.68	2.72	3.00	2.66	1.50	2.14
	Transport equipment	3.12	2.66	4.05	2.91	2.45	1.85
	Food and tobacco products	3.01	2.84	3.65	2.99	2.17	1.80
	Textiles, cloting and footwear	2.70	3.13	2.75	2.42	1.56	1.43
	Paper and paper products	3.14	3.24	3.20	2.99	2.94	2.91
	Rubber and plastic products	2.66	2.77	2.66	2.55	2.21	1.90
	Other manufactured products	2.11	2.15	2.28	2.22	1.40	1.36
	Building and construction	2.30	2.24	2.30	2.67	1.79	2.18
	Wholesale and retail trade services, recovery and repair services	2.16	2.18	2.46	2.25	1.70	1.92
	Lodging and catering services	1.93	2.07	1.92	1.84	1.86	1.78
	Inland transport services	2.42	2.22	2.53	2.89	2.09	2.19
	Maritime and air transport services	3.45	3.06	3.10	3.93	3.35	3.27
	Auxiliary transport services	3.25	2.86	3.81	3.63	1.85	2.57
	Communication services	3.27	2.82	2.26	3.83	1.36	1.63
	Other market services	2.76	2.69	2.90	3.10	2.04	2.22

Notes:

Only deposit in euros is considered.

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2008 July	2008 Aug.	2008 Sept.
a. TOTAL	256,455	264,759	251,080
b. GOLD AND GOLD RECEIVABLES	46,643	46,643	49,437
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	20,626	20,922	24,110
Receivables from the IMF	1,205	1,202	1,234
Securities (other than shares)	16,370	16,307	18,220
Current accounts and other deposits	3,004	2,240	4,295
Reverse operations	45	1,170	357
Other claims	2	2	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,229	4,221	7,158
Financial counterparties	4,229	4,221	7,158
<i>of which:</i> securities (other than shares)	559	479	598
reverse operations	1,162	1,353	5,349
other claims	2,508	2,389	1,211
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	5	5	10
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	5	5	10
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MOPNETARY POLICY OPERATIONS	14,113	12,717	20,284
Main refinancing operations	6,068	8,185	11,746
Longer-term refinancing operations	8,045	4,533	7,712
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	825
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	152	139	149
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,261	1,261	1,478
i. GENERAL GOVERNMENT DEBT	17,997	17,997	17,971

TDB40605

Bank of Italy

	2	2.	.
<i>(cont)</i>			
I. INTRA-EUROSISTEM CLAIMS	66,343	75,514	47,660
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)	58,404	67,574	39,720
m ITEMS TO BE SETTLED	13	16	13
n. OTHER ASSETS	82,800	82,843	79,576
Euro-area coins	34	33	35
UIC endowment fund	-	-	-
Investments of reserves and provisions	28,669	28,680	27,312
Other financial assets	37,798	37,798	36,818
Intangible fixed assets	32	33	34
Tangible fixed assets	3,734	3,734	3,738
Accrued income and prepaid expenses	1,523	1,535	1,666
Deferred tax assets	6,311	6,311	6,311
Sundry	4,700	4,719	3,663
o. EXPENSE FOR THE YEAR	2,273	2,480	3,234
p. MEMORANDUM ACCOUNTS	297,502	296,345	326,814

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2008 July	2008 Aug.	2008 Sept.
a. TOTAL	256,455	264,759	251,080
b. BANKNOTES IN CIRCULATION	113,551	113,026	113,112
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	16,805	17,413	31,834
Current accounts (covering the minimum reserve system)	16,801	17,411	30,514
Deposit facility	3	1	1,318
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	1	1	2
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	41,313	49,289	17,366
General government	41,312	49,258	17,366
<i>of which:</i> Treasury payment account	40,983	48,120	16,890
sinking fund for the redemption of government securities	20	20	20
other liabilities	309	1,119	456
Other counterparties	1	31	..
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	188	102	128
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	188	102	127
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	399	439	476
Financial sector counterparties	-	-	-
General government	399	439	476
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	2	2
Deposits and balances	2	2	2
Other liabilities	-	-	-
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	727	727	764
l. INTRA-EUROSISTEM LIABILITIES	13,863	13,386	12,662
Promissory notes covering debt certificates issued by the ECB	-	-	-
Net liabilities related to the allocation of euro banknotes within the Eurosystem	13,863	13,386	12,662
Other intra-Eurosystem liabilities (net)	-	-	-

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Bank of Italy

		2007 Oct.	2007 Nov.	2007 Dec.
	(cont.)			
m	ITEMS TO BE SETTLED	35	17	17
n.	OTHER LIABILITIES	1,738	1,712	2,502
	Bank of Italy drafts	197	182	196
	Accrued expenses and deferred income	47	44	458
	Sundry	1,493	1,486	1,847
o.	PREVISIONS	6,708	6,708	6,708
	Provisions for specific risks	566	566	566
	Sundry staff-related provisions	6,142	6,142	6,142
p.	REVALUATION ACCOUNTS	30,135	30,135	33,053
q.	PROVISION FOR GENERAL RISKS	6,920	6,920	6,920
r.	CAPITAL AND RESERVES	19,478	19,478	19,478
	Capital	..	..	..
	Ordinary and extraordinary reserves	11,740	11,740	11,740
	Other reserves	7,738	7,738	7,738
s.	PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	4,594	5,405	6,060
u.	MEMORANDUM ACCOUNTS	297,502	296,345	326,814

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 counterparties 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 where 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.

As of September 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 2.2 billion euros. About €2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
BAD DEBTS DELETED	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.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

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

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

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

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

REPORTING INSTITUTION

REPORTING INSTITUTIONS - persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: **MAJOR CATEGORIES OF BANKS** - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used. **SIZE CLASS OF BANKS** - the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets of between 9 billion and 26 billion; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the "Additional information" concerning the Statistical Bulletin II/2007, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2006, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. **INSTITUTIONAL CATEGORIES OF BANKS** - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), branches of foreign banks and central credit institutions. As of January 2005, the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as limited companies" category. **GEOGRAPHICAL COVERAGE OF BANKS** - the classification, used until 2006, refers to "banks raising mainly short-term funds" and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks). As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy's Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

RESIDENTS

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

RESIDUAL MATURITY

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

REVOCABLE LOANS

classification used by the Central Credit Register for overdrafts.

SECURITIES

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

**SECURITIES ON DEPOSIT
(NOMINAL VALUE)**

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

**SECURITIES UNDER
MANAGEMENT (NOMINAL
VALUE)**

total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.

SOUTHERN ITALY

comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

**SUBSCRIPTIONS IN THE
QUARTER (COLLECTIVE
ASSET MANAGEMENT)**

the value of the units of collective investment undertakings subscribed for by customers in the reference period.

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

