



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 1 - 2009

quarter

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Statistical publications and distribution options

The Bank of Italy publishes a quarterly statistical bulletin and a series of supplements (most of which are monthly).

The statistical information is available on the Bank's website (www.bancaditalia.it, in the Statistical section) in pdf format and in the BIP on-line statistical database.

On the Internet the information is available in both Italian and English. Further details can be found on the Internet in the Statistics section referred to above.

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

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Director: ENRICO D'ONOFRIO

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

ISSN 1721-4599

Statistical Bulletin

Notice to readers

I. The appendix contains 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 publication also includes 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

With this issue of the Statistical Bulletin a far-reaching revision has been made to the contents to take account of the changes made to the system of supervisory reports in December 2008 (see Section 3.1 of the Methodological appendix). The opportunity has also been taken to introduce a series of innovations in response to the evolution of the public's demand for statistics, which has been marked by increased detail, especially at territorial level, in relation to banking and financial aggregates. Furthermore, with a view to rationalization, the Summary Report of the Statistical Bulletin will no longer be published since the information it contained can now be found in the Statistical Bulletin itself.

The new version of the Statistical Bulletin now contains 19 new tables, referring to aggregates observed on the basis of the present definitions or for which user interest has been registered, and a series of tables has been dropped¹ that contained aggregates that are no longer observed, that can be found in other publications or for which the public's interest was limited. The remaining tables are totally or substantially unchanged. In what follows we give a more detailed description; for more information on the content of the phenomena published, reference is made to the Glossary, which has been appropriately updated.

The following are the new tables:

- “tdb10263”, deposits by branch location, including postal deposits;
- “tdb10220” (only in the on-line version), number of bank branches per 100,000 inhabitants;
- “tdb10219”, number of employees per bank branch;
- “tdb10283” and “tdb10286”, number of loan and deposit accounts;
- “tdb30261” and “tdb30262”, impaired loans that replace non-performing loans tables (tdb30256, tdb30257 and tdb30258);
- “tdb10281” and “tdb10269”, loans and deposits divided by technical form, sector and customer location;
- “tdb10241” and “tdb10287” (only in the on-line version), half-yearly tables on loans and deposits containing provincial data on branch location and customer branch of economic activity, which replace the earlier quarterly tables by geographical area (tdb10239 and tdb10273);
- “tdb10288” and “tdb10289”, non-bank loans divided by technical form, sector of economic activity and customer location, which replace the previous tables based on concepts that are no longer foreseen (tdb10277 and tdb10278);

1. In particular, the tables showing accounting data of banks and non-bank intermediaries, securities held on deposit, guarantees granted to customers and Central Credit Register data on risk concentration.

- “tdb40082” and “tdb40087”, asset management services at fair value, which replace the previous tables containing the same information at face value (tdb40081 e tdb40086);

- “tdb30595”, credit derivatives;

- “tdb40535” (only in the on-line version), portfolio management services, which replaces the earlier table (tdb40525);

- “tdb30910” and “tdb30930” (only in the on-line version), respectively lending rates at provincial level and lending rates on matched and revocable loans divided by branch of economic activity.

Among the remaining tables some, although they are substantially continuous, show greater detail than in the past. More specifically, this is the case for tables:

- “tdb30308” and “tdb30316”, leasing and factoring based on Central Credit Register data, which are now shown at provincial level;

- “tdb10235”, loans by geographical and customer branch of economic activity, now divided by region.

Requests for further information on the contents of the publication can be sent by e-mail to the following address: “statistiche@bancaditalia.it”.


* * *

It should also be noted that a reflection is under way aimed at improving the method of calculating the default rates of loan facilities and classifying credit intermediaries. For sake of continuity the tables “tdb10236” and “tdb10267” (loans and deposits - distribution by customer location) and “tdb30485” (quarterly default rates for loan facilities) are still available in the on-line version.

Discrepancies between the sum of columns or of rows and the totals are due not allocated 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
		Ø	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		O	
			Table distributed on the “BIP on-line statistical database” only
2	Frequency:	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source:	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe:	[ba]	Banks
		[bp]	Bancoposta
		[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			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
9	Page on which tabel appears in this issue		

A STRUCTURAL INFORMATION

A1 INFORMATION ON BANKS

✕ Q 5 [ba]	A1 5.1 Banks and branches	[TDB10207]	p.	2
	distribution by location (province) and institutional category of bank			
✕ A 1 [ba-fi]	A1 7.1 ATMs and POS terminals	[TDB10214]	p.	8
	distribution by location (province)			
✕ A 1 [ba]	A1 7.2 Telematic customer services	[TDB10218]	p.	11
	distribution by customer location (province)			
✕ A 1 [ba]	A1 7.3 Total number of employees	[TDB10219]	p.	14
	distribution by branch location (province) and size of bank			
O Q 5 [ba]	Banks and branches	[TDB10212]		
	distribution by location (province) and size of bank			
O A 1 [ba]	Number of bank branches per 100,000 inhabitants	[TDB10220]		
	distribution by branch location (province)			
O A 5 [ba]	Branches	[TDB10194]		
	distribution by location (municipality)			

A2 INFORMATION ON NON-BANK INTERMEDIARIES

✕ Q 5 [sf]	A2 5.1 Securities firms	[TDB40210]	p.	20
	distribution by authorized activities			
✕ Q 5 [ci-am]	A2 5.2 Open-end securities investment funds and SICAVs	[TDB40225]	p.	21
	distribution by operational specialization			
✕ Q 5 [fi]	A2 5.3 Financial intermediaries referred to in Article 107 of the 1993 Banking Law	[TDB40230]	p.	22
	distribution by prevalent activity			

B INFORMATION ON BANKING AND FINANCIAL BUSINESS

B1 LOANS

✕ Q 1 [ba]	B1 5.1 Summary data on credit	[TDC40010]	p.	24
✕ Q 1 [ba]	B1 5.2 Loans distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	26
Ø Q 1) [ba]	B1 5.3 Loans distribution by customer location (region) and branch of economic activity	[TDB10235]	p.	28
Ø Q 1) [ba]	B1 5.4 Loans distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10281]	p.	29
✕ Q 1) [fi]	B1 5.5 Non-bank finance distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10289]	p.	30
✕ Q 1) [fi]	B1 5.6 Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10288]	p.	31
✕ Q 1 [ba-fi]	B1 5.7 Consumer credit distribution by customer location (region)	[TDB10254]	p.	32
✕ Q 1) [ba]	B1 5.8 Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	34
Ø A 1 [ba]	B1 7.1 Loans: number of positions distribution by branch location (region)	[TDB10286]	p.	36
Ø A 1 [ba]	B1 7.2 Loans distribution by branch location (municipality)	[TDB10194]	p.	38
O Q 1 [ba]	Loans distribution by customer location (province) and sectors and sub-sector of economic activity	[TDB10275]		
O H 1 [ba]	Loans distribution by branch location (province) and segment of economic activity of the customers	[TDB10241]		
O Q 1 [ba]	Loans distribution by customer location (province) and size of bank	[TDB10236]		

B2 LOAN FACILITIES

✕ Q 2 [ba]	B2 5.1 Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	54
✕ Q 2 [ba-fi]	B2 5.2 Loan facilities distribution by total credit granted	[TDB30118]	p.	56
✕ Q 2 [ba]	B2 5.3 Loan facilities distribution by total credit used	[TDB30125]	p.	57
✕ Q 2 [ba]	B2 5.4 Loan facilities distribution by type of transaction and total credit granted	[TDB30135]	p.	58
✕ Q 2 [ba]	B2 5.5 Loan facilities distribution by customer location (region) and total credit granted	[TDB30145]	p.	60
✕ Q 2 [ba-fi]	B2 5.6 Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	62
✕ Q 2 [ba-fi]	B2 5.7 Loan facilities distribution by customer branch of economic activity	[TDB30180]	p.	64

⌘ Q 2 [ba]	B2 5.8 Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30155]	p.	66
O Q 2 [ba]	Loan facilities distribution by customer location (province)	[TDB30190]		
O Q 2 [ba]	Loan facilities distribution by customer branch of economic activity and total credit granted	[TDB30165]		
O Q 2 [fi]	Loan facilities distribution by customer location (province)	[TDB30195]		
	B3 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS			
Ø Q 1 [ba]	B3 5.1 Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	68
Ø Q 1 [ba]	B3 5.2 Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10430]	p.	70
Ø Q 1 [ba]	B3 5.3 Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10460]	p.	72
Ø Q 1 [ba]	B3 5.4 Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10470]	p.	74
Ø Q 1 [ba]	B3 5.5 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding	[TDB10440]	p.	76
Ø Q 1 [ba]	B3 5.6 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - disbursements	[TDB10450]	p.	78
	B4 LEASING AND FACTORING			
Ø Q 2 [ba-fi]	B4 5.1 Leasing distribution by customer location (region)	[TDB30308]	p.	80
Ø Q 2 [ba-fi]	B4 5.2 Factoring distribution by customer location (region)	[TDB30316]	p.	81
	B5 GUARANTEES			
Ø Q 1 [ba]	B5 5.1 Guarantees distribution by location (region) and customer segment of economic activity	[TDB40100]	p.	82
	B6 DEPOSITS			
Ø Q 1 [ba]	B6 5.1 Deposits distribution by technical form, customer sector and location (geographical area)	[TDB10269]	p.	83
Ø Q 1 [ba-bp]	B6 5.2 Banks deposits and postal savings distribution by customer location (region)	[TDB10263]	p.	84
Ø A 1 [ba]	B6 7.1 Deposits: number of positions distribution by branch location (region)	[TDB10283]	p.	85
Ø A 1 [ba]	B1 7.2 Deposits distribution by branch location (municipality)	[TDB10194]	p.	38
O Q 1 [ba]	Deposits distribution by customer location (province) and sector and sub-sector of economic activity	[TDB10279]		

Ø H 1 [ba]	Deposits distribution by branch location (province) and customer segment of economic activity	[TDB10287]	
Ø Q 1 [ba]	Deposits distribution by customer location (province) and size of bank	[TDB10267]	

B7 CREDIT AND FINANCIAL DERIVATIVES

Ø Q 1 [ba]	B7 5.1 Credit derivatives distribution by type of derivative and customer sector of economic activity	[TDB30595]	p. 86
✕ Q 2 [ba]	B7 5.2 Financial derivatives in productive sector distribution by customer location (geographical area) and total credit granted	[TDB30585]	p. 87
✕ Q 2 [ba]	B7 5.3 Financial derivatives distribution by customer segment of economic activity and total credit granted	[TDB30590]	p. 88

B8 CUSTOMER ASSETS UNDER MANAGEMENT

✕ Q 1 [ba]	B8 5.1 Customer assets under management (at fair value) distribution by type of securities and deposits	[TDB40082]	p. 90
✕ Q 1 [ba]	B8 5.2 Customer assets under management (at fair value) distribution by customer location (region) and type of deposits	[TDB40087]	p. 92

C INFORMATION ON SECURITIES BUSINESS

C1 ACTIVITY ON BANKS AND OTHER INTERMEDIARIES

✕ Q 1 [ba-sf]	C1 5.1 Securities and derivatives trading distribution by type of security and of derivative instrument	[TDB40500]	p. 96
✕ Q 1 [ba-sf-am]	C1 5.2 Portfolio management services distribution of portfolio by type of security	[TDB40520]	p. 98
Ø Q 1 [ba-sf-am]	Portfolio management services portfolio under management and net new cash flow - distribution by customer location	[TDB40535]	

D INFORMATION ON CUSTOMERS AND ON RISK

D1 SUMMARY OUTLINE

✕ Q 2 [ba-ff]	D1 5.1 Summary based on Central credit register observations	[TDB30100]	p. 102
---------------	---	------------	--------

D2**RISK CONCENTRATION**

○ Q 2 [ba - fi]	Largest borrowers' share of loans facilities distribution by customer location (province)	[TDB30360]
○ Q 2 [ba - fi]	Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30400]

D3 QUALITY OF CREDIT

✕ Q 2 [ba]	D3 5.1 Bad debts distribution by amount	[TDC30205]	p. 103
✕ Q 2 [ba]	D3 5.2 Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p. 104
✕ Q 2 [ba]	D3 5.3 Bad debts distribution by customer branch of economic activity	[TDB30220]	p. 105
✕ Q 2 [ba - fi]	D3 5.4 Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30230]	p. 106
✕ Q 2 [ba]	D3 5.5 Bad debts - Flows distribution by customer location (region)	[TDB30240]	p. 107
✕ Q 2 [ba]	D3 5.6 Bad debts - Flows distribution by customer segment of economic activity	[TDB30250]	p. 108
✕ Q 2 [ba]	D3 5.7 Bad debts (gross of writeoffs) distribution by customer branch of economic activity	[TDB30225]	p. 109
✕ Q 2 [ba]	D3 5.8 Bad debts (gross of writeoffs) distribution by customer location (geographical area) and segment of economic activity	[TDC30032]	p. 110
✕ Q 2 [ba]	D3 5.9 Adjusted bad debts distribution by customer location (region)	[TDB30260]	p. 111
✕ Q 2 [ba]	D3 5.10 Adjusted bad debts distribution by customer segment of economic activity	[TDC30270]	p. 112
✕ Q 1 [ba]	D3 5.11 Impaired loans distribution by type of default	[TDB30261]	p. 113
✕ Q 1 [ba]	D3 5.12 Impaired loans distribution by type of default, customer location (region) and sector of economic activity	[TDB30262]	p. 114
○ Q 2 [ba]	Bad debts distribution by customer location (province)	[TDB30210]	

D4 MULTIPLE-BANK BORROWING

✕ Q 2 [ba]	D4 5.1 Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30445]	p. 116
✕ Q 2 [ba]	D4 5.2 Number of borrowers distribution by customer location (region) and number of facilities	[TDB30430]	p. 118
✕ Q 2 [ba]	D4 5.3 Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30465]	p. 120
○ Q 2 [ba]	Average number of banks per borrower distribution by customer branch of economic activity and total credit granted	[TDB30475]	

D5 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

○ Q 2 [ba - fi]	Quarterly default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30485]
○ Q 2 [ba - fi]	Quarterly default rates for loan facilities distribution by customer location (region) and sector of economic activity	[TDB30495]

O Q 2 [ba-f]	Quarterly default rates for loan facilities	[TDB30505]	
	distribution by customer location (province)		
O Q 2 [ba-f]	Quarterly default rates for loan facilities	[TDB30515]	
	distribution by customer location (region) and total credit used		
O Q 2 [ba-f]	Quarterly default rates for loan facilities	[TDB30518]	
	distribution by location (geographical area) and branch of economic activity		
O Q 2 [ba-f]	Quarterly default rates for loan facilities	[TDB30523]	
	distribution by customer location (geographical area) and macrobranch of economic activity		
O Q 2 [ba-f]	Quarterly default rates for loan facilities	[TDB30528]	
	distribution by customer location (geographical area), total credit used and macrobranch of economic activity		
Ø A 2 [ba-f]	D5 7.1 Historical default rates for cohorts of borrowers	[TDB30530]	p. 122
	distribution by cohort's year of formation		
O A 2 [ba-f]	Historical default rates for cohorts of borrowers	[TDB30540]	
	distribution by cohort's year of formation, customer sector of economic activity and total credit used		
O A 2 [ba-f]	Historical default rates for cohorts of borrowers	[TDB30550]	
	distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity		
O A 2 [ba-f]	Historical default rates for cohorts of borrowers	[TDB30560]	
	distribution by cohort's year of formation and customer location (province)		
O A 2 [ba-f]	Historical default rates for cohorts of borrowers	[TDB30570]	
	distribution by cohort's year of formation, customer location (geographical area) and total credit used		
O A 2 [ba-f]	Historical default rates for cohorts of borrowers	[TDB30580]	
	distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity		

E LENDING AND DEPOSIT RATES

E1 LENDING RATES

Ø Q 3 [cb]	E1 5.1 Lending rates on loan facilities	[TDB30820]	p. 126
	distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions		
Ø Q 3 [cb]	E1 5.2 Lending rates on revocable loans	[TDB30830]	p. 127
	distribution by customer location (region) and total credit granted		
Ø Q 3 [cb]	E1 5.3 Lending rates loan facilities to the productive sector	[TDB30840]	p. 128
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions		
Ø Q 3 [cb]	E1 5.4 Lending rates on loan facilities to the productive sector	[TDB30850]	p. 129
	distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions		
Ø Q 3 [cb]	E1 5.5 Lending rates on loan facilities	[TDB30860]	p. 130
	distribution by type of transaction, initial period of rate fixation and customer branch of economic activity		
Ø Q 3 [cb]	E1 5.6 APRC on term loans to the productive sector	[TDB30870]	p. 131
	distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter		
Ø Q 3 [cb]	E1 5.7 Lending rates on loan facilities to consumer households	[TDB30880]	p. 132
	distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions		
Ø Q 3 [cb]	E1 5.8 Lending rates applied on loans for house purchase	[TDB30890]	p. 133
	distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions		

Ø Q 3 [cb]	E1 5.9 APRC applied to loans for house purchase	[TDB30900]	p. 134
	distribution by initial period of rate fixation, customer location (region) and total credit granted - new business in the quarter		
Ø Q 3 [cb]	E1 5.10 Lending rates on matched and revocable loans	[TDB30920]	p. 135
	distribution by customer location (region) and segment of economic activity - outstanding transactions		
O Q 3 [cb]	Lending rates on matched and revocable loans	[TDB30930]	
	distribution by customer location (region) and branches of economic activity - outstanding transactions		
O Q 3 [cb]	Lending rates on loan facilities	[TDB30910]	
	distribution by type of transaction, customer sector and location (province)		
	E2 DEPOSIT RATES		
Ø Q 4 [cb]	E2 5.1 Interest rates on sight current account deposits	[TDB30950]	p. 136
	distribution by customer location (region) and segment of economic activity		
Ø Q 4 [cb]	E1 5.2 Interest rates on sight current account deposits	[TDB30960]	p. 137
	distribution by customer location (region), segment of economic activity and size of deposits		

F INFORMATION ON THE BANK OF ITALY

	F1 BALANCE SHEET		
⌘ Q 6 [bi]	F1 5.1 Assets	[TDB40605]	p. 140
⌘ Q 6 [bi]	F1 5.2 Liabilities	[TDB40615]	p. 142

METHODOLOGICAL APPENDIX	p. 145
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GLOSSARY	p. 157
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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2008

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	799	34,139	247	26,808
b. PIEDMONT	31	2,716	21	2,523
Alessandria	1	304	1	300
Asti	1	161	1	148
Biella	3	134	3	133
Cuneo	13	518	5	401
Novara	1	219	1	218
Turin	11	1,154	9	1,103
Verbano-Cusio-Ossola	1	91	1	86
Vercelli	-	135	-	134
c. VALLE D'AOSTA	1	96	-	77
Aosta	1	96	-	77
d. LIGURIA	6	992	5	960
Genova	4	538	3	529
Imperia	-	122	-	110
La Spezia	1	140	1	137
Savona	1	192	1	184
e. LOMBARDY	188	6,715	71	4,936
Bergamo	15	762	5	547
Brescia	17	972	5	628
Como	3	369	-	264
Cremona	8	294	2	207
Lecco	3	235	1	145
Lodi	4	169	1	117
Mantua	4	335	1	279
Milan	130	2,614	54	2,006
Pavia	-	341	-	291
Sondrio	4	130	2	34
Varese	-	494	-	418
f. TRENTINO-ALTO ADIGE	110	964	9	333
Bolzano	58	416	4	149
Trento	52	548	5	184
g. VENETO	60	3,666	13	2,646
Belluno	1	196	-	136
Padua	13	654	3	491
Rovigo	4	187	-	126
Treviso	10	684	3	483
Venice	6	522	2	411
Verona	13	745	4	584
Vicenza	13	678	1	415

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	2,997	432	4,109	82	225	5,922
-	19	9	164	1	10	657
-	-	-	3	-	1	91
-	1	-	10	-	2	61
-	-	-	-	-	1	39
-	-	8	116	-	1	151
-	1	-	-	-	-	60
-	12	1	34	1	5	181
-	4	-	1	-	-	29
-	1	-	-	-	-	45
-	-	1	19	-	-	35
-	-	1	19	-	-	35
-	7	-	21	1	4	135
-	5	-	2	1	2	51
-	2	-	9	-	1	23
-	-	-	2	-	1	25
-	-	-	8	-	-	36
5	912	47	729	65	138	1,177
1	75	9	135	-	5	192
1	127	11	199	-	18	181
-	59	3	46	-	-	100
-	15	6	72	-	-	90
-	64	2	25	-	1	65
-	11	3	40	-	1	56
-	19	3	36	-	1	70
1	357	10	142	65	109	184
-	27	-	22	-	1	101
2	94	-	2	-	-	43
-	64	-	10	-	2	95
1	94	98	531	2	6	301
1	67	51	195	2	5	111
-	27	47	336	-	1	190
6	375	40	635	1	10	550
-	37	1	23	-	-	57
2	41	8	121	-	1	101
-	4	4	57	-	-	47
1	72	6	124	-	5	95
-	32	4	79	-	-	44
1	48	7	110	1	3	95
2	141	10	121	-	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	964	7	667
Gorizia	5	112	-	69
Pordenone	3	231	1	168
Trieste	3	147	1	122
Udine	15	474	5	308
i. EMILIA ROMAGNA	57	3,603	29	2,787
Bologna	15	850	9	644
Ferrara	3	228	2	200
Forlì	11	361	5	236
Modena	6	515	3	415
Parma	2	367	2	317
Piacenza	3	227	1	164
Ravenna	5	340	3	286
Reggio Emilia	5	417	2	338
Rimini	7	298	2	187
l. MARCHE	31	1,227	10	1,004
Ancona	12	383	5	320
Ascoli Piceno	7	272	2	229
Macerata	4	247	1	214
Pesaro e Urbino	8	325	2	241
m. TUSCANY	63	2,541	22	2,107
Arezzo	4	240	-	166
Florence	17	701	9	600
Grosseto	4	159	-	122
Livorno	3	213	-	189
Lucca	5	270	3	246
Massa Carrara	2	111	1	110
Pisa	7	280	2	236
Pistoia	9	197	2	150
Prato	2	143	1	128
Siena	10	227	4	160
n. UMBRIA	10	572	6	498
Perugia	8	439	4	383
Terni	2	133	2	115
o. LAZIO	65	2,785	26	2,222
Frosinone	6	209	1	148
Latina	6	192	1	141
Rieti	2	86	1	67
Rome	44	2,091	22	1,711
Viterbo	7	207	1	155
p. ABRUZZO	14	704	6	619
Chieti	5	182	3	167
L'Aquila	2	155	1	132
Pescara	2	176	1	155
Teramo	5	191	1	165

						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	222	2	3	177
-	6	5	36	-	1	22
-	17	2	46	-	-	39
-	8	1	16	1	1	5
1	41	8	124	1	1	111
4	395	23	410	1	11	330
-	87	6	115	-	4	59
-	10	1	18	-	-	26
-	34	6	91	-	-	30
2	86	-	13	1	1	47
-	36	-	12	-	2	45
1	52	1	10	-	1	41
-	5	2	48	-	1	18
-	43	3	34	-	2	45
1	42	4	69	-	-	19
-	34	21	189	-	-	217
-	7	7	56	-	-	48
-	3	5	40	-	-	59
-	3	3	30	-	-	49
-	21	6	63	-	-	61
3	127	38	304	-	3	276
2	51	2	23	-	-	38
-	21	8	78	-	2	44
-	6	4	31	-	-	28
-	6	3	18	-	-	20
-	4	2	20	-	-	29
-	-	1	1	-	-	15
1	17	4	27	-	-	38
-	6	7	40	-	1	22
-	4	1	11	-	-	6
-	12	6	55	-	-	36
-	33	4	41	-	-	84
-	21	4	35	-	-	53
-	12	-	6	-	-	31
6	293	24	236	9	34	265
2	37	3	24	-	-	61
1	34	4	17	-	-	30
-	11	1	8	-	-	31
2	200	11	146	9	34	87
1	11	5	41	-	-	56
-	8	8	77	-	-	172
-	2	2	13	-	-	54
-	2	1	21	-	-	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	-	118
	Campobasso	4	111	-	94
	Isernia	-	36	-	24
r.	CAMPANIA	34	1,677	8	1,406
	Avellino	4	138	1	103
	Benevento	3	96	1	79
	Caserta	5	213	2	185
	Naples	7	848	4	762
	Salerno	15	382	-	277
s.	PUGLIA	32	1,462	5	1,072
	Bari	17	635	2	461
	Brindisi	2	125	-	90
	Foggia	2	252	1	182
	Lecce	5	269	2	202
	Taranto	6	181	-	137
t.	BASILICATA	6	256	-	176
	Matera	2	88	-	69
	Potenza	4	168	-	107
u.	CALABRIA	20	536	2	436
	Catanzaro	4	103	-	85
	Cosenza	10	212	1	154
	Crotone	3	37	1	29
	Reggio Calabria	1	142	-	134
	Vibo Valentia	2	42	-	34
v.	SICILY	36	1,818	4	1,531
	Agrigento	5	171	-	129
	Caltanissetta	6	102	-	72
	Catania	5	377	1	329
	Enna	1	69	-	54
	Messina	2	239	-	219
	Palermo	9	428	3	382
	Ragusa	2	127	-	87
	Siracusa	3	130	-	103
	Trapani	3	175	-	156
z.	SARDINIA	5	698	3	690
	Cagliari	2	222	1	220
	Carbonia Iglesias	-	35	-	35
	Medio Campidano	-	42	-	42
	Nuoro	-	68	-	68
	Ogliastra	-	27	-	27
	Olbia Tempio	-	80	-	80
	Oristano	1	86	-	80
	Sassari	2	138	2	138

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	15	3	14	-	-	47
1	5	3	12	-	-	35
-	10	-	2	-	-	12
4	143	22	125	-	3	343
-	17	3	18	-	-	54
-	5	2	12	-	-	41
-	21	3	7	-	-	65
3	81	-	2	-	3	85
1	19	14	86	-	-	98
4	289	23	99	-	2	229
2	119	13	53	-	2	47
-	26	2	9	-	-	20
-	62	1	8	-	-	55
1	58	2	9	-	-	80
1	24	5	20	-	-	27
-	46	6	34	-	-	86
-	9	2	10	-	-	24
-	37	4	24	-	-	62
-	8	18	92	-	-	191
-	1	4	17	-	-	38
-	7	9	51	-	-	71
-	-	2	8	-	-	16
-	-	1	8	-	-	46
-	-	2	8	-	-	20
3	127	29	159	-	1	338
1	16	4	26	-	-	40
-	4	6	26	-	-	21
1	32	3	16	-	-	57
-	1	1	14	-	-	19
-	11	2	9	-	-	71
-	8	6	37	-	1	75
1	36	1	4	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	2	8	-	-	312
-	-	1	2	-	-	66
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	-	-	-	-	-	26
-	-	1	6	-	-	57
-	-	-	-	-	-	56

Distribution by location (province)

TDB10214

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

Source: Supervisory returns

	December 2008	Number of devices in operation	
		POSs terminals	ATMs
a.	TOTAL	1,292,366	49,936
b.	PIEDMONT	99,118	4,220
	Alessandria	9,603	376
	Asti	4,600	178
	Biella	4,421	169
	Cuneo	14,066	614
	Novara	8,691	333
	Turin	51,134	2,263
	Verbano-Cusio-Ossola	2,629	110
	Vercelli	3,974	177
c.	VALLE D'AOSTA	4,379	169
	Aosta	4,379	169
d.	LIGURIA	39,719	1,294
	Genova	18,656	702
	Imperia	6,790	171
	La Spezia	5,751	188
	Savona	8,522	233
e.	LOMBARDY	229,850	9,397
	Bergamo	16,827	885
	Brescia	28,496	1,442
	Como	11,361	423
	Cremona	6,219	357
	Lecco	6,038	312
	Lodi	3,764	213
	Mantua	7,460	567
	Milan	114,084	4,066
	Pavia	11,598	431
	Sondrio	6,031	169
	Varese	17,972	532
f.	TRENTINO-ALTO ADIGE	37,621	1,488
	Bolzano	20,022	639
	Trento	17,599	849
g.	VENETO	103,418	5,096
	Belluno	5,269	294
	Padua	17,858	817
	Rovigo	4,390	254
	Treviso	14,225	869
	Venice	24,658	744
	Verona	19,148	1,170
	Vicenza	17,870	948

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	25,866	1,426
	Gorizia	3,368	183
	Pordenone	6,283	345
	Trieste	5,038	235
	Udine	11,177	663
i.	EMILIA ROMAGNA	110,999	5,319
	Bologna	27,173	1,368
	Ferrara	7,730	416
	Forlì	8,314	470
	Modena	16,337	781
	Parma	11,669	503
	Piacenza	7,052	287
	Ravenna	9,149	614
	Reggio Emilia	11,710	580
	Rimini	11,865	300
l.	MARCHE	36,485	1,641
	Ancona	12,240	512
	Ascoli Piceno	9,102	362
	Macerata	7,515	308
	Pesaro e Urbino	7,628	459
m.	TUSCANY	127,028	4,064
	Arezzo	8,317	493
	Florence	34,536	1,061
	Grosseto	7,187	288
	Livorno	11,282	314
	Lucca	13,846	371
	Massa Carrara	4,617	142
	Pisa	9,765	374
	Pistoia	8,500	297
	Prato	5,531	186
	Siena	23,447	538
n.	UMBRIA	23,079	933
	Perugia	17,817	744
	Terni	5,262	189
o.	LAZIO	137,605	4,505
	Frosinone	8,255	310
	Latina	10,135	299
	Rieti	3,290	185
	Rome	110,315	3,438
	Viterbo	5,610	273
p.	ABRUZZO	27,771	950
	Chieti	7,623	287
	L'Aquila	6,899	201
	Pescara	7,517	222
	Teramo	5,732	240

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	4,509	217
	Campobasso	3,403	172
	Isernia	1,106	45
r.	CAMPANIA	78,276	2,601
	Avellino	4,521	212
	Benevento	3,063	114
	Caserta	9,286	274
	Naples	45,233	1,456
	Salerno	16,173	545
s.	PUGLIA	59,065	2,535
	Bari	25,808	1,052
	Brindisi	5,468	192
	Foggia	7,746	471
	Lecce	11,294	517
	Taranto	8,749	303
t.	BASILICATA	6,376	366
	Matera	2,455	116
	Potenza	3,921	250
u.	CALABRIA	24,317	1,005
	Catanzaro	5,513	219
	Cosenza	9,788	331
	Crotone	1,545	106
	Reggio Calabria	5,680	268
	Vibo Valentia	1,791	81
v.	SICILY	83,743	1,967
	Agrigento	5,441	176
	Caltanissetta	3,291	135
	Catania	18,733	410
	Enna	1,835	77
	Messina	12,658	283
	Palermo	20,898	398
	Ragusa	5,905	147
	Siracusa	6,965	160
	Trapani	8,017	181
z.	SARDINIA	33,142	740
	Cagliari	13,770	333
	Carbonia Iglesias	-	-
	Medio Campidano	-	-
	Nuoro	4,285	89
	Ogliastra	-	-
	Olbia Tempio	-	-
	Oristano	2,166	64
	Sassari	12,921	254

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2008		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
a.	TOTALE	10,048,280	13,245,339	1,825,376
b.	PIEDMONT	991,925	1,395,391	148,563
	Alessandria	67,453	89,631	13,313
	Asti	26,280	45,307	6,008
	Biella	31,902	46,840	9,148
	Cuneo	99,123	108,276	19,172
	Novara	82,363	99,459	10,310
	Turin	621,658	929,613	81,550
	Verbano-Cusio-Ossola	30,713	34,390	3,808
	Vercelli	32,433	41,875	5,254
c.	VALLE D'AOSTA	28,875	43,881	5,646
	Aosta	28,875	43,881	5,646
d.	LIGURIA	294,685	363,660	43,335
	Genova	163,644	214,232	23,791
	Imperia	28,533	39,903	5,142
	La Spezia	58,967	50,396	6,967
	Savona	43,541	59,129	7,435
e.	LOMBARDY	2,123,877	2,634,271	405,397
	Bergamo	207,998	223,474	38,649
	Brescia	191,141	243,656	48,338
	Como	112,839	152,427	19,627
	Cremona	53,256	64,805	9,964
	Lecco	71,456	93,274	9,236
	Lodi	34,602	45,708	5,982
	Mantua	102,076	99,318	15,736
	Milan	1,054,010	1,339,360	216,891
	Pavia	102,683	118,760	13,360
	Sondrio	13,311	50,569	3,737
	Varese	180,505	202,920	23,877
f.	TRENTINO-ALTO ADIGE	89,146	272,545	38,041
	Bolzano	38,570	102,404	15,501
	Trento	50,576	170,141	22,540
g.	VENETO	972,846	1,300,401	189,251
	Belluno	42,338	69,045	5,613
	Padua	202,106	222,713	37,764
	Rovigo	43,865	48,941	7,928
	Treviso	168,973	222,776	35,158
	Venice	171,515	208,011	28,393
	Verona	195,478	293,812	37,883
	Vicenza	148,571	235,103	36,512

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	242,107	341,376	39,039
	Gorizia	22,902	36,129	4,381
	Pordenone	58,300	80,399	10,411
	Trieste	68,766	92,012	7,320
	Udine	92,139	132,836	16,927
i.	EMILIA ROMAGNA	783,331	1,232,640	202,605
	Bologna	222,332	373,182	54,495
	Ferrara	40,035	64,727	8,484
	Forlì	50,054	89,778	14,297
	Modena	126,283	229,354	38,865
	Parma	96,666	106,122	23,330
	Piacenza	44,039	56,237	11,542
	Ravenna	53,333	102,858	14,016
	Reggio Emilia	98,636	129,402	23,650
	Rimini	51,953	80,980	13,926
l.	MARCHE	175,970	246,870	48,885
	Ancona	70,162	97,300	17,115
	Ascoli Piceno	35,577	52,653	10,176
	Macerata	31,154	39,993	8,032
	Pesaro e Urbino	39,077	56,924	13,562
m.	TOSCANA	892,519	782,126	175,931
	Arezzo	69,041	70,756	19,494
	Florence	312,919	249,155	55,071
	Grosseto	44,861	40,313	8,405
	Livorno	81,683	70,032	11,844
	Lucca	69,395	68,350	15,490
	Massa Carrara	29,873	31,099	6,091
	Pisa	111,173	79,869	17,508
	Pistoia	63,772	54,848	12,603
	Prato	57,000	55,611	13,989
	Siena	52,802	62,093	15,436
n.	UMBRIA	142,071	186,975	27,661
	Perugia	106,890	145,851	21,179
	Terni	35,181	41,124	6,482
o.	LAZIO	993,071	1,432,133	158,711
	Frosinone	45,626	72,211	9,957
	Latina	71,027	104,022	12,703
	Rieti	12,370	23,891	2,431
	Rome	834,106	1,193,736	127,726
	Viterbo	29,942	38,273	5,894
p.	ABRUZZO	136,565	220,414	39,074
	Chieti	35,916	71,861	11,984
	L'Aquila	29,210	43,260	6,319
	Pescara	44,449	59,410	10,181
	Teramo	26,990	45,883	10,590

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
q.	MOLISE			30,345
	Campobasso	5,201		22,302
	Isernia	3,351		8,043
r.	CAMPANIA	1,850		770,991
	Avellino	108,665		37,819
	Benevento	7,243		20,658
	Caserta	3,691		92,144
	Naples	12,774		493,922
	Salerno	62,733		126,448
s.	PUGLIA	22,224		468,839
	Bari	59,373		194,998
	Brindisi	26,982		42,288
	Foggia	5,419		65,538
	Lecce	7,427		91,307
	Taranto	12,202		74,708
t.	BASILICATA	7,343		51,223
	Matera	8,064		17,190
	Potenza	2,892		34,033
u.	CALABRIA	5,172		208,843
	Catanzaro	21,962		43,169
	Cosenza	4,758		73,679
	Crotone	8,178		12,497
	Reggio Calabria	1,960		66,510
	Vibo Valentia	5,718		12,988
v.	SICILY	1,348		499,222
	Agrigento	65,392		33,023
	Caltanissetta	4,154		20,579
	Catania	3,134		119,909
	Enna	14,777		16,304
	Messina	1,690		62,945
	Palermo	7,929		137,613
	Ragusa	16,034		23,187
	Siracusa	5,717		46,548
	Trapani	5,682		39,114
z.	SARDINIA	6,275		151,812
	Cagliari	34,056		88,908
	Carbonia Iglesias	14,265		253
	Medio Campidano	869		166
	Nuoro	890		13,706
	Ogliastra	3,058		64
	Olbia Tempio	665		663
	Oristano	2,890		9,058
	Sassari	2,260		38,994

Notes:

Distribution by branch location (province) and by dimensional group of banks

TDB10219

Source: supervisory reports
Numbers in units

December 2008

	Total	Major banks
a. TOTAL	321,565	101,146
b. PIEDMONT	39,072	23,691
Alessandria	1,853	708
Asti	1,146	299
Biella	2,397	174
Cuneo	3,413	716
Novara	4,485	631
Torino	24,423	20,713
Verbano-Cusio-Ossola	819	184
Vercelli	536	266
c. VALLE D'AOSTA	485	294
Aosta	485	294
d. LIGURIA	7,631	2,336
Genova	4,872	1,450
Imperia	703	300
La Spezia	974	212
Savona	1,082	374
e. LOMBARDY	73,452	22,211
Bergamo	7,170	1,336
Brescia	8,950	1,649
Como	2,369	851
Cremona	2,002	444
Lecco	1,454	439
Lodi	768	220
Mantova	2,437	1,664
Milano	41,379	13,432
Pavia	1,977	894
Sondrio	1,656	98
Varese	3,290	1,184
f. TRENTINO-ALTO ADIGE	7,113	578
Bolzano	3,405	113
Trento	3,708	465
g. VENETO	31,914	4,888
Belluno	884	302
Padova	5,450	419
Rovigo	1,103	83
Treviso	5,701	906
Venezia	3,368	683
Verona	10,639	1,664
Vicenza	4,769	831

Banks

Large banks	Medium banks	Small banks	Minor banks
32,998	74,600	75,280	37,541
269	5,895	7,483	1,734
22	385	689	49
4	55	770	18
12	36	2,174	1
7	1,132	563	995
42	3,441	363	8
176	765	2,115	654
2	58	566	9
4	23	243	-
-	11	54	126
-	11	54	126
46	3,409	1,739	101
46	2,817	522	37
-	275	98	30
-	116	627	19
-	201	492	15
12,011	15,778	16,796	6,656
1,870	2,603	605	756
2,423	2,125	1,897	856
125	689	606	98
68	306	737	447
198	543	155	119
15	158	34	341
131	264	35	343
6,267	6,851	11,334	3,495
80	705	204	94
-	868	658	32
834	666	531	75
6	84	2,555	3,890
3	25	1,620	1,644
3	59	935	2,246
7,319	9,051	5,418	5,238
48	225	147	162
1,384	2,119	551	977
114	408	103	395
359	1,197	2,458	781
230	319	1,500	636
4,904	2,594	191	1,286
280	2,189	468	1,001

Distribution by branch location (province) and by dimensional group of banks

TDB10219		
	Total	Major banks
h. FRIULI-VENEZIA GIULIA	6,690	1,285
Gorizia	1,387	141
Pordenone	1,316	259
Trieste	1,415	467
Udine	2,572	418
i. EMILIA ROMAGNA	30,170	8,609
Bologna	9,540	4,148
Ferrara	1,841	345
Forlì	2,345	398
Modena	3,420	1,031
Parma	3,573	572
Piacenza	1,592	279
Ravenna	2,330	553
Reggio Emilia	3,746	996
Rimini	1,783	287
l. MARCHE	7,072	1,174
Ancona	2,329	558
Ascoli Piceno	1,443	271
Macerata	813	169
Pesaro e Urbino	2,487	176
m. TUSCANY	30,926	10,166
Arezzo	1,734	415
Firenze	13,588	1,624
Grosseto	620	322
Livorno	892	485
Lucca	2,746	446
Massa Carrara	534	175
Pisa	1,579	313
Pistoia	1,479	224
Prato	1,217	298
Siena	6,537	5,864
n. UMBRIA	3,488	1,210
Perugia	2,633	1,030
Terni	855	180
o. LAZIO	25,635	11,861
Frosinone	1,191	591
Latina	1,362	732
Rieti	513	119
Roma	21,425	10,126
Viterbo	1,144	293
p. ABRUZZI	3,368	580
Chieti	994	139
L'Aquila	796	105
Pescara	614	235
Teramo	964	101

Banks

Large banks	Medium banks	Small banks	Minor banks
403	541	3,041	1,420
29	24	963	230
38	91	703	225
137	82	586	143
199	344	789	822
2,610	7,239	8,220	3,492
639	1,580	2,025	1,148
61	92	1,215	128
226	51	1,052	618
996	511	597	285
181	2,204	580	36
30	631	575	77
16	30	1,422	309
307	2,088	146	209
154	52	608	682
25	1,223	3,236	1,414
10	849	540	372
-	116	790	266
-	152	194	298
15	106	1,712	478
58	12,479	4,960	3,263
-	30	1,035	254
24	10,188	1,056	696
-	4	105	189
-	73	213	121
12	1,864	86	338
-	14	52	293
-	89	823	354
8	51	705	491
14	81	718	106
-	85	167	421
-	162	888	1,228
-	148	743	712
-	14	145	516
1,264	2,593	6,596	3,321
-	61	129	410
-	77	183	370
-	26	350	18
1,264	2,228	5,882	1,925
-	201	52	598
5	119	2,316	348
-	31	731	93
-	10	626	55
5	63	225	86
-	15	734	114

Distribution by branch location (province) and by dimensional group of banks

TDB10219

		Total	Major banks
q.	MOLISE	550	306
	Campobasso	443	255
	Isernia	107	51
r.	CAMPANIA	15,216	3,431
	Avellino	561	134
	Benevento	289	105
	Caserta	942	367
	Napoli	11,478	2,146
	Salerno	1,946	679
s.	PUGLIA	10,569	3,121
	Bari	5,410	1,407
	Brindisi	623	178
	Foggia	1,448	327
	Lecce	2,118	780
	Taranto	970	429
t.	BASILICATA	1,230	161
	Matera	524	53
	Potenza	706	108
u.	CALABRIA	2,756	705
	Catanzaro	536	165
	Cosenza	1,154	170
	Crotone	197	21
	Reggio Calabria	669	310
	Vibo Valentia	200	39
v.	SICILIA	12,858	3,193
	Agrigento	959	276
	Caltanissetta	613	176
	Catania	2,545	600
	Enna	346	97
	Messina	1,329	425
	Palermo	3,899	890
	Ragusa	1,057	168
	Siracusa	891	264
	Trapani	1,219	297
z.	SARDEGNA	5,182	1,346
	Cagliari	1,681	730
	Carbonia Iglesias	125	-
	Medio Campidano	110	-
	Nuoro	399	138
	Ogliastra	72	-
	Olbia Tempio	212	-
	Oristano	357	75
	Sassari	2,226	403

Note:

Banks

Large banks	Medium banks	Small banks	Minor banks
5	35	146	58
5	23	105	55
-	12	41	3
11	8,674	1,957	1,143
-	18	334	75
-	36	56	92
-	268	183	124
11	8,116	963	242
-	236	421	610
276	1,870	3,682	1,620
47	1,267	1,919	770
-	119	192	134
229	197	614	81
-	138	725	475
-	149	232	160
-	184	594	291
-	67	295	109
-	117	299	182
-	986	457	608
-	152	106	113
-	461	167	356
-	52	82	42
-	238	70	51
-	83	32	46
4,806	777	2,921	1,161
360	81	77	165
209	6	55	167
850	148	833	114
130	20	27	72
530	57	266	51
1,805	271	581	352
265	21	588	15
303	38	212	74
354	135	282	151
-	3,067	707	62
-	542	388	21
-	114	11	-
-	110	-	-
-	208	53	-
-	72	-	-
-	192	20	-
-	209	32	41
-	1,620	203	-

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2008

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	20	18
Customer trading	31	28
Underwriting	10	9
Placement	68	66
Individual portfolio management	50	50
Reception of orders	58	56
Investment advice	110	101
Multilateral trading facilities management	2	2

b. NUMBER of SIMs

113

108

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 Sept.	2008 Dec.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	591	589
Equity	222	225
Balanced	50	53
Bond	199	200
Liquidity	32	32
Flexible	105	104
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	50
d. NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		2008 Sept.	2008 Dec.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	492	493
	Leasing	46	43
	Factoring	34	34
	Consumer credit	38	37
	Other forms of finance	19	18
	Acquisition of shareholdings	6	5
	Issue and/or management of credit cards	17	17
	Securization	331	336
	Foreign exchange trading and other activities	1	3

Notes:

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

Information on banking and financial business

TDC40010

Banks

Source: Supervisory returns
Stocks in millions of euro

	2007 Dec.	2008 Mar.	2008 June	2008 Sept.	2008 Dec.
a. TOTAL STOCKS					
Loans	1,537,644	1,562,909	1,585,047	1,590,081	1,607,227
<i>of which: bad debts</i>	47,843	49,288	45,790	44,591	42,132
Deposits	762,996	757,968	771,321	767,097	834,724
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,500,679	1,525,950	1,542,840	1,544,806	1,565,304
<i>of which: in non-euro-area currencies</i>	16,243	16,207	17,455	19,832	20,188
more than 12 months	935,536	944,543	960,846	971,401	-
bad debts	47,126	48,606	45,172	43,775	41,266
Deposits	749,406	744,210	756,548	753,115	816,555
<i>of which: in non-euro-area currencies</i>	23,040	26,615	26,993	31,445	30,176
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	36,963	36,957	42,198	45,273	41,921
<i>of which: bad debts</i>	716	682	617	815	866
Deposits	13,587	13,751	14,769	13,973	18,158

Notes: The figures for total stocks include transactions with non-residents customers. Loans with maturity of more than 12 months to resident customers include those eligible for official support for the setting up companies abroad. Data of medium and long-term loans for previous periods are available on-line.

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

December 2008		Total	General government	Financial companies
a. TOTAL		1,565,304	58,045	175,352
b. NORTH-WEST ITALY		609,041	10,376	121,009
	Piedmont	103,139	6,332	6,636
	Valle d'Aosta	2,411	71	24
	Liguria	31,562	993	242
	Lombardy	471,929	2,980	114,108
c. NORTH-EAST ITALY		366,269	5,331	22,965
	Trentino-Alto Adige	37,374	454	910
	Veneto	145,221	1,868	6,083
	Friuli-Venezia Giulia	29,752	542	2,511
	Emilia-Romagna	153,922	2,468	13,462
d. CENTRAL ITALY		361,793	33,624	27,151
	Marche	39,518	953	1,753
	Tuscany	107,059	2,671	13,638
	Umbria	18,545	399	61
	Lazio	196,671	29,601	11,699
e. SOUTHERN ITALY		154,049	6,576	2,536
	Abruzzo	22,259	243	123
	Molise	3,566	81	55
	Campania	62,080	3,581	1,711
	Puglia	44,181	1,199	617
	Basilicata	5,802	306	15
	Calabria	16,162	1,166	15
f. ISLANDS		74,151	2,137	1,691
	Sicily	51,918	1,707	431
	Sardinia	22,234	430	1,260

Notes:



Banks					
Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
863,402	291,288	119,077	436,981	89,107	379,393
328,383	110,410	34,472	179,996	25,207	124,064
54,342	20,735	6,487	26,320	6,639	29,189
1,451	607	253	585	221	644
18,163	3,470	2,282	12,253	2,092	10,071
254,427	85,598	25,449	140,837	16,255	84,160
228,234	82,289	31,932	108,815	24,151	85,587
23,868	5,804	4,053	13,361	3,521	8,621
93,521	35,234	11,451	44,792	9,392	34,358
16,088	6,809	1,872	6,966	2,245	8,366
94,757	34,443	14,556	43,697	8,994	34,241
198,143	67,184	32,033	95,053	17,965	84,905
23,044	9,544	4,390	8,667	3,558	10,207
57,237	17,227	7,495	30,317	7,660	25,853
11,056	4,292	1,944	4,401	1,671	5,359
106,807	36,121	18,204	51,668	5,077	43,487
76,205	24,181	14,445	35,429	14,425	54,307
13,420	5,697	2,701	4,706	2,101	6,372
1,892	767	424	641	435	1,102
31,251	8,675	5,067	17,056	4,026	21,510
20,094	6,238	4,119	8,798	5,090	17,181
3,013	1,018	654	1,210	734	1,735
6,534	1,785	1,480	3,017	2,039	6,406
32,436	7,223	6,195	17,689	7,358	30,530
22,171	4,703	3,992	12,455	5,045	22,564
10,265	2,520	2,203	5,234	2,313	7,966

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2008		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	952,509	353,590	252,386	216,109	90,630	39,794
	Agricultural, forestry and fishery products	37,421	9,785	11,809	7,687	5,167	2,973
	Fuel and power products	52,965	15,741	4,274	27,926	3,085	1,938
	Ores and metals	13,096	8,744	2,880	702	615	155
	Non-metallic minerals and products	19,803	5,572	7,751	3,703	1,918	858
	Chemical products	13,079	7,588	2,826	1,593	781	291
	Metal products, except transport equipment	32,857	14,620	10,657	3,909	3,153	519
	Agricultural and industrial machinery	25,627	10,856	11,152	2,494	922	203
	Office and data processing machines, etc.	4,826	1,764	2,040	563	299	160
	Electrical goods	16,659	6,567	5,623	3,136	1,082	251
	Transport equipment	14,290	4,854	3,215	3,812	2,006	402
	Food and tobacco products	31,296	8,897	11,333	4,076	5,187	1,804
	Textiles, clothing and footwear	29,178	10,538	7,786	7,455	3,139	261
	Paper and paper products	15,178	6,361	4,253	3,319	931	314
	Rubber and plastic products	12,026	5,958	2,965	1,737	1,029	337
	Other manufactured products	22,402	5,831	8,607	5,299	2,063	602
	Building and construction	130,216	37,946	34,928	34,094	16,132	7,116
	Wholesale and retail trade services, recovery and repair services	139,781	47,900	37,059	27,340	18,429	9,053
	Lodging and catering services	36,060	8,778	11,760	7,718	4,844	2,961
	Inland transport services	16,456	4,381	4,218	5,307	1,830	720
	Maritime and air transport services	7,820	1,584	725	1,347	2,314	1,850
	Auxiliary transport services	11,930	4,837	2,135	3,347	1,007	604
	Communication services	12,635	7,036	342	5,053	99	105
	Other market services	256,908	117,452	64,050	54,492	14,600	6,315

Notes:

Distribution by technical form, customer location (geographical area) and sector of economic activity

TDB10281		Banks					
Source: Supervisory returns Stocks: in millions of euro							
December 2008	Total	North West	North East	Centre	South	Islands	
a. CURRENT ACCOUNTS	266,600	103,613	79,534	51,327	21,499	10,626	
General Government	3,927	890	537	1,354	730	416	
Financial and insurance corporations	28,790	18,257	3,915	4,182	1,596	839	
Non-financial corporations	192,870	72,195	62,620	37,096	14,271	6,688	
Producer households	18,436	5,221	5,740	3,488	2,626	1,360	
Consumer households	22,577	7,050	6,723	5,206	2,276	1,323	
b. MORTGAGE LOANS	730,779	252,735	174,498	179,440	83,366	40,740	
General government	44,149	8,500	4,515	25,299	4,938	897	
Financial and insurance corporations	20,741	12,832	1,916	5,111	411	471	
Non-financial corporations	326,875	118,297	87,025	73,953	32,819	14,781	
Producer households	52,483	15,319	14,213	10,886	7,988	4,078	
<i>of which: for house purchase</i>	18,608	5,145	4,523	4,284	2,969	1,688	
Consumer households	286,530	97,788	66,829	64,191	37,210	20,512	
<i>of which: for house purchase</i>	240,617	84,487	55,768	53,087	30,027	17,248	
c. LOANS SECURED BY PLEDGE OF SALARY	4,474	919	478	862	1,405	809	
General government	-	-	-	-	-	-	
Financial and insurance corporations	-	-	-	-	-	-	
Non-financial corporations	-	-	-	-	-	-	
Producer households	5	1	1	2	1	1	
Consumer households	4,469	919	477	861	1,404	809	
d. PERSONAL LOANS	33,611	9,363	5,728	6,714	7,521	4,285	
General government	-	-	-	-	-	-	
Financial and insurance corporations	-	-	-	-	-	-	
Non-financial corporations	2	..	..	..	1	..	
Producer households	1,080	303	226	201	214	137	
Consumer households	32,529	9,060	5,501	6,513	7,307	4,148	
e. FACTORING	3,980	1,516	444	1,241	657	121	
General government	121	4	54	48	14	1	
Financial and insurance corporations	66	12	7	46	1	-	
Non-financial corporations	3,638	1,460	381	1,054	627	116	
Producer households	58	9	2	31	13	4	
Consumer households	96	30	..	63	3	..	
f. FINANCIAL LEASING	24,974	9,386	6,651	6,199	1,887	851	
General government	77	4	16	39	8	10	
Financial and insurance corporations	122	34	13	72	3	1	
Non-financial corporations	22,655	8,630	6,080	5,632	1,586	727	
Producer households	1,613	548	424	325	220	95	
Consumer households	508	170	118	131	70	19	

Note:

Distribution by technical form and customer location (geographical area)

TDB10289		Financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Supervisory returns Stocks in millions of euros						
December 2008	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	22,410	8,026	2,986	6,948	3,341	1,093
Factoring: advances to assignor	15,292	6,568	2,152	3,886	2,208	423
nominal value of credits acquired pro-solvendo	19,897	9,765	2,399	4,159	2,753	625
Total exposure in respect of finance leases	95,688	39,424	24,182	19,226	9,445	3,410
Receivables for consumer credit	49,900	12,410	6,566	10,970	12,571	7,156
Other finance	11,929	4,002	2,061	2,659	1,983	1,154

Note:

Assignments with a pro-solvendo clause conventionally include those with a pro-soluto clause in which there is no substantial transfer to the assignee of the risks and benefits on the credits assigned (so-called "formal pro-soluto"). The distribution by branch of economic activity of the counterparty of the nominal value of credits acquired for factoring transactions is carried out with reference to the assignors in the case of transactions with a pro-solvendo clause and with reference to the debtors assigned in the case of transactions with a pro-soluto clause.

Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns
Stocks in millions of euros

December 2008

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	22,187	5,187	136	10,299	850	5,716
Factoring: advances to assignor	15,292	34	823	13,909	139	386
Nominal value of receivables acquired pro-solvendo	19,907	328	498	17,483	299	1,299
Total exposure in respect of finance leases	95,513	536	753	84,613	5,344	4,268
Receivables for consumer credit	49,900	-	-	-	-	-
Other finance	11,928	133	685	4,720	1,442	4,948

Notes:

Assignments with a pro solvendo clause conventionally include those with a pro soluto clause in which there is no substantial transfer to the assignee of the risks and benefits on the credits assigned (so-called "formal pro soluto"). The distribution by branch of economic activity of the counterpart of the nominal value of credits acquired for factoring transactions is carried out with reference to the assignors in the case of transactions with a pro solvendo clause and with reference to the debtors assigned in the case of transactions with a pro soluto clause. The credits for the issue/management of credit cards and consumer credit can mostly be linked to the "consumer household" sector.

Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euros

December 2008

	Total	Banks	Financial intermediaries
a. TOTAL	101,825	51,924	49,901
b. NORTH-WEST ITALY	26,081	13,670	12,411
Piedmont	7,193	3,948	3,245
Valle d'Aosta	202	119	83
Liguria	2,384	1,273	1,111
Lombardy	16,302	8,329	7,972
c. NORTH-EAST ITALY	14,873	8,307	6,566
Trentino-Alto Adige	871	523	349
Veneto	6,076	3,366	2,710
Friuli-Venezia Giulia	1,676	917	759
Emilia-Romagna	6,250	3,501	2,749
d. CENTRAL ITALY	21,653	10,683	10,970
Marche	2,204	1,224	980
Tuscany	6,562	2,844	3,718
Umbria	1,519	810	710
Lazio	11,368	5,805	5,562
e. SOUTHERN ITALY	24,674	12,102	12,571
Abruzzo	2,256	1,149	1,107
Molise	543	235	308
Campania	10,417	5,069	5,348
Puglia	6,811	3,229	3,582
Basilicata	927	438	489
Calabria	3,719	1,982	1,737
f. ISLANDS	14,318	7,161	7,156
Sicily	10,576	5,238	5,338
Sardinia	3,741	1,923	1,818

Notes:

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

Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euros							
December 2008		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	483,430	131,973	73,257	93,858	184,342	383,876
b.	EUROPE	424,800	122,504	66,235	82,518	153,543	376,299
of which:							
	Albania	230	26	149	5	50	23
	Austria	32,057	6,370	9,774	2,713	13,200	69,931
	Belgium	9,318	7,702	431	456	729	521
	Bosnia and Herzegovina	667	137	81	107	342	1,917
	Bulgaria	3,357	35	111	412	2,800	2,145
	Czech Republic	3,110	228	115	821	1,947	6,222
	Croatia	8,075	902	532	1,379	5,263	13,244
	Denmark	1,518	666	457	124	270	-
	Finland	1,253	518	59	134	543	-
	France	47,828	21,426	14,069	5,928	6,405	1,392
	Germany	106,439	38,250	8,210	28,427	31,552	159,865
	Greece	5,915	489	105	2,807	2,514	8
	Ireland	20,292	6,644	1,848	4,831	6,969	1,171
	Liechtenstein	90	..	-	59	31	-
	Luxemburg	28,744	2,392	4,741	5,008	16,603	3,913
	Malta	332	102	78	44	109	-
	Montenegro	1,553	14	378	384	776	-
	Norway	1,226	514	408	19	284	-
	Netherlands	16,609	3,145	1,864	3,020	8,581	..
	Poland	7,367	125	159	1,703	5,380	22,278
	Portugal	4,443	880	1,183	301	2,079	..
	United Kingdom	39,895	18,895	8,901	4,352	7,747	807
	Romania	7,724	496	700	2,404	4,124	1,564
	Russia	9,899	917	2,334	1,872	4,776	7,326
	Serbia	2,528	365	634	474	1,055	765
	Slovakia	5,298	318	243	1,731	3,005	10,065
	Slovenia	1,647	151	599	112	785	3,883
	Spain	21,219	3,211	4,750	3,410	9,848	371
	Sweden	1,375	382	217	206	570	-
	Switzerland	10,888	4,239	594	4,180	1,875	1,790
	Turkey	2,131	474	161	901	596	-
	Hungary	15,220	1,373	1,034	3,129	9,683	6,026
c.	ASIA	7,022	2,146	1,522	1,104	2,249	333
of which:							
	Saudi Arabia	327	151	30	50	95	-
	China	785	174	318	20	273	-
	South Korea	753	151	217	101	283	-
	Philippines	199	4	11	13	172	-
	Japan	1,259	233	116	648	263	=
	India	398	282	44	16	55	10
	Indonesia	863	8	..	10	845	

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	304	72	225	5	2	-
	Israele	36	3	..	9	24	..
	Kazakhstan	279	113	115	41	9	-
	Malaysia	92	37	27	26	1	-
	Pakistan	25	3	..	1	21	-
	Qatar	102	6	33	62	1	-
	Taiwan	10	7	-	..	4	2
	Thailand	43	20	7	3	13	-
d.	AFRICA	8,261	400	1,360	852	5,649	3,054
	of which: Algeria	79	1	15	62	1	-
	Egypt	7,617	242	1,262	709	5,403	3,054
	Morocco	46	5	-	14	27	-
	South Africa	67	19	14	5	29	-
	Tunisia	93	18	56	13	6	-
e.	AMERICA	23,777	5,292	2,581	3,896	12,008	4,144
	of which: Argentina	191	3	81	54	53	..
	Brazil	1,304	199	98	259	749	-
	Canada	1,891	518	184	612	577	-
	Chile	395	6	216	2	171	..
	Colombia	13	-	9	3	1	-
	Cuba	84	30	52	..	2	-
	Mexico	415	6	4	160	245	-
	Peru	36	..	24	11	1	2
	United States	19,363	4,524	1,905	2,767	10,167	4,142
	Uruguay	6	-	-	1	6	-
	Venezuela	54	3	7	15	30	-
f.	OCEANIA	1,025	111	174	65	675	1
	of which: Australia	974	104	174	50	645	1
	New Zealand	46	7	..	14	25	-
g.	OFF-SHORE CENTRES	13,444	1,519	1,385	3,762	6,778	45
	of which: Bahamas	236	56	51	129	..	-
	Cayman Islands	4,977	326	826	591	3,234	-
	Gibraltar	6	..	-	..	6	-
	Hong Kong	755	592	25	47	91	26
	Jersey, C.I.	4,052	30	212	2,316	1,494	-
	Singapore	245	46	2	63	133	18
h.	INTERNATIONAL ORGANIZATIONS	4,152	-	-	827	3,325	

Notes: The increase in Italian banks' exposure between September and December 2008 is due to the consolidation of a local subsidiary in the accounts of an Italian banking group.

Distribution by branch location (region)

TDB10286		Banks		
Source: supervisory returns Stocks in millions of euro Numbers in thousands				
December 2008		Number of positions		
		Current account receivables	Other Total loans	
a.	TOTAL	10,320	34,144	1,606,636
b.	INORTH-WEST ITALY	1,023	2,470	56,960
	Piedimont	815	2,057	82,403
	Valle d'Aosta	1,023	2,470	56,960
	Liguria	278	611	28,965
	Lombardy	1,023	2,470	56,960
c.	INORTH-EAST ITALY	2,308	5,343	334,841
	Trentino-Alto Adige	207	295	36,563
	Veneto	921	2,094	135,330
	Friuli-Venezia Giulia	213	501	28,402
	Emilia-Romagna	966	2,452	134,546
d.	ICENTRAL ITALY	2,074	6,391	347,152
	Marche	309	589	37,667
	Tuscany	630	2,348	113,846
	Umbria	157	324	15,819
	Lazio	978	3,130	179,820
e.	ISOUTHERN ITALY	1,506	4,231	119,722
	Abruzzi	200	453	19,439
	Molise	37	61	2,723
	Campania	556	1,894	45,601
	Puglia	455	1,284	35,447
	Basilicata	54	95	4,118
	Calabria	205	444	12,393
f.	SLANDS	1,023	2,470	56,960
	Sicily	828	1,932	38,740
	Sardinia	195	538	18,220

Note:

The data include transactions with non-resident customers.

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
December 2008		Loans	Deposits	Loans	Deposits
a.	ITALY	1,565,304	722,896	Province of Cuneo (cont.)	
				Mondovì	582 328
				Racconigi	148 102
				Saluzzo	899 357
				Santo Stefano Belbo	121 69
				Savigliano	498 277
				Verzuolo	63 51
				Villanova Mondovì	98 62
b.	PIEDMONT	81,820	56,731	Province of Novara	
	Province of Alessandria	8,555	4,601		6,828 4,313
	Alessandria	3,094	1,352	Novara	3,858 1,929
	Acqui Terme	447	327	Arona	589 285
	Arquata Scrivia	101	76	Bellinzago Novarese	32 57
	Casale Monferrato	1,395	712	Borgomanero	581 489
	Castelnuovo Scrivia	78	57	Cameri	36 68
	Novi Ligure	758	405	Castelletto Sopra Ticino	116 66
	Ovada	229	227	Galliate	186 130
	Tortona	935	477	Oleggio	144 126
	Valenza	686	278	Treccate	185 172
	Province of Asti	3,921	2,172	Province of Turin	
	Asti	2,128	988		40,184 32,563
	Canelli	388	179	Turin	26,131 20,834
	Nizza Monferrato	300	166	Alpignano	361 235
	Province of Biella	5,200	2,569	Beinasco	148 176
	Biella	4,049	1,747	Borgaro Torinese	228 114
	Candelo	47	48	Carmagnola	341 281
	Cossato	304	179	Caselle Torinese	226 141
	Trivero	69	81	Castellamonte	76 88
	Valle Mosso	100	77	Chieri	540 413
	Vigliano Biellese	81	81	Chivasso	399 294
	Province of Cuneo	12,236	7,253	Ciriè	520 325
	Cuneo	2,038	1,148	Collegno	509 362
	Alba	1,902	818	Cuorgnè	152 176
	Barge	75	83	Giaveno	72 160
	Borgo San Dalmazzo	210	127	Grugliasco	284 244
	Boves	98	97	Ivrea	656 614
	Bra	826	336	Leini	115 91
	Busca	90	96	Moncalieri	1,192 697
	Canale	128	77	Nichelino	322 340
	Caraglio	99	73	None	46 55
	Carrù	149	138	Orbassano	338 258
	Cavallermaggiore	61	43	Pinerolo	765 577
	Centallo	142	74	Poirino	88 106
	Ceva	182	134	Rivarolo Canavese	351 250
	Cherasco	302	112	Rivoli	1,313 628
	Dogliani	109	74	San Mauro Torinese	150 170
	Dronero	72	98	Settimo Torinese	967 447
	Fossano	666	359	Susa	69 100
				Trofarello	143 116
				Venaria	223 234

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Torino (cont.)			Province of La Spezia		
Vinovo	68	89	La Spezia	1,821	1,263
Volpiano	111	113	Bolano	90	65
			Lerici	71	82
			Sarzana	487	311
Province of Verbano-CusioOssola			Province of Savona		
Verbania	943	576	Savona	1,717	925
Domodossola	273	253	Alassio	230	142
Gravellona Toce	189	91	Albenga	1,121	403
Omegna	421	170	Albisola Superiore	132	68
Stresa	92	55	Andora	110	68
Province of Vercelli			Cairo Montenotte	257	133
Vercelli	1,082	684	Finale Ligure	209	140
Borgosesia	507	214	Loano	371	173
Crescentino	121	84	Pietra Ligure	109	108
Gattinara	84	93	Vado Ligure	112	96
Santhià	212	109	Varazze	138	142
Trino	80	88			
Varallo	119	101			
			e. LOMBARDY	581,252	216,072
c. VALLE D'AOSTA	1,630	1,713	Province of Bergamo		
Province of Aosta			Bergamo	42,203	16,093
Aosta	713	831	Bergamo	23,197	5,603
Chatillon	56	80	Albino	415	258
Courmayeur	60	57	Alzano Lombardo	229	140
			Calusco d'Adda	412	123
d. LIGURIA	28,544	13,881	Caravaggio	366	248
Province of Genova			Castelli Calepio	189	94
Genova	14,816	10,356	Clusone	284	154
Arenzano	139	101	Costa Volpino	98	80
Busalla	121	85	Curno	151	103
Chiavari	623	577	Dalmine	805	312
Lavagna	153	152	Gandino	80	69
Rapallo	530	324	Grumello del Monte	602	262
Recco	72	121	Lefte	406	157
Santa Margherita Ligure	137	148	Lovere	258	159
Sestri Levante	259	223	Martinengo	243	100
Province of Imperia			Nembro	186	168
Imperia	830	537	Osio Sotto	294	144
Bordighera	152	149	Ponte San Pietro	420	202
Diano Marina	98	84	Romano di Lombardia	641	236
San Remo	723	598	Sarnico	334	213
Taggia	254	142	Seriate	606	311
Ventimiglia	283	231	Stezzano	157	97
			Trescore Balneario	393	236
			Treviglio	1,302	555
			Treviolo	162	81
			Villa d'Alme	102	70
			Zogno	105	121

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Brescia	49,082	17,913	Province of Como (cont.)		
Brescia	25,214	7,312	Lurate Caccivio	224	110
Bagnolo Mella	254	115	Mariano Comense	586	323
Bedizzole	186	102	Olgiate Comasco	387	168
Botticino	243	113	Villa Guardia	141	122
Breno	302	275			
Capriolo	234	87	Province of Cremona	8,605	4,070
Carpenedolo	304	114	Cremona	3,378	1,290
Chiari	637	261	Casalmaggiore	426	175
Concesio	291	135	Castelleone	223	111
Darfo Boario Terme	828	284	Crema	1,475	741
Desenzano del Garda	1,079	382	Pandino	199	93
Erbusco	120	73	Piadena	56	41
Flero	157	75	Pizzighettone	129	67
Gavardo	295	140	Soncino	376	141
Ghedi	416	186	Soresina	208	118
Gussago	342	184			
Iseo	274	145	Province of Lecco	8,152	4,693
Leno	272	114	Lecco	3,626	1,612
Lonato	275	136	Calolziocorte	330	218
Lumezzane	1,233	416	Casatenovo	269	184
Manerbio	777	194	Mandello del Lario	189	171
Montichiari	905	305	Merate	844	440
Orzinuovi	500	175	Oggiono	251	176
Ospitaletto	416	213	Olgiate Molgora	102	80
Palazzolo sull'Oglio	830	347	Olginata	108	83
Pisogne	248	175	Valmadrera	168	128
Ponte di Legno	171	57			
Quinzano d'Oglio	131	51	Province of Lodi	7,211	2,691
Rezzato	347	148	Lodi	5,054	1,399
Rovato	1,238	342	Casalpusterlengo	308	170
Salò	343	180	Codogno	518	252
Sarezzo	311	139	Sant'Angelo Lodigiano	347	227
Sirmione	183	70			
Travagliato	320	145	Province of Mantua	13,365	2,861
Verolanuova	214	90	Mantua	5,536	1,497
Vestone	194	128	Asola	389	135
Villa Carcina	204	96	Castel Goffredo	423	159
Vobarno	116	64	Castiglione delle Stiviere	987	329
Province of Como	12,807	6,863	Goito	272	97
Como	4,579	2,009	Gonzaga	220	81
Cabiate	67	77	Marmirolo	167	53
Cantù	1,481	750	Moglia	155	78
Cermenate	279	148	Ostiglia	147	66
Cernobbio	116	90	Pegognaga	152	62
Erba	944	476	Poggio Rusco	171	99
Fino Mornasco	131	104	Porto Mantovano	450	124
Inverigo	169	96			
Lomazzo	138	99			

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)	
Quistello	66	50	Legnano	2,237
Sermide	141	63	Lentate sul Seveso	166
Suzzara	528	201	Limbiate	270
Viadana	868	225	Lissone	748
Virgilio	176	78	Locate di Triulzi	85
			Magenta	630
			Magnago	==
			Meda	434
			Melegnano	527
			Melzo	736
			Monza	6,916
			Muggiò	233
			Nerviano	190
			Nova Milanese	435
			Novate Milanese	311
			Opera	212
			Paderno Dugnano	496
			Parabiago	427
			Paullo	345
			Peschiera Borromeo	563
			Pioltello	404
			Rho	1,482
			Rozzano	419
			San Donato Milanese	782
			San Giuliano Milanese	512
			Sedriano	94
			Segrate	1,422
			Senago	201
			Seregno	1,528
			Sesto San Giovanni	1,455
			Settimo Milanese	305
			Seveso	223
			Trezzano sul Naviglio	545
			Trezzo sull'Adda	520
			Vedano al Lambro	85
			Vignate	77
			Villasanta	143
			Vimercate	1,073
			Vimodrone	244
			Province of Pavia	7,810
			Pavia	2,458
			Broni	225
			Casteggio	238
			Gambolò	54
			Garlasco	128
			Mede	101
			Mortara	265
			Robbio	89
				5,670
				1,678
				198
				201
				49
				97
				83
				193
				95
			</	

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)			Province of Bolzano (cont.)		
Sannazzaro de' Burgondi	76	71	Egna	303	71
Stradella	297	184	Laives	256	134
Vigevano	1,417	807	Lana	371	178
Voghera	767	536	Malles Venosta	139	45
			Merano	1,315	447
Province of Sondrio	5,598	2,954	Ortisei	172	50
Sondrio	2,090	1,176	Vipiteno	405	131
Bormio	346	117			
Chiavenna	239	185	Province of Trento	18,000	7,121
Delebio	312	108	Trento	6,524	2,344
Morbegno	444	255	Arco	323	143
Tirano	274	146	Borgo Valsugana	210	91
			Cavalese	204	51
Province of Varese	17,211	11,115	Cles	426	132
Varese	3,700	2,190	Lavis	505	136
Busto Arsizio	2,747	1,773	Malè	167	44
Cardano al Campo	134	114	Mezzolombardo	484	102
Caronno Pertusella	221	175	Pergine Valsugana	484	202
Cassano Magnago	285	198	Riva del Garda	891	218
Castellanza	335	257	Rovereto	1,407	559
Fagnano Olona	124	105	Storo	180	59
Ferno	131	90	Tione di Trento	217	121
Gallarate	2,161	1,154			
Gavirate	247	183			
Laveno-Mombello	101	85	g. VENETO	133,127	60,126
Lonate Pozzolo	114	108			
Luino	349	199	Province of Belluno	3,365	2,071
Malnate	197	136	Belluno	1,313	561
Olgiate Olona	55	75	Agordo	112	78
Samarate	70	102	Auronzo di Cadore	46	36
Saronno	2,248	951	Cortina d'Ampezzo	230	137
Sesto Calende	148	135	Domegge di Cadore	71	38
Somma Lombardo	176	201	Feltre	404	293
Tradate	425	318	Pieve di Cadore	119	78
Uboldo	101	85	Santo Stefano di Cadore	51	43
f. TRENTINO-ALTO-ADIGE	36,343	14,620	Province of Padua	31,293	12,516
Province of Bolzano	18,343	7,499	Padua	16,200	5,382
Bolzano	6,461	2,553	Abano Terme	586	239
Appiano sulla Strada del Vino	445	187	Albignasego	307	191
Badia	270	42	Borgoricco	250	99
Bressanone	726	219	Cadoneghe	229	139
Brunico	822	290	Campodarsego	909	269
Campo Tures	310	66	Camposampiero	628	184
Chiusa	143	72	Cittadella	1,176	414
			Conselve	269	121
			Este	398	232

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	403	161	Vedelago	316	157
Monselice	693	311	Villorba	757	203
Montagnana	222	124	Vittorio Veneto	584	332
Montegrotto Terme	222	124	Volpago del Montello	71	45
Piazzola sul Brenta	196	108			
Piombino Dese	215	100			
Piove di Sacco	715	319	Province of Venice	17,116	8,869
Rubano	435	197	Venice	7,750	4,478
San Martino di Lupari	281	145	Caorle	270	97
Selvazzano Dentro	305	184	Cavarzere	113	90
Solesino	90	72	Chioggia	865	338
Tombolo	98	46	Dolo	407	218
Trebaseleghe	220	133	Eraclea	115	70
Vigonza	384	169	Iesolo	861	281
Vigodarzere	171	91	Marcon	260	110
			Martellago	277	161
Province of Rovigo	4,223	2,698	Mira	389	233
Rovigo	1,549	788	Mirano	502	300
Adria	370	222	Noale	235	146
Badia Polesine	202	104	Portogruaro	648	276
Lendinara	159	137	San Donà di Piave	1,285	461
Porto Tolle	184	129	San Michele al Tagliamento	371	102
Porto Viro	222	168	Santo Stino di Livenza	143	73
			Scorzè	239	175
Province of Treviso	25,727	10,514	Spinea	177	146
Treviso	7,338	2,162	Strà	210	121
Casale sul Sile	135	60			
Castelfranco Veneto	1,307	478	Province of Verona	26,442	13,163
Conegliano	1,914	862	Verona	14,646	7,065
Gaiarine	167	82	Affi	115	40
Istrana	123	70	Bovolone	322	165
Mogliano Veneto	618	453	Bussolengo	806	330
Montebelluna	2,813	1,422	Castel d'Azzano	114	92
Motta di Livenza	322	114	Cerea	538	195
Oderzo	1,080	275	Cologna Veneta	196	100
Paese	347	143	Isola della Scala	210	116
Pieve di Soligo	553	174	Legnago	1,067	367
Ponte di Piave	172	77	Negrar	214	156
Preganziol	213	149	Nogara	200	79
Quinto di Treviso	191	113	Pescantina	154	87
Resana	151	83	Peschiera del Garda	299	126
Riese Pio X	198	86	San Bonifacio	812	228
Roncade	191	106	San Giovanni Lupatoto	767	307
San Vendemiano	67	66	San Martino Buon Albergo	468	153
Silea	332	83	Sant'Ambrogio di Valpolicella	226	118
Spresiano	221	93	Valeggio sul Mincio	260	100
Susegana	339	120	Villafranca di Verona	957	349
Valdobbiadene	253	122			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Vicenza	24,959	10,295	Province of Pordenone (cont.)		
Vicenza	7,864	2,803	Fiume Veneto	131	101
Altavilla Vicentina	253	90	Maniago	219	134
Arzignano	1,587	437	Pasiano	111	56
Asiago	220	100	Porcia	161	112
Bassano del Grappa	1,846	701	Prata di Pordenone	187	83
Breganze	142	97	Sacile	472	220
Caldogno	107	64	San Vito al Tagliamento	353	151
Camisano Vicentino	263	109	Spilimbergo	265	175
Cassola	297	159	Zoppola	53	32
Chiampo	226	112			
Cornedo Vicentino	229	93	Province of Trieste	3,295	5,788
Creazzo	466	122	Trieste	3,127	5,582
Dueville	293	132			
Lonigo	407	186	Province of Udine	16,615	7,388
Malo	255	134	Udine	9,488	3,178
Marano Vicentino	149	78	Buia	139	72
Marostica	417	218	Buttrio	138	87
Montebello Vicentino	178	64	Cervignano del Friuli	298	138
Montecchio Maggiore	1,050	319	Cividale del Friuli	739	166
Mussolente	119	45	Codroipo	317	165
Noventa Vicentina	150	110	Fagagna	66	57
Romano d'Ezzelino	105	78	Gemona del Friuli	251	139
Rosà	312	138	Latisana	236	133
Sandriago	299	151	Lignano Sabbiadoro	361	93
Schio	1,460	599	Maiano	71	62
Sossano	55	52	Manzano	277	145
Tezze sul Brenta	159	107	Palmanova	271	98
Thiene	1,419	427	Pasian di Prato	87	79
Torri di Quartesolo	641	179	Pavia di Udine	88	61
Valdagno	431	283	Reana del Roiale	105	53
			San Daniele del Friuli	182	97
			San Giorgio di Nogaro	159	86
			San Giovanni al Natisone	197	64
			Tarcento	125	118
			Tarvisio	70	44
			Tavagnacco	277	215
			Tolmezzo	264	218
			Tricesimo	93	79
h. FRIULI VENEZIA GIULIA	28,273	18,023	i. EMILIA ROMAGNA	132,251	63,377
Province of Gorizia	2,093	1,422	Province of Bologna	35,224	18,045
Gorizia	842	570	Bologna	20,966	11,815
Cormons	144	70	Anzola dell'Emilia	234	176
Gradisca d'Isonzo	94	58	Argelato	345	175
Grado	157	85			
Monfalcone	329	296			
Ronchi dei Legionari	163	83			
Province of Pordenone	6,269	3,424			
Pordenone	2,621	1,239			
Azzano Decimo	342	240			
Casarsa della Delizia	84	63			
Cordenons	152	122			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)					
Budrio	500	305	Province of Modena	22,959	10,395
Calderara di Reno	482	215	Modena	9,589	4,218
Casalecchio di Reno	1,365	653	Campogalliano	219	93
Castel Maggiore	400	198	Carpi	1,947	1,114
Castel San Pietro Terme	374	278	Castelfranco Emilia	514	317
Castenaso	464	237	Castelvetro di Modena	201	109
Crespellano	92	66	Cavezzo	160	107
Crevalcore	156	139	Finale Emilia	290	184
Granarolo dell'Emilia	292	182	Fiorano Modenese	458	170
Imola	2,631	1,088	Formigine	768	358
Medicina	227	143	Maranello	635	268
Minerbio	129	103	Mirandola	968	419
Molinella	182	136	Pavullo nel Frignano	268	235
Ozzano dell'Emilia	441	185	San Felice sul Panaro	204	84
Pianoro	251	214	Sassuolo	3,118	919
Pieve di Cento	116	77	Soliera	289	163
Porretta Terme	122	110	Spilamberto	290	189
San Giorgio di Piano	203	105	Vignola	1,007	475
San Giovanni in Persiceto	820	374			
San Lazzaro di Savena	995	505	Province of Parma	13,277	7,352
Sasso Marconi	224	182	Parma	8,393	4,852
Vergato	207	101	Borgo Val di Taro	114	121
Zola Predosa	499	322	Busseto	154	90
			Collecchio	506	391
Province of Ferrara	5,093	3,242	Colorno	336	139
Ferrara	2,722	1,923	Felino	145	65
Argenta	253	164	Fidenza	725	393
Bondeno	122	116	Fontanellato	174	99
Cento	790	423	Fornovo di Taro	167	111
Codigoro	97	99	Langhirano	437	164
Comacchio	272	190	Noceto	231	118
Copparo	139	149	Salsomaggiore Terme	246	159
Portomaggiore	110	81	San Secondo Parmense	100	60
Sant'Agostino	77	78	Sorbolo	158	97
			Traversetolo	170	85
Province of Forlì	12,003	5,541			
Forlì	4,547	2,082	Province of Piacenza	7,032	2,851
Bagno di Romagna	102	58	Piacenza	4,296	2,111
Bertinoro	131	124	Borgonovo Val Tidone	112	79
Cesena	3,999	1,724	Castel San Giovanni	271	151
Cesenatico	823	286	Fiorenzuola d'Arda	440	226
Forlimpopoli	280	154	Podenzano	95	69
Gambettola	274	125			
Meldola	141	94	Province of Ravenna	10,675	4,762
San Mauro Pascoli	286	177	Ravenna	6,338	3,255
Sarsina	38	40	Alfonsine	232	131
Savignano sul Rubicone	496	181			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	37,518	18,819
Bagnacavallo	369	138			
Brisighella	48	50			
Castel Bolognese	192	114	Province of Ancona	14,172	6,288
Cervia	1,184	424	Ancona	4,507	1,760
Conselice	101	78	Camerano	212	83
Cotignola	120	63	Castelfidardo	520	191
Faenza	1,795	817	Chiaravalle	224	158
Fusignano	74	65	Fabriano	1,056	563
Lugo	1,320	480	Falconara Marittima	422	269
Massa Lombarda	139	74	Iesi	3,478	997
Riolo Terme	63	58	Osimo	820	363
Russi	264	140	Senigallia	866	575
Province of Reggio Emilia	16,370	7,077	Province of Ascoli Piceno	7,395	3,532
Reggio Emilia	9,441	3,650	Ascoli Piceno	1,748	829
Albinea	67	65	Fermo	613	441
Bagnolo in Piano	232	90	Grottammare	316	115
Brescello	118	94	Montegranaro	240	145
Casalgrande	420	214	Porto San Giorgio	377	233
Castellarano	328	123	Porto Sant'Elpidio	332	220
Castelnovo ne' Monti	184	116	San Benedetto del Tronto	1,778	668
Cavriago	244	137			
Correggio	765	350	Province of Macerata	6,639	4,358
Guastalla	468	238	Macerata	1,821	1,054
Luzzara	162	104	Camerino	110	110
Montecchio Emilia	285	141	Civitanova Marche	1,434	752
Novellara	255	160	Corridonia	232	135
Poviglio	77	111	Porto Recanati	208	92
Reggiolo	223	93	Recanati	536	323
Rubiera	405	198	San Severino Marche	173	154
Sant'Ilario d'Enza	333	165	Tolentino	421	238
Scandiano	503	299	Treia	141	117
Toano	80	47			
Province of Rimini	9,616	4,112	Province of Pesaro e Urbino	9,312	4,641
Rimini	5,216	2,230	Pesaro	3,074	1,650
Bellaria Igea Marina	613	203	Cagli	159	93
Cattolica	743	261	Fano	2,059	712
Misano Adriatico	206	90	Fossombrone	198	134
Morciano di Romagna	237	147	Gabicce Mare	230	87
Riccione	1,292	513	Mondolfo	198	101
San Giovanni in Marignano	149	80	Pergola	143	85
Santarcangelo di Romagna	536	258	Saltara	189	54
Verucchio	231	86	Sant'Angelo in Lizzola	245	81
			Urbino	277	223

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
		Loans	Deposits		
				Loans	Deposits
m.	TUSCANY	113,305	35,814	Province of Livorno	6,2202,405
	Province of Arezzo	7,224	3,017	Livorno	3,5391,648
	Arezzo	3,596	1,526	Campiglia Marittima	256119
	Bibbiena	219	145	Castagneto Carducci	18979
	Castiglion Fiorentino	186	100	Cecina	642301
	Cortona	360	218	Collesalveti	12294
	Foiano della Chiana	165	85	Piombino	479243
	Monte San Savino	144	74	Portoferraio	247110
	Montevarchi	715	268	Rosignano Marittimo	342219
	San Giovanni Valdarno	387	265	San Vincenzo	14854
	Sansepolcro	401	187		
	Stia	50	34		
	Terranuova Bracciolini	148	109	Province of Lucca	9,9273,791
	Province of Florence	47,241	12,723	Lucca	4,6331,592
	Florence	32,903	8,649	Altopascio	318126
	Bagno a Ripoli	616	213	Bagni di Lucca	6858
	Barberino di Mugello	214	94	Barga	164138
	Borgo San Lorenzo	348	223	Camaione	489258
	Calenzano	1,666	201	Capannori	776447
	Campi Bisenzio	1,078	425	Castelnuovo di Garfagnana	166101
	Capraia e Limite	51	35	Forte dei Marmi	268170
	Castelfiorentino	513	186	Massarosa	15998
	Certaldo	322	171	Pietrasanta	577308
	Empoli	1,795	607	Seravezza	123115
	Figline Valdarno	419	234	Viareggio	1,753873
	Fucecchio	468	204		
	Greve in Chianti	136	119	Province of Massa Carrara	3,1071,104
	Lastra a Signa	209	154	Massa	1,134684
	Montaione	92	27	Aulla	13596
	Montelupo Fiorentino	356	129	Carrara	1,496708
	Pontassieve	306	238	Fivizzano	3444
	Reggello	97	67	Pontremoli	70101
	San Casciano in Val di Pesa	288	179		
	Scandicci	1,091	540	Province of Pisa	7,9694,048
	Sesto Fiorentino	1,920	589	Pisa	2,6331,486
	Signa	367	149	Calcinaia	295122
	Tavarnelle Val di Pesa	244	110	Cascina	472321
	Vinci	295	153	Ponsacco	329143
	Province of Grosseto	3,525	1,321	Pontedera	856391
	Grosseto	1,658	813	San Miniato	647336
	Castiglione della Pescaia	133	90	Santa Croce sull'Arno	990298
	Follonica	538	196	Santa Maria a Monte	10069
	Massa Marittima	89	59	Vicopisano	8046
	Monte Argentario	142	98	Volterra	204136
	Orbetello	217	138		

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Pistoia	6,105	2,606		
Pistoia	2,788	1,210		
Agliana	314	157		
Chiesina Uzzanese	105	37		
Montecatini Terme	788	347		
Pescia	350	188		
Quarrata	523	212		
San Marcello Pistoiese	78	68		
Province of Prato	7,618	3,065		
Prato	6,716	2,674		
Montemurlo	423	202		
Poggio a Caiano	210	139		
Province of Siena	14,368	1,733		
Siena	10,121	4,037		
Chianciano Terme	186	98		
Chiusi	208	125		
Colle di Val d'Elsa	533	196		
Montepulciano	279	165		
Poggibonsi	1,027	386		
San Gimignano	89	64		
Sinalunga	258	133		
UMBRIA	15,789	7,636		
Province of Perugia	12,814	5,878		
Perugia	5,807	2,338		
Assisi	395	206		
Bastia	537	210		
Castiglione del Lago	165	227		
Città della Pieve	103	73		
Città di Castello	782	406		
Foligno	1,140	473		
Gualdo Tadino	257	119		
Gubbio	425	274		
Magione	115	113		
Marsciano	248	140		
Panicle	115	81		
Spoletto	704	401		
Todi	272	191		
Umbertide	218	115		
Province of Terni	2,975	1,758		
Terni	1,890	1,166		
Amelia	86	74		
Province of Terni (cont.)				
Narni			175	134
Orvieto			481	287
LAZIO			173,339	92,137
Province of Frosinone			3,614	2,702
Frosinone			1,785	825
Alatri			103	126
Anagni			263	189
Atina			25	61
Cassino			427	370
Pontecorvo			51	65
Sora			292	210
Province of Latina			4,281	2,692
Latina			2,107	1,369
Aprilia			384	373
Cisterna di Latina			190	175
Formia			231	264
Gaeta			88	131
Terracina			300	295
Province of Rieti			1,139	949
Rieti			731	537
Cittaducale			22	44
Poggio Mirteto			86	68
Province of Rome			160,647	83,643
Rome			151,073	85,178
Albano Laziale			300	303
Anzio			116	232
Ariccia			109	121
Cerveteri			152	126
Ciampino			285	338
Civitavecchia			762	478
Fiumicino			274	378
Frascati			312	402
Genzano di Roma			266	215
Guidonia Montecelio			541	524
Ladispoli			211	119
Marino			281	323
Monterotondo			425	277
Nettuno			199	279
Pomezia			1,853	690
Tivoli			529	442
Velletri			445	432

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Viterbo	3,658	2,152		
Viterbo	1,527	793		
Acquapendente	81	55		
Civita Castellana	303	131		
Montalto di Castro	105	58		
Montefiascone	163	129		
Tarquinia	207	129		
Tuscania	87	55		
Vetralla	153	74		
o. CAMPANIA	43,123	33,232		
Province of Avellino	2,569	2,674		
Avellino	1,739	1,755		
Ariano Irpino	193	291		
Mercogliano	63	76		
Province of Benevento	1,284	1,311		
Benevento	769	655		
Montesarchio	107	146		
Province of Caserta	5,049	3,445		
Caserta	2,752	1,177		
Aversa	553	668		
Capua	87	99		
Maddaloni	184	171		
Marcianise	162	165		
Santa Maria Capua Vetere	390	382		
Province of Naples	25,446	19,894		
Naples	16,330	13,208		
Acerra	48	140		
Afragola	186	315		
Bacoli	97	150		
Capri	120	116		
Casalnuovo di Napoli	186	170		
Casoria	554	506		
Castellammare di Stabia	586	535		
Ercolano	86	155		
Forio	95	91		
Frattamaggiore	504	380		
Giugliano in Campania	219	421		
Ischia	208	153		
Marano di Napoli	129	217		
Melito di Napoli	104	107		
Nola	1,802	805		
			Province of Naples (cont.)	
			Ottaviano	59 91
			Piano di Sorrento	127 162
			Pomigliano d'Arco	265 322
			Pompei	107 170
			Portici	198 415
			Pozzuoli	401 486
			San Giorgio a Cremano	86 242
			San Giuseppe Vesuviano	338 266
			Sant'Antimo	39 93
			Somma Vesuviana	113 159
			Sorrento	461 303
			Torre Annunziata	162 255
			Torre del Greco	499 926
			Vico Equense	49 73
			Volla	75 114
			Province of Salerno	8,776 5,908
			Salerno	4,078 2,409
			Agropoli	149 126
			Amalfi	97 104
			Angri	212 189
			Battipaglia	700 404
			Capaccio	160 170
			Cava dei Tirreni	466 612
			Eboli	180 201
			Nocera Inferiore	358 425
			Nocera Superiore	191 252
			Pagani	83 92
			Pontecagnano Faiano	194 131
			Sala Consilina	191 172
			Sarno	103 147
			Scafati	293 302
			Vallo della Lucania	159 167
			Vietri sul Mare	58 66
		p. ABRUZZI	19,420	11,774
		Province of Chieti	5,249	3,339
		Chieti	1,619	715
		Francavilla al Mare	203	190
		Guardiagrele	110	53
		Lanciano	1,077	446
		Ortona	250	198
		San Salvo	184	153
		Vasto	486	403

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of L'Aquila	3,404	2,594	Province of Bari (cont.)		
L'Aquila	1,442	918	Canosa di Puglia	220	157
Avezzano	609	406	Casamassima	216	111
Carsoli	115	57	Castellana Grotte	229	135
Castel di Sangro	118	96	Conversano	175	167
Celano	68	50	Corato	508	342
Sulmona	346	275	Gioia del Colle	259	217
			Giovinazzo	62	68
Province of Pescara	6,506	3,088	Gravina di Puglia	365	248
Pescara	5,115	2,100	Locorotondo	93	164
Montesilvano	546	228	Modugno	385	236
			Mola di Bari	105	126
Province of Teramo	4,260	2,752	Molfetta	547	468
Teramo	1,419	800	Monopoli	523	368
Alba Adriatica	281	161	Noci	356	169
Atri	70	80	Noicattaro	188	159
Giulianova	545	248	Palo del Colle	123	77
Martinsicuro	134	101	Polignano a Mare	117	93
Roseto degli Abruzzi	446	230	Putignano	455	264
Sant'Egidio alla Vibrata	164	95	Rutigliano	161	141
			Ruvo di Puglia	196	156
			Santeramo in Colle	211	249
			Spinazzola	51	46
			Terlizzi	141	134
q. MOLISE	2,722	1,878	Trani	440	366
			Triggiano	139	129
Province of Campobasso	2,245	1,454	Turi	73	86
Campobasso	1,272	982			
Larino	60	71	Province of Brindisi	1,989	2,029
Termoli	569	326	Brindisi	717	675
			Fasano	226	207
Province of Isernia	477	424	Francavilla Fontana	232	220
Isernia	306	239	Mesagne	93	144
Venafro	112	91	Oria	17	66
			Ostuni	227	239
r. PUGLIA	35,115	24,833	Province of Foggia	5,436	4,226
			Foggia	2,208	1,601
Province of Bari	18,025	11,504	Apricena	152	105
Bari	7,725	5,128	Cerignola	376	348
Acquaviva delle Fonti	317	175	Lucera	261	244
Adelfia	39	46	Manfredonia	322	300
Altamura	795	505	Orta Nova	71	75
Andria	631	682	San Giovanni Rotondo	263	228
Barletta	812	788	Sannicandro Garganico	48	65
Bisceglie	351	348	San Severo	1,000	524
Bitonto	480	329	Torremaggiore	111	129
			Vieste	179	85

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of Lecce	6,001	4,198	Province of Cosenza	4,457	3,274
Lecce	2,919	1,877	Cosenza	1,603	846
Casarano	162	121	Amantea	119	86
Copertino	49	117	Castrovillari	177	183
Galatina	201	201	Corigliano Calabro	273	168
Gallipoli	191	115	Rende	838	389
Leverano	60	99	Rossano	247	228
Maglie	226	159	San Marco Argentano	67	53
Nardò	159	170			
Tricase	164	120			
Province of Taranto	3,664	2,875	Province of Crotone	900	798
Taranto	1,970	1,534	Crotone	954	608
Castellaneta	76	87			
Ginosa	141	150	Province of Reggio Calabria	2,527	2,014
Grottaglie	156	206	Reggio Calabria	1,586	1,142
Manduria	149	214	Gioia Tauro	153	128
Martina Franca	510	371	Melito di Porto Salvo	31	55
Massafra	190	197	Palmi	66	147
Sava	41	82	Siderno	127	78
			Taurianova	59	62
			Villa San Giovanni	116	92
s. BASILICATA	4,108	3,334			
Province of Matera	1,595	1,398	Province of Vibo Valentia	638	612
Matera	1,056	659	Vibo Valentia	448	311
Pisticci	59	108			
Policoro	156	130			
Province of Potenza	2,513	1,935	u. SICILY	38,524	28,510
Potenza	1,360	742	Province of Agrigento	2,443	2,146
Avigliano	31	41	Agrigento	1,058	592
Lavello	134	120	Caltabellotta	==	==
Melfi	148	110	Campobello di Licata	27	47
Rionero in Vulture	82	66	Canicatti	265	234
			Casteltermini	21	46
			Favara	60	144
			Grotte	21	30
			Licata	221	224
			Menfi	49	56
			Naro	23	68
			Palma di Montechiaro	35	111
			Porto Empedocle	57	47
t. CALABRIA	11,151	8,649			
Province of Catanzaro	2,628	1,952			
Catanzaro	1,868	1,041			
Lamezia Terme	484	422			
Soverato	142	118			

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	17	38	Sant'Agata di Militello	180	91
Ribera	70	83	Taormina	164	103
Sciacca	226	216			
Province of Caltanissetta	1,648	1,590	Province of Palermo	9,730	8,628
Caltanissetta	798	532	Palermo	7,827	6,652
Gela	324	412	Bagheria	298	249
Mazzerino	42	69	Carini	96	106
Mussomeli	51	107	Cefalù	133	125
Riesi	29	50	Corleone	43	45
San Cataldo	183	230	Monreale	77	124
			Partinico	146	161
			termini Imerese	333	128
Province of Catania	9,519	6,449			
Catania	6,173	3,721	Province of Ragusa	3,571	2,052
Acireale	498	404	Ragusa	1,682	706
Adrano	57	105	Comiso	264	210
Biancavilla	45	77	Ispica	95	82
Bronte	74	89	Modica	577	370
Caltagirone	285	264	Pozzallo	138	83
Giarre	213	163	scicli	187	185
Mascalucia	23	51	Vittoria	423	296
Misterbianco	494	183			
Nicolosi	21	41	Province of Siracusa	2,998	1,935
Palagonia	44	52	Siracusa	1,865	988
Paternò	293	236	Augusta	278	301
Riposto	83	90	Avola	119	163
scordia	48	56	Carlentini	40	67
			Lentini	138	150
Province of Enna	775	651	Noto	54	77
Enna	333	206	Pachino	150	115
Nicosia	79	65	Priolo Gargallo	46	67
Piazza Armerina	74	87	Rosolini	99	90
Pietraperzia	31	47			
Troina	42	37	Province of Trapani	3,511	2,079
			Trapani	1,187	564
Province of Messina	4,329	2,979	Alcamo	372	307
Messina	2,780	1,901	Campobello di Mazara	42	37
Barcellona Pozzo di Gotto	165	277	Castellamare del Golfo	51	55
Capo d'Orlando	192	125	Castelvetrano	238	139
Giardini-Naxos	30	37	Erice	74	87
Milazzo	235	250	Marsala	644	464
Patti	83	113			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits

Notes:

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

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

TDC30020							Banks
Source: Central Credit Register Stocks in millions of euros							
December 2008							
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security	
a. ITALY	1,842,072	912,492	1,304,896	469,664	19,596	515,146	
General government	87,601	30,973	55,528	6,324	70	366	
Financial companies	236,176	139,653	170,649	83,120	1,892	10,821	
Non-financial companies	1,228,875	684,761	814,168	345,644	15,219	285,428	
of which: industry	462,906	298,572	274,650	135,557	6,489	49,200	
building	151,192	72,394	111,527	43,668	581	60,687	
services	596,491	304,261	413,520	160,482	8,083	168,534	
Producer households	66,877	23,805	57,441	14,823	393	37,710	
Consumer households and nec	214,975	30,388	201,213	18,132	1,937	177,578	
b. NORTH-WEST ITALY	755,282	391,391	517,606	199,370	9,377	181,849	
General government	18,193	7,398	10,266	1,066	70	103	
Financial companies	156,730	96,633	110,928	57,236	1,379	6,743	
Non-financial companies	487,265	268,007	312,390	129,776	6,685	105,311	
of which: industry	179,130	116,595	103,312	50,951	2,604	20,367	
building	45,626	20,877	33,548	12,408	242	18,272	
services	258,261	128,302	172,151	64,965	3,803	65,113	
Producer households	18,740	6,700	16,045	4,155	115	10,566	
Consumer households and nec	71,735	11,620	66,150	6,642	1,051	58,110	
c. NORTH-EAST ITALY	456,671	240,010	321,455	120,363	4,496	131,027	
General government	10,316	5,159	5,135	640	-	83	
Financial companies	38,870	15,441	30,680	7,847	424	1,645	
Non-financial companies	329,964	201,374	215,496	100,699	3,393	73,466	
of which: industry	134,032	93,003	77,264	41,271	1,753	14,176	
building	42,959	23,849	30,380	13,966	211	14,907	
services	146,458	80,697	103,112	43,313	1,408	42,307	
Producer households	20,413	7,888	17,367	5,009	202	10,997	
Consumer households and nec	55,289	9,352	51,328	5,689	473	44,020	
d. CENTRAL ITALY	421,080	188,621	305,505	96,596	3,707	118,930	
General government	43,061	9,900	31,183	2,250	..	150	
Financial companies	34,956	24,335	25,118	15,353	88	2,033	
Non-financial companies	278,200	143,252	189,023	72,044	3,334	66,270	
of which: industry	109,681	63,540	66,876	28,605	1,821	7,902	
building	38,475	16,822	28,999	10,451	93	16,539	
services	125,823	61,153	89,622	31,907	1,411	39,750	
Producer households	13,610	4,211	12,024	2,684	60	8,305	
Consumer households and nec	49,172	6,163	46,409	3,796	223	41,335	

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	144,580	64,984	110,812	37,751	1,524	56,168
	General government	11,310	4,991	6,752	1,274	-	12
	Financial companies	3,590	2,136	2,312	1,818	1	372
	Non-financial companies	93,185	52,079	67,718	31,133	1,335	26,896
	<i>of which:</i> industry	30,313	19,615	20,838	11,344	229	5,066
	building	16,775	8,096	12,819	5,124	28	7,163
	services	44,056	23,304	32,296	13,892	1,077	13,851
	Producer households	9,320	3,331	7,955	2,005	14	5,241
	Consumer households and nec	26,402	2,210	25,435	1,392	174	23,234
f.	ISLANDS	64,460	27,486	49,517	15,584	492	27,172
	general government	4,721	3,526	2,192	1,094	-	18
	Financial companies	2,031	1,107	1,612	866	..	28
	Non-financial companies	40,260	20,049	29,542	11,991	473	13,485
	<i>of which:</i> industry	9,751	5,819	6,360	3,385	83	1,689
	building	7,358	2,750	5,781	1,720	6	3,807
	services	21,892	10,805	16,338	6,406	384	7,513
	Producer households	4,795	1,675	4,051	970	3	2,601
	Consumer households and nec	12,377	1,043	11,890	613	16	10,880

Notes:

Short-term maturity refers to an original maturity of less than 18 months.

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 euro
 Size classes in euro

December 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	1,368,274	990,744	278,927	148,850	111,796	42,710	34,777	7,024
Facilities granted	133,312	164,529	95,188	103,449	172,158	147,671	345,191	910,779
Used margin	126,189	153,378	77,402	78,128	127,025	106,510	237,399	604,906
<i>of which: backed by real security</i>	112,636	132,185	47,258	35,991	53,322	42,224	81,075	100,534
Unused margin	8,233	12,787	19,468	27,365	48,444	43,579	112,414	324,662
Overshoot	1,109	1,636	1,682	2,044	3,311	2,418	4,622	18,789

Notes:

Distribution by total credit used

TDB30125

Banks

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

December 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	910,043	713,527	211,570	109,017	77,554	28,018	21,010	3,832
Facilities granted	98,232	137,337	95,593	104,789	167,521	137,792	295,195	725,853
Used margin	88,846	119,406	72,701	76,145	119,708	96,944	204,440	516,470
<i>of which: backed by real security</i>	74,801	95,610	41,454	36,332	54,915	42,274	78,459	88,307
Unused margin	10,634	19,894	24,904	30,916	51,237	43,508	96,190	228,462
Overshoot	1,248	1,963	2,012	2,271	3,424	2,661	5,435	19,080

Notes:

B.2.5.4 LOAN FACILITIES

Distribution by type of transaction and total credit granted

TDB30135

Banks

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

December 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	14,318	23,150	36,862	51,678	88,101	77,200	184,154	419,624
Used margin	7,094	12,055	19,542	27,765	47,842	41,831	94,086	203,121
of which: backed by real security	601	1,196	2,097	3,198	5,816	4,902	8,696	8,966
Overshoot	618	900	1,214	1,539	2,456	1,801	3,142	7,262

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

Facilities granted	89	198	357	520	1,087	1,059	3,002	8,172
Used margin	96	188	339	501	1,003	961	2,603	5,977
of which: backed by real security	11	30	57	76	126	135	232	96
Overshoot	17	12	20	37	58	51	87	1,049

c. MEDIUM AND LONG-TERM LOANS: in euros

Facilities granted	79,717	101,255	47,060	42,380	66,689	55,348	120,969	403,405
Used margin	79,558	100,686	46,074	40,907	62,738	50,922	108,129	334,251
of which: backed by real security	73,417	92,548	37,657	30,970	46,844	36,801	71,138	84,167
Overshoot	410	523	391	425	634	460	958	9,702

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

Facilities granted	306	583	263	244	375	274	617	7,183
Used margin	307	587	264	244	377	277	567	5,242
of which: backed by real security	276	499	144	44	67	71	228	1,604
Overshoot	2	5	3	3	6	7	10	27

Notes:

Short-term maturity refers to an original maturity of less than 18 months.

Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

December 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		970,162	746,809	247,051	136,672	101,626	38,722	31,215	6,259
Facilities granted		94,429	125,188	84,542	94,822	156,252	133,881	308,743	838,384
Used margin		87,056	113,515	66,219	69,418	111,959	93,992	205,386	548,592
b. PIEDMONT									
Number of borrowers		72,239	50,551	17,414	9,640	7,223	2,670	2,115	405
Facilities granted		7,019	8,436	5,962	6,667	11,071	9,199	20,636	49,233
Used margin		6,416	7,451	4,447	4,671	7,465	6,034	13,127	30,509
c. VALLE D'AOSTA									
Number of borrowers		1,787	1,521	567	261	167	58	35	10
Facilities granted		173	260	194	180	250	209	345	959
Used margin		152	224	143	125	168	134	263	624
d. LIGURIA									
Number of borrowers		22,803	18,271	6,142	2,781	1,926	708	527	127
Facilities granted		2,217	3,077	2,078	1,910	2,952	2,449	5,397	12,017
Used margin		2,045	2,818	1,677	1,424	2,122	1,650	3,444	8,588
e. LOMBARDY									
Number of borrowers		204,841	168,346	54,304	32,141	25,359	10,252	8,972	2,155
Facilities granted		20,082	28,071	18,653	22,344	39,112	35,602	90,333	346,536
Used margin		18,464	25,362	14,121	15,724	26,924	24,210	58,480	226,103
f. TRENTINO-ALTO ADIGE									
Number of borrowers		22,944	23,498	10,580	5,712	4,172	1,473	1,019	143
Facilities granted		2,233	4,058	3,602	3,930	6,347	5,040	9,593	10,583
Used margin		1,872	3,487	2,891	3,076	4,954	3,875	6,948	6,295
g. VENETO									
Number of borrowers		99,381	77,945	27,261	16,823	12,590	4,965	3,919	656
Facilities granted		9,719	12,961	9,383	11,694	19,440	17,214	38,904	53,892
Used margin		8,927	11,658	7,203	8,448	13,681	11,966	25,272	34,232
h. FRIULI-VENEZIA GIULIA									
Number of borrowers		26,219	16,195	5,464	3,106	2,376	903	731	103
Facilities granted		2,538	2,677	1,875	2,168	3,683	3,116	7,367	9,456
Used margin		2,368	2,411	1,464	1,604	2,635	2,139	4,680	5,422
i. EMILIA-ROMAGNA									
Number of borrowers		96,631	81,402	27,184	15,927	12,122	4,819	3,967	812
Facilities granted		9,444	13,636	9,342	11,047	18,699	16,616	39,402	85,333
Used margin		8,529	12,187	6,955	7,583	12,569	11,142	24,641	58,140
l. MARCHE									
Number of borrowers		31,384	23,977	9,065	5,274	3,702	1,303	935	125
Facilities granted		3,053	4,037	3,129	3,672	5,679	4,510	9,025	11,440
Used margin		2,784	3,604	2,454	2,702	4,181	3,137	6,064	6,847

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	70,711	62,400	21,192	11,441	8,339	3,081	2,288	359
Facilities granted	6,900	10,570	7,279	7,955	12,860	10,643	21,997	42,279
Used margin	6,375	9,719	5,915	6,104	9,624	7,756	15,320	28,796
n. UMBRIA								
Number of borrowers	16,012	10,411	3,883	2,197	1,553	582	457	67
Facilities granted	1,552	1,750	1,338	1,532	2,365	2,028	4,531	3,635
Used margin	1,450	1,590	1,097	1,193	1,788	1,489	3,078	2,347
o. LAZIO								
Number of borrowers	84,066	74,521	21,663	9,465	6,927	2,550	2,348	665
Facilities granted	8,177	12,676	7,269	6,546	10,559	8,780	23,557	158,536
Used margin	7,668	11,929	6,159	5,172	8,447	6,690	17,289	104,832
p. ABRUZZO								
Number of borrowers	20,495	12,683	4,282	2,434	1,732	677	464	80
Facilities granted	1,974	2,129	1,470	1,684	2,689	2,364	4,480	5,623
Used margin	1,832	1,911	1,170	1,262	1,986	1,713	3,014	3,980
q. MOLISE								
Number of borrowers	3,395	2,005	731	352	262	107	58	12
Facilities granted	325	336	249	248	403	376	603	625
Used margin	300	298	193	192	299	279	438	488
r. CAMPANIA								
Number of borrowers	51,800	37,570	11,601	5,803	4,050	1,455	1,141	183
Facilities granted	5,027	6,311	3,936	4,019	6,192	5,009	11,187	19,117
Used margin	4,699	5,835	3,251	3,108	4,675	3,782	8,131	12,277
s. PUGLIA								
Number of borrowers	49,117	29,494	8,251	4,475	3,085	1,075	781	114
Facilities granted	4,751	4,881	2,799	3,102	4,757	3,702	7,371	7,615
Used margin	4,489	4,494	2,249	2,313	3,437	2,705	5,198	5,205
t. BASILICATA								
Number of borrowers	4,866	2,867	1,095	561	419	139	108	19
Facilities granted	463	482	377	393	632	474	1,001	1,144
Used margin	426	432	299	296	465	346	691	933
u. CALABRIA								
Number of borrowers	16,416	10,198	3,346	1,715	1,049	363	225	35
Facilities granted	1,573	1,711	1,142	1,179	1,586	1,245	2,024	2,994
Used margin	1,466	1,560	911	900	1,188	965	1,554	1,706
v. SICILY								
Number of borrowers	53,021	31,193	9,386	4,701	3,349	1,078	780	128
Facilities granted	5,091	5,187	3,214	3,255	5,108	3,711	7,555	12,473
Used margin	4,784	4,742	2,564	2,447	3,866	2,745	5,143	7,608
z. SARDINIA								
Number of borrowers	22,034	11,761	3,640	1,863	1,224	464	345	61
Facilities granted	2,118	1,941	1,248	1,296	1,866	1,593	3,435	4,893
Used margin	2,009	1,800	1,055	1,073	1,487	1,232	2,611	3,662

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2008

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,383,738	1,731,908	48,785
b.	GENERAL GOVERNMENT	90,528	58,635	1,534
	Central government	28,060	22,024	642
	Local government	62,229	36,370	708
	Social security funds	239	241	184
c.	FINANCIAL COMPANIES	403,499	291,008	14,506
	Monetary financial institutions	163,900	116,835	3,579
	Other financial intermediaries	198,831	152,914	10,240
	Financial auxiliaries	36,510	17,839	417
	Insurance companies and pension funds	4,258	3,420	270
d.	NON-FINANCIAL COMPANIES	1,363,134	929,852	23,655
	Public companies	38,034	26,871	837
	Private companies	1,204,573	809,798	20,442
	Associations of non-financial companies	1,754	1,078	26
	Craft non-financial quasi-companies	41,744	30,910	754
	Other non-financial quasi-companies	77,030	61,196	1,597
e.	HOUSEHOLDS	364,471	342,768	4,452
	Producer households	77,118	66,517	1,657
	Consumer households	287,353	276,251	2,795
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,218	7,897	242
g.	REST OF THE WORLD	142,372	95,033	4,290
	General government	1,447	782	27
	Monetary financial institutions	67,621	41,260	2,901
	Other financial institutions	40,385	31,104	821
	Non-financial companies	29,464	20,199	486
	Households	1,687	1,596	55
	Non-profit institutions serving households	8	6	..
	International organizations and other institutions	1,759	85	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	180	129	4

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
2,144,524	1,513,698	46,096	239,214	218,210	2,689
87,601	55,528	1,267	2,927	3,107	266
27,975	21,907	598	85	117	43
59,388	33,381	485	2,841	2,989	223
238	240	184	1	1	-
399,769	287,114	14,204	3,729	3,894	302
163,593	116,465	3,481	307	370	98
197,583	151,560	10,040	1,247	1,354	200
34,344	15,679	413	2,166	2,159	4
4,248	3,410	270	10	10	..
1,228,875	814,168	21,910	134,259	115,684	1,745
36,787	25,826	825	1,247	1,045	11
1,084,844	707,530	18,859	119,729	102,268	1,584
1,555	926	25	199	152	1
36,696	26,078	714	5,048	4,832	40
68,993	53,809	1,488	8,036	7,387	109
271,293	251,356	4,152	93,177	91,412	299
66,877	57,441	1,542	10,240	9,075	115
204,416	193,915	2,611	82,937	82,336	184
10,390	7,179	204	829	718	38
139,346	92,729	4,265	3,026	2,304	25
1,433	767	27	14	15	..
67,615	41,254	2,901	6	6	1
40,155	30,886	819	230	218	2
26,990	18,415	470	2,474	1,784	16
1,388	1,317	49	299	280	7
8	6	..	..	..	-
1,758	84	..	1	1	-
170	119	4	10	10	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

December 2008

		Total		
		Facilities granted	Used margin	Overshot
a.	TOTAL	1,440,251	996,369	25,312
	Agricultural, forestry and fishery products	36,703	31,136	875
	Fuel and power products	86,843	53,827	1,702
	Ores and metals	26,885	15,367	183
	Non-metallic minerals and products	32,792	20,885	402
	Chemical products	23,247	12,905	303
	Metal products, except transport equipment	58,315	36,333	711
	Agricultural and industrial machinery	51,395	29,780	580
	Office and data processing machines, ect.	8,052	5,098	116
	Electrical goods	29,318	17,420	392
	Transport equipment	27,383	17,488	348
	Food and tobacco products	46,554	30,611	696
	Textiles, clothing and footwear	48,128	29,459	1,504
	Paper and paper products	24,836	17,043	295
	Rubber and plastic products	21,389	13,332	313
	Other manufactured products	34,404	22,924	637
	Building and construction	173,448	130,076	3,902
	Wholesale and retail trade services, recovery and repair services	231,837	145,855	3,409
	Lodging and catering services	38,701	34,212	796
	Inland transport services	25,036	19,019	494
	Maritime and air transport services	13,114	8,670	196
	Auxiliary transport services	21,012	14,189	265
	Communication services	22,711	12,344	34
	Other market services	358,149	278,396	7,160

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
1,295,752	871,609	23,452	144,499	124,760	1,860
35,605	30,148	863	1,098	988	12
83,475	51,272	1,687	3,367	2,555	15
24,282	13,482	161	2,603	1,885	22
30,536	18,847	380	2,257	2,038	22
21,864	11,707	278	1,383	1,199	24
50,499	29,553	663	7,816	6,780	48
45,696	24,811	535	5,699	4,969	46
6,953	4,187	107	1,099	911	9
25,192	14,227	359	4,127	3,193	33
22,482	13,615	296	4,901	3,872	53
42,992	27,546	643	3,562	3,065	53
45,264	26,915	1,450	2,864	2,544	55
21,738	14,150	269	3,098	2,893	26
19,126	11,276	286	2,262	2,056	26
31,699	20,429	604	2,705	2,495	33
159,959	118,794	3,701	13,489	11,282	201
206,790	126,018	3,136	25,048	19,837	273
35,758	31,387	746	2,943	2,825	49
19,107	13,720	409	5,929	5,299	85
11,888	7,648	166	1,226	1,022	30
17,969	11,319	240	3,043	2,869	25
21,685	11,488	28	1,026	856	7
315,192	239,069	6,445	42,957	39,328	715

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

December 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		970,162	746,809	247,051	136,672	101,626	38,722	31,215	6,259
Facilities granted		94,429	125,188	84,542	94,822	156,252	133,881	308,743	838,384
Used margin		87,056	113,515	66,219	69,418	111,959	93,992	205,386	548,592
b. GENERAL GOVERNMENT									
Number of borrowers		589	1,004	1,198	1,170	1,032	486	526	351
Facilities granted		59	184	426	827	1,600	1,695	6,001	76,806
Used margin		43	109	216	426	1,054	1,000	2,920	49,589
c. FINANCIAL COMPANIES									
Number of borrowers		1,008	965	645	387	411	235	420	412
Facilities granted		97	169	221	260	649	805	4,826	229,137
Used margin		68	130	166	184	522	564	2,764	166,096
d. NON-FINANCIAL COMPANIES									
Number of borrowers		123,590	134,121	126,819	102,799	87,872	35,751	29,242	5,408
Facilities granted		11,853	24,012	44,830	72,168	136,269	123,892	289,113	525,643
Used margin		8,057	17,051	31,426	50,790	95,933	86,408	192,889	328,254
<i>of which: industry</i>									
Number of borrowers		29,148	32,741	33,563	28,994	25,464	11,274	10,424	2,327
Facilities granted		2,796	5,898	11,970	20,524	39,754	39,355	106,314	236,100
Used margin		1,747	3,764	7,328	12,494	23,711	23,391	61,357	140,315
<i>of which: building</i>									
Number of borrowers		17,023	20,383	22,269	19,852	17,399	6,507	4,372	492
Facilities granted		1,639	3,667	7,902	13,928	26,815	22,355	40,674	34,090
Used margin		1,089	2,603	5,758	10,537	20,539	17,208	30,681	22,430
<i>of which: services</i>									
Number of borrowers		74,806	78,027	68,128	51,752	43,153	17,128	13,815	2,527
Facilities granted		7,166	13,918	23,947	36,174	66,831	59,262	136,253	252,184
Used margin		5,031	10,262	17,536	26,505	49,336	43,465	96,232	163,110
e. PRODUCER HOUSEHOLDS									
Number of borrowers		108,904	95,714	39,674	15,062	6,185	996	302	6
Facilities granted		10,526	16,537	13,481	10,187	8,951	3,319	2,413	210
Used margin		9,180	14,733	11,381	8,389	7,397	2,806	2,094	177
f. CONSUMER HOUSEHOLDS AND NEC									
Number of borrowers		728,092	509,023	76,353	16,215	5,607	1,106	617	58
Facilities granted		71,128	83,260	24,796	10,684	8,020	3,678	5,403	4,636
Used margin		69,090	80,631	22,406	9,107	6,506	2,844	3,909	3,025

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros

December 2008

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	1,059,322	3,426	76,463	1,870	74,337
b. NORTH-WEST ITALY	388,862	344	25,581	428	21,653
Piedmont	69,238	160	4,753	223	4,196
Valle d'Aosta	1,842	23	188	4	219
Liguria	25,289	33	1,075	39	1,181
Lombardy	292,493	128	19,564	162	16,058
c. NORTH-EAST ITALY	234,208	392	18,007	599	18,309
Trentino-Alto Adige	23,255	141	2,111	245	2,089
Veneto	92,665	91	7,185	159	8,130
Friuli-Venezia Giulia	21,340	87	1,576	58	1,188
Emilia-Romagna	96,948	74	7,135	137	6,903
d. CENTRAL ITALY	238,406	247	18,992	263	22,228
Marche	25,573	15	3,125	88	1,714
Tuscany	68,115	78	5,625	88	7,732
Umbria	12,738	17	1,558	30	1,319
Lazio	131,980	138	8,684	58	11,463
e. SOUTHERN ITALY	108,013	106	9,260	231	9,224
Abruzzo	14,902	14	1,953	29	1,005
Molise	2,178	10	224	5	228
Campania	44,775	34	2,358	33	4,744
Puglia	30,797	9	3,279	108	2,103
Basilicata	3,952	10	324	18	352
Calabria	11,409	28	1,123	37	791
f. ISLANDS	53,869	2,337	4,623	349	2,923
Sicily	37,390	1,703	2,936	140	1,519
Sardinia	16,479	633	1,687	208	1,404

Notes: Medium and long-term loans refer to loans with an original maturity of more than 12 months as from December 2008, and of more than 18 months for the previous periods.

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
5,012	84,338	2,210	229,689	1,020	53,938	5,049	488,799
1,825	32,435	209	81,949	238	21,103	1,296	201,801
676	6,291	37	18,361	95	3,235	440	30,771
2	301	..	417	1	81	9	596
116	2,070	29	7,403	32	2,662	186	10,463
1,032	23,773	142	55,768	110	15,124	660	159,972
1,496	21,983	485	53,321	268	10,774	1,315	107,258
138	1,163	240	3,078	123	1,344	172	12,411
661	9,630	42	21,656	39	4,556	357	40,158
221	2,959	101	4,853	44	496	278	9,479
476	8,231	101	23,733	62	4,379	508	45,210
737	16,056	412	53,190	144	12,772	1,081	112,282
262	1,395	29	5,186	59	1,306	433	11,962
115	4,058	46	17,041	47	4,307	228	28,750
98	789	24	2,469	14	653	71	5,698
262	9,815	313	28,494	24	6,506	350	65,872
655	11,027	100	27,056	129	5,341	736	44,149
170	1,304	12	3,467	18	684	134	6,111
22	181	..	538	15	144	29	781
157	5,896	65	11,068	25	2,488	114	17,793
137	2,505	8	8,911	43	1,430	249	12,015
58	393	2	647	7	182	46	1,915
110	747	13	2,425	22	413	165	5,534
300	2,837	1,004	14,174	241	3,947	620	20,515
214	2,119	190	10,733	88	2,836	405	14,506
86	718	814	3,441	152	1,111	216	6,009

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

4th quarter 2008

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	155,697	95	6,852	76	4,995
b. NORTH-WEST ITALY	75,360	14	2,319	34	1,401
Piedmont	8,645	10	332	20	202
Valle d'Aosta	246	-	16	-	15
Liguria	2,526	2	71	1	40
Lombardy	63,943	1	1,899	13	1,144
c. NORTH-EAST ITALY	27,697	14	1,481	23	1,257
Trentino-Alto Adige	2,634	7	125	3	120
Veneto	10,947	1	523	9	644
Friuli-Venezia Giulia	2,111	1	98	6	95
Emilia-Romagna	12,006	6	735	6	399
d. CENTRAL ITALY	35,923	1	1,774	10	1,610
Marche	3,413	1	275	10	103
Tuscany	6,965	..	487	..	370
Umbria	1,093	..	128	..	81
Lazio	24,451	..	884	..	1,057
e. SOUTHERN ITALY	10,429	2	900	5	545
Abruzzo	1,516	..	236	1	73
Molise	173	1	25	..	7
Campania	4,423	1	206	..	260
Puglia	2,764	..	208	4	156
Basilicata	321	-	22	..	11
Calabria	1,232	..	204	..	38
f. ISLANDS	4,406	63	379	3	181
Sicily	3,136	47	244	..	103
Sardinia	1,270	17	135	3	78

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
357	15,198	70	14,457	27	3,522	390	109,658
120	7,414	4	5,636	10	1,535	112	56,761
44	1,014	..	1,049	8	221	43	5,702
-	17	-	28	-	6	..	163
10	156	1	438	..	284	11	1,510
67	6,227	3	4,121	2	1,023	57	49,386
103	2,689	17	3,448	10	795	93	17,766
4	234	13	210	3	78	12	1,823
46	1,393	..	1,237	3	335	26	6,730
20	203	..	286	2	29	22	1,350
32	859	3	1,715	2	353	34	7,863
70	3,863	12	2,989	6	835	87	24,666
35	231	3	331	3	65	55	2,302
6	366	..	1,003	-	217	7	4,508
6	63	..	136	..	20	4	655
22	3,203	8	1,519	2	534	20	17,201
48	984	..	1,581	1	250	73	6,041
15	115	..	215	..	44	7	809
3	13	-	31	-	6	2	86
3	397	..	634	-	112	18	2,793
24	347	-	511	1	65	22	1,427
..	51	-	43	-	6	3	186
2	60	-	148	-	18	22	740
17	249	37	803	1	107	25	2,541
13	159	..	563	..	61	22	1,923
4	90	37	240	1	46	3	619

Medium and long-term loans refer to loans with an original maturity of more than 12 months as from December 2008, and of more than 18 months for the previous periods

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros
December 2008

		Total			Costruction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,517	1,095	15,422	8,717	191	8,526
b.	NORTH-WEST ITALY	5,099	258	4,841	3,007	37	2,971
	Piedmont	1,446	56	1,390	882	21	861
	Valle d'Aosta	32	4	28	24	4	20
	Liguria	117	6	111	72	4	68
	Lombardy	3,504	193	3,311	2,030	8	2,022
c.	NORTH-EAST ITALY	4,690	331	4,359	2,464	45	2,419
	Trentino-Alto Adige	483	127	356	207	8	198
	Veneto	1,811	81	1,730	904	12	892
	Friuli-Venezia Giulia	450	49	401	210	12	198
	Emilia-Romagna	1,946	74	1,873	1,143	12	1,131
d.	CENTRAL ITALY	3,767	171	3,597	2,001	36	1,965
	Marche	555	69	486	186	3	183
	Toscana	1,867	42	1,825	1,052	18	1,035
	Umbria	370	16	354	233	4	228
	Lazio	975	43	932	530	12	518
e.	SOUTHERN ITALY	2,038	196	1,842	877	42	836
	Abruzzo	214	20	194	86	1	85
	Molise	75	10	65	27	..	26
	Campania	589	48	541	292	10	282
	Puglia	736	46	690	321	10	312
	Basilicata	137	10	127	48	..	48
	Calabria	287	63	224	103	21	83
f.	ISLANDS	923	140	783	368	32	336
	Sicily	577	97	480	141	4	137
	Sardinia	346	42	303	227	28	199

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,879	599	4,280	2,922	305	2,617
1,470	220	1,250	622	1	621
408	34	374	156	1	155
6	..	5	3	..	3
32	2	30	14	..	14
1,025	185	840	450	..	449
1,433	138	1,295	794	148	646
75	5	69	202	113	89
678	65	613	229	4	225
189	13	176	52	24	27
491	55	436	312	6	305
841	110	730	925	24	902
256	54	202	113	12	101
313	19	294	501	5	497
74	9	65	63	3	60
197	28	169	248	3	244
831	94	737	330	61	270
91	13	78	37	6	31
33	2	31	15	8	8
216	19	197	82	19	63
279	24	255	135	13	123
65	4	62	23	5	18
147	32	115	37	10	27
304	37	268	250	71	179
220	30	190	216	63	153
84	6	78	34	8	26

Medium and long-term loans refer to loans with an original maturity of more than 12 months as from December 2008, and of more than 18 months for the previous periods

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

4th quarter 2008

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	913	42	871	410	2	407
b.	NORTH-WEST ITALY	238	13	225	121	2	119
	Piedmont	86	1	85	62	1	61
	Valle d'Aosta	4	-	4	4	-	4
	Liguria	3	-	3	2	-	2
	Lombardy	145	12	133	53	1	52
c.	NORTH-EAST ITALY	309	10	298	133	..	133
	Trentino-Alto Adige	30	3	27	17	-	17
	Veneto	146	2	144	74	..	74
	Friuli-Venezia Giulia	26	2	24	14	..	14
	Emilia-Romagna	107	3	104	28	..	28
d.	CENTRAL ITALY	211	11	200	87	..	87
	Marche	53	9	44	9	-	9
	Tuscany	87	1	86	37	-	37
	Umbria	14	1	13	7	..	7
	Lazio	57	1	56	34	-	34
e.	SOUTHERN ITALY	99	6	94	45	..	45
	Abruzzo	9	1	8	2	-	2
	Molise	5	1	4	1	-	1
	Campania	21	..	21	10	-	10
	Puglia	50	3	46	28	..	28
	Basilicata	6	-	6	2	-	2
	Calabria	9	..	9	2	-	2
f.	ISLANDS	56	1	54	24	-	24
	Sicily	41	1	40	15	-	15
	Sardinia	15	..	14	9	-	9

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
325	33	292	178	6	172
72	11	61	46	..	45
14	..	14	9	-	9
..	-	-	..
1	-	1	..	-	..
56	11	45	36	..	36
103	4	98	73	6	67
6	-	6	7	3	4
49	1	47	23	1	22
8	1	8	4	1	2
39	2	37	39	1	39
78	11	67	46	..	46
32	9	23	11	..	11
24	1	23	27	-	27
5	1	4	2	..	2
18	1	17	6	-	6
46	5	40	8	-	8
6	1	5	..	-	..
4	1	3	..	-	..
9	..	8	2	-	2
18	3	15	4	-	4
4	-	4	1	-	1
6	..	5	1	-	1
27	1	25	5	-	5
22	1	21	4	-	4
5	..	5	1	-	1

Medium and long-term loans refer to loans with an original maturity of more than 12 months as from December 2008, and of more than 18 months for the previous periods

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

December 2008

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	18,757	273	2,389	975	..
b.	NORTH-WEST ITALY	4,371	49	934	291	..
	Piedmont	1,658	38	228	75	-
	Valle d'Aosta	40	..	..	2	-
	Liguria	435	6	30	6	-
	Lombardy	2,238	5	675	207	..
c.	NORTH-EAST ITALY	4,574	22	744	355	..
	Trentino-Alto Adige	1,063	-	40	65	-
	Veneto	1,360	13	376	87	..
	Friuli-Venezia Giulia	792	..	85	73	..
	Emilia-Romagna	1,359	9	243	131	..
d.	CENTRAL ITALY	2,929	28	347	206	..
	Marche	888	6	180	33	-
	Tuscany	611	11	45	49	-
	Umbria	253	..	36	8	-
	Lazio	1,177	12	85	117	..
e.	SOUTHERN ITALY	2,025	131	227	96	..
	Abruzzo	432	7	23	11	-
	Molise	81	1	5	1	-
	Campania	433	38	93	28	-
	Puglia	563	32	41	26	..
	Basilicata	140	47	9	4	-
	Calabria	376	6	56	26	-
f.	ISLANDS	4,857	43	138	27	-
	Sicily	2,744	30	98	14	-
	Sardinia	2,113	13	40	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
934	679	4,754	2,637	194	5,740	182	94
142	144	512	940	88	1,240	33	12
53	92	132	452	72	488	28	12
1	2	5	3	-	25	..	-
44	3	137	102	..	107	..	-
44	48	238	383	15	620	4	..
461	175	867	498	45	1,376	32	1
91	44	385	16	..	417	5	..
135	27	126	251	4	320	22	1
117	49	171	66	1	226	3	-
119	55	184	165	39	413	1	..
73	142	617	583	13	878	43	22
16	29	48	466	4	104	2	-
10	72	117	47	8	243	9	..
24	14	55	34	1	82	..	..
23	28	397	35	1	449	31	22
67	108	186	421	18	704	67	53
40	13	26	94	2	161	55	47
1	4	5	15	1	48	..	-
10	39	85	6	3	126	5	2
6	33	12	215	11	179	8	4
2	3	10	15	..	50	..	..
7	16	48	77	1	141	..	-
192	110	2,573	196	29	1,543	7	6
61	55	1,058	47	29	1,350	3	2
131	55	1,515	149	1	192	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

4th quarter 2008

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,264	7	173	74	-
b.	NORTH-WEST ITALY	412	1	63	19	-
	Piedmont	221	1	7	2	-
	Valle d'Aosta	1	-	-	..	-
	Liguria	42	1	5	..	-
	Lombardy	148	..	51	17	-
c.	NORTH-EAST ITALY	316	1	50	23	-
	Trentino-Alto Adige	65	-	3	4	-
	Veneto	95	..	20	5	-
	Friuli-Venezia Giulia	51	-	6	5	-
	Emilia-Romagna	105	..	21	10	-
d.	CENTRAL ITALY	246	2	41	16	-
	Marche	109	1	35	3	-
	Tuscany	49	-	1	1	-
	Umbria	11	-	1	..	-
	Lazio	76	1	4	12	-
e.	SOUTHERN ITALY	139	2	14	15	-
	Abruzzo	31	1	3	3	-
	Molise	6	..	1	-	-
	Campania	23	..	2	1	-
	Puglia	52	1	6	3	-
	Basilicata	3	..	..	1	-
	Calabria	24	..	1	6	-
f.	ISLANDS	149	2	3	2	-
	Sicily	85	1	3	2	-
	Sardinia	65	..	..	-	-

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
52	43	134	201	14	470	96	30
5	21	9	61	9	213	10	3
1	1	1	38	9	152	8	3
..	..	-	..	-	-	..	-
1	-	6	8	-	22	..	-
3	20	2	15	-	39	2	..
32	11	23	47	1	111	18	1
4	..	17	1	-	31	5	..
7	1	1	30	..	20	11	1
13	2	1	8	-	15	1	-
8	8	3	8	..	46	..	-
8	2	10	62	..	46	59	20
6	..	4	52	..	8	1	-
..	1	..	6	..	5	35	..
2	..	1	2	..	4	..	..
-	1	4	3	-	29	23	20
3	6	1	26	2	65	6	5
2	1	..	9	-	8	3	3
..	..	..	2	-	3	-	-
-	..	..	..	-	18	1	1
-	5	..	9	2	24	2	1
-	-	-	1	-	1	-	-
..	-	..	6	-	12	..	-
5	2	92	5	2	34	3	2
3	2	37	1	2	32	1	1
2	..	54	4	-	2	1	1

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

December 2008

Facilities granted

Used margin

Overshoot

a. TOTAL	121,859	113,552	1,297
<i>of which: transactions of financial intermediaries</i>	<i>94,489</i>	<i>89,063</i>	<i>957</i>
Piedmont	8,622	8,075	67
Valle d'Aosta	271	229	3
Liguria	2,201	2,120	24
Lombardy	36,868	34,556	353
Trentino-Alto Adige	2,872	2,676	9
Veneto	15,753	14,603	148
Friuli-Venezia Giulia	2,748	2,506	24
Emilia-Romagna	12,361	11,474	55
Marche	4,439	3,994	39
Tuscany	7,310	6,799	72
Umbria	1,257	1,135	14
Lazio	13,089	12,111	230
Abruzzo	1,621	1,536	21
Molise	198	193	4
Campania	4,583	4,356	114
Puglia	2,324	2,163	35
Basilicata	229	227	9
Calabria	1,213	1,130	28
Sicily	2,271	2,107	33
Sardinia	1,629	1,563	15

Notes:

The data refer to the outstanding principal amount of financial leasing contracts

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

December 2008

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	26,445	12,572	13,873	43,610	28,376
<i>of which: transactions of financial intermediaries</i>	<i>22,881</i>	<i>10,265</i>	<i>12,615</i>	<i>37,049</i>	<i>24,970</i>
Piedmont	2,862	913	1,949	3,914	2,807
Valle d'Aosta	40	40	..	55	27
Liguria	465	253	212	1,102	638
Lombardy	8,887	3,365	5,522	12,992	8,624
Trentino-Alto Adige	157	47	110	249	178
Veneto	1,334	670	664	2,265	1,420
Friuli-Venezia Giulia	226	114	112	446	232
Emilia-Romagna	1,649	743	906	3,902	2,261
Marche	258	180	78	326	187
Tuscany	1,814	982	832	2,751	1,818
Umbria	442	135	307	726	503
Lazio	4,462	2,085	2,377	8,707	5,967
Abruzzo	318	258	60	606	488
Molise	58	54	4	76	28
Campania	2,116	1,626	490	3,483	2,098
Puglia	396	334	62	625	338
Basilicata	94	50	44	164	76
Calabria	336	315	21	298	203
Sicily	387	318	69	701	374
Sardinia	145	92	53	219	109

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) and segment of economic activity

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
December 2008		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	149,658	1,908	14,793	123,256	2,738	6,964
b.	NORTH-WEST ITALY	60,934	669	8,479	48,578	696	2,513
	Piedmont	8,620	180	771	7,142	197	331
	Valle d'Aosta	285	1	..	251	7	25
	Liguria	3,862	27	13	3,697	50	76
	Lombardy	48,168	462	7,695	37,489	441	2,081
c.	NORTH-EAST ITALY	36,129	263	2,457	29,845	1,067	2,498
	Trentino-Alto Adige	3,947	116	71	3,089	228	442
	Veneto	9,684	65	1,043	7,789	249	538
	Friuli-Venezia Giulia	5,750	13	912	4,599	111	115
	Emilia-Romagna	16,748	68	431	14,368	479	1,402
d.	CENTRAL ITALY	42,295	773	3,610	36,524	368	1,020
	Marche	1,710	24	88	1,349	79	170
	Tuscany	7,875	22	1,443	6,008	144	259
	Umbria	609	6	2	524	27	49
	Lazio	32,101	721	2,077	28,642	118	542
e.	SOUTHERN ITALY	6,921	183	205	5,495	402	637
	Abruzzo	968	14	5	701	80	167
	Molise	235	..	..	194	13	28
	Campania	3,362	49	91	2,861	129	233
	Puglia	1,550	12	107	1,220	95	115
	Basilicata	271	..	..	209	22	40
	Calabria	535	108	1	310	64	53
f.	ISLANDS	3,379	20	42	2,814	205	297
	Sicily	2,029	5	4	1,854	93	72
	Sardinia	1,350	15	37	960	112	226

Notes:

B.6.5.1

DEPOSITS

Distribution by technical form, customer location (geographical area) and customer sector of economic activity

TDB10269

Banks

Source: supervisory returns
Stocks in millions of euro

December 2008		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITIS	10,027	4,710	2,407	1,793	685	432
	General government	274	22	15	103	24	111
	Financial corporations	405	139	211	49	2	3
	Non-financial corporation	575	95	167	265	28	20
	Producer households	47	7	9	13	9	9
	Consumer households	8,726	4,448	2,005	1,362	622	290
b.	WITH AGREED MATURITY	14,815	6,491	3,669	2,106	1,702	847
	General government	111	21	26	39	13	12
	Financial corporations	3,649	2,221	688	730	10	1
	Non-financial corporation	4,563	2,155	1,520	462	300	125
	Producer households	300	70	114	39	50	27
	Consumer households	6,191	2,024	1,320	836	1,329	682
c.	IREDEEMABLE AT NOTICE	66,853	15,469	14,304	13,164	16,019	7,898
	General government	1,569	60	355	323	669	163
	Financial corporations	254	75	115	35	18	10
	Non-financial corporation	2,930	452	819	559	887	213
	Producer households	2,470	315	593	434	743	385
	Consumer households	59,630	14,568	12,422	11,813	13,702	7,126
d.	CUSTOMER CURRENT ACCOUNTS	685,264	253,549	144,259	172,355	77,751	37,351
	General government	28,698	5,749	4,171	12,745	3,028	3,005
	Financial corporations	67,302	36,968	10,916	18,269	832	316
	Non-financial corporation	153,890	58,298	34,956	39,845	14,178	6,613
	Producer households	35,647	10,901	8,706	6,904	6,316	2,821
	Consumer households	399,726	141,633	85,510	94,592	53,396	24,595
e.	SAVING CERTIFICATES AND CDs ISSUED	39,597	9,408	11,522	8,705	7,543	2,418
	General government	37	2	15	2	1	17
	Financial corporations	350	176	19	150	2	3
	Non-financial corporation	658	194	139	218	87	20
	Producer households	2,188	528	593	531	438	99
	Consumer households	36,363	8,508	10,757	7,804	7,015	2,279

Note:

Distribution by customer location (region)

TDB10263		Banks and Bancoposta
Source: supervisory returns Stocks in millions of euro		
December 2008		Total
a.	TOTAL	1,048,545
b.	NORTH-WEST ITALY	339,169
	Piedimont	78,561
	Valle d'Aosta	2,769
	Liguria	27,658
	Lombardy	230,180
c.	NORTH-EAST ITALY	208,941
	Trentino-Alto Adige	17,718
	Veneto	83,338
	Friuli-Venezia Giulia	24,488
	Emilia-Romagna	83,397
d.	CENTRAL ITALY	249,208
	Marche	26,832
	Tuscany	58,679
	Umbria	12,978
	Lazio	150,718
e.	SOUTHERN ITALY	177,726
	Abruzzi	20,634
	Molise	5,401
	Campania	74,772
	Puglia	45,870
	Basilicata	8,324
	Calabria	22,726
f.	ISLANDS	73,502
	Sicily	53,205
	Sardinia	20,297

Note:

Distribution by branch location (regions)

TDB10283		Banks		
Source: superviasory reports Stocks in millions of euro Numbers in thousands				
December 2008		Number of positions		Total deposits
		Current accounts	Other	
a.	TOTAL ITALY	30,592	20,401	739,142
b.	NORTH WEST ITALY	10,431	5,497	300,541
	Piedimont	2,281	1,496	57,618
	Valle d'Aosta	64	46	1,840
	Liguria	862	541	20,464
	Lombardy	7,225	3,414	220,620
c.	NORTH-EAST ITALY	7,384	3,908	163,368
	Trentino-Alto Adige	829	340	14,659
	Veneto	2,569	1,709	61,386
	Friuli-Venezia Giulia	810	351	18,279
	Emilia-Romagna	3,177	1,509	69,043
d.	CENTRAL ITALY	6,747	3,880	180,380
	Marche	864	617	19,434
	Tuscany	2,330	1,440	46,829
	Umbria	459	251	8,421
	Lazio	3,094	1,573	105,696
e.	SOUTHERNS ITALY	3,851	4,567	98,395
	Abruzzi	487	514	11,654
	Molise	88	83	2,212
	Campania	1,425	1,512	42,320
	Puglia	1,193	1,659	28,747
	Basilicata	165	188	3,489
	Calabria	493	612	9,972
f.	ISLANDS	2,161	2,466	42,685
	Sicily	1,700	2,130	31,405
	Sardinia	461	336	11,280

Note:

The data on deposits refer only to registered accounts and include transactions with non-resident customers.

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

December 2008

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	30	45,990	-	20	48,332
Credit default swap	46	637	66,665	803	1,710	57,383
Credit default option	-	-	363	-	-	85
Total rate of return swap	-	50	117	-	-	196
Credit spread swap	-	-	-	-	-	-
Credit spread option	-	-	-	-	-	-
Other credit derivatives	803	569	324	-	30	262

Note:

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

TDB30585

Banks

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

December 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	37,522	3,331	7,664	14,600	11,927
	Intrinsic value	6,974	23	135	771	6,046
b.	NORTH-WEST ITALY					
	Number of holders	14,539	1,552	2,926	5,412	4,649
	Intrinsic value	2,998	8	45	236	2,709
c.	NORTH-EAST ITALY					
	Number of holders	10,273	949	2,221	3,916	3,187
	Intrinsic value	1,289	6	43	218	1,022
d.	CENTRAL ITALY					
	Number of holders	6,980	497	1,389	2,710	2,384
	Intrinsic value	1,968	6	27	171	1,764
e.	SOUTHERN ITALY					
	Number of holders	4,216	252	836	1,867	1,261
	Intrinsic value	537	2	14	109	412
f.	ISLAND					
	Number of holders	1,514	81	292	695	446
	Intrinsic value	182	..	6	36	139

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30590

Banks

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

December 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		47,008	10,125	8,835	15,189	12,859
Intrinsic value		47,444	128	912	1,433	44,972
b. GENERAL GOVERNMENT						
Number of holders		453	28	71	166	188
Intrinsic value		1,929	6	11	60	1,854
c. FINANCIAL COMPANIES						
Number of holders		654	19	48	134	453
Intrinsic value		19,698	50	41	318	19,290
d. NON-FINANCIAL COMPANIES						
Number of holders		34,505	1,994	6,561	14,087	11,863
Intrinsic value		6,921	17	122	748	6,034
<i>of which: industry</i>						
<i>Number of holders</i>		12,681	385	1,840	5,118	5,338
<i>Intrinsic value</i>		2,201	4	25	223	1,949
building						
<i>Number of holders</i>		4,284	254	910	1,911	1,209
<i>Intrinsic value</i>		516	2	19	139	356
services						
<i>Number of holders</i>		16,812	1,312	3,664	6,734	5,102
<i>Intrinsic value</i>		4,124	11	76	368	3,670
e. PRODUCER HOUSEHOLDS						
Number of holders		3,017	1,337	1,103	513	64
Intrinsic value		53	5	13	23	11
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders		8,074	6,733	1,023	233	85
Intrinsic value		223	27	46	73	76
g. REST OF THE WORLD						
Number of holders		305	14	29	56	206
Intrinsic value		18,620	23	678	211	17,707

Notes:

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euros

December 2008

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,664,380	673,848	162,163
	Italian government securities	570,747	260,207	50,976
	<i>of which:</i> BOTs	116,115	86,137	8,072
	CCTs	115,327	47,611	6,681
	BTPs	303,565	118,946	34,342
	Other debt securities	414,645	166,696	19,324
	<i>of which:</i> in non-euro-area currencies	32,645	13,991	1,427
	Equity securities	353,170	79,478	71,461
	<i>of which:</i> in non-euro-area currencies	44,088	9,001	1,047
	Units of collective investment undertakings	294,166	150,433	14,320
	Other securities and the like	1,019	549	219

Notes:

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
98,763	56,924	4,817	1,158,577	602,924	135,165
55,210	30,399	2,859	404,283	226,336	46,663
1,781	1,439	157	101,461	84,362	7,783
18,996	10,149	823	65,712	36,506	5,138
30,690	16,234	1,592	220,068	100,749	32,220
19,131	8,741	491	343,080	155,008	17,127
708	439	45	23,945	13,253	1,230
3,773	2,526	206	206,182	74,055	56,177
456	297	20	20,934	8,575	1,012
20,264	14,990	1,228	178,116	131,417	11,654
1	1	..	781	442	112

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euros

December 2008

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,664,241	673,737	162,157
b.	NORTH-WEST ITALY	900,971	311,576	49,902
	Piedmont	203,091	89,861	13,195
	Valle d'Aosta	2,845	1,723	155
	Liguria	36,894	28,437	2,727
	Lombardy	658,141	191,555	33,826
c.	NORTH-EAST ITALY	336,236	169,220	33,657
	Trentino-Alto Adige	13,641	7,825	2,294
	Veneto	99,096	61,796	10,009
	Friuli-Venezia Giulia	94,881	14,564	1,496
	Emilia-Romagna	128,618	85,036	19,858
d.	CENTRAL ITALY	326,958	107,934	69,352
	Marche	13,731	11,415	1,831
	Tuscany	58,186	36,671	5,916
	Umbria	8,440	6,798	785
	Lazio	246,600	53,050	60,820
e.	SOUTHERN ITALY	72,586	61,500	6,443
	Abruzzo	6,625	5,921	584
	Molise	1,156	998	155
	Campania	35,794	28,984	2,693
	Puglia	20,605	18,405	2,034
	Basilicata	2,240	1,995	242
	Calabria	6,166	5,197	736
f.	ISLANDS	27,370	23,507	2,803
	Sicily	20,580	18,291	1,915
	Sardinia	6,790	5,216	888

Notes:

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
98,718	56,884	4,817	1,158,482	602,853	135,159
55,817	30,014	1,754	505,231	275,983	36,755
12,775	3,933	371	127,488	84,332	11,891
62	57	4	2,714	1,603	144
1,854	1,513	98	31,569	26,554	2,278
41,125	24,511	1,281	343,459	163,494	22,441
25,259	14,056	1,508	295,539	152,287	25,532
869	740	29	11,998	6,902	2,196
11,532	3,739	485	84,313	56,648	8,610
2,203	501	60	91,207	13,907	1,227
10,655	9,077	934	108,021	74,829	13,499
12,986	8,795	932	270,176	96,256	65,587
1,144	1,020	115	11,783	10,214	1,190
5,327	3,661	437	50,766	32,045	4,530
526	468	41	7,622	6,169	624
5,989	3,646	339	200,004	47,827	59,243
3,261	2,867	387	62,383	56,528	5,066
341	309	30	6,094	5,500	480
35	33	1	1,014	936	76
1,069	957	108	29,295	26,794	2,221
1,596	1,373	223	18,142	16,503	1,475
86	82	4	2,083	1,870	210
133	112	21	5,755	4,926	604
1,396	1,152	236	25,033	21,800	2,219
1,017	852	164	18,894	17,024	1,504
379	301	73	6,139	4,776	715

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

4th quarter 2008		Total	Banks	SIMs
a.	TOTAL SECURITIES	1,091,685	924,655	167,030
	Italian government securities	517,794	459,395	58,398
	<i>of which:</i> BOTs	193,737	183,724	10,013
	CCT	78,337	69,389	8,949
	BTPs	206,482	170,886	35,596
	Other debt securities	304,979	293,575	11,403
	Equity securities	248,454	153,714	94,740
	Other securities	20,468	17,979	2,489
b.	TOTAL DERIVATIVE INSTRUMENTS	2,861,870	2,724,301	137,569
	Futures	715,717	645,031	70,686
	<i>of which:</i> on Italian government securities	45,984	45,071	913
	on interest rates	305,173	305,173	-
	on stock indices	212,499	151,474	61,025
	Swaps and forward rate agreements	1,318,661	1,318,661	-
	<i>of which:</i> interest rate swaps	829,840	829,840	-
	currency swaps	8,379	8,379	-
	Forward rate agreements	474,620	474,620	-
	Options on securities	60,188	40,781	19,407
	<i>of which:</i> on Italian government securities	1,495	1,495	-
	on debt securities	664	664	-
	on equity securities	57,585	38,178	19,407
	Options on futures or stock indices	482,131	444,817	37,314
	<i>of which:</i> on futures on Italian government securities	734	734	-
	on stock indices or futures on stock indices	134,367	97,893	36,474
	Foreign currency options	45,546	41,391	4,154
	Interest rate options	94,879	94,879	-
	Other derivative instruments	144,668	138,660	6,008

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 Oct.	2008 Nov.	2008 Dec.	2008 Oct.	2008 Nov.	2008 Dec.
378,273	254,249	292,133	78,007	51,682	37,341
192,678	117,325	149,392	25,739	17,262	15,397
91,393	46,217	46,114	5,515	2,449	2,049
30,998	16,017	22,374	3,928	2,814	2,206
56,128	48,177	66,580	14,741	11,022	9,833
102,051	85,409	106,115	5,574	3,060	2,770
73,469	46,379	33,866	45,629	30,549	18,563
10,075	5,140	2,764	1,066	811	612
1,073,469	871,737	779,095	71,931	35,072	30,565
248,356	218,454	178,221	30,351	21,004	19,331
21,128	10,921	13,022	316	334	264
121,996	109,476	73,701	-	-	-
57,685	40,979	52,810	26,606	17,298	17,121
435,137	455,414	428,110	-	-	-
251,422	306,121	272,297	-	-	-
2,092	3,956	2,331	-	-	-
178,986	143,810	151,824	-	-	-
13,104	15,318	12,358	12,783	2,874	3,750
226	215	1,054	-	-	-
301	133	231	-	-	-
12,449	14,872	10,858	12,783	2,874	3,750
262,447	104,756	77,615	22,784	7,470	7,061
662	72	-	-	-	-
51,143	27,252	19,498	22,425	7,158	6,890
23,123	9,077	9,192	2,665	1,453	37
42,332	29,434	23,113	-	-	-
48,971	39,283	50,406	3,348	2,273	387

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2008

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	106,885	115,109	355,627
	Italian government securities	36,394	32,738	129,886
	<i>of which:</i> BOTs	5,855	7,049	7,903
	CCTs	5,314	5,919	28,734
	BTPs	20,192	16,039	82,571
	Other debt securities	19,529	24,542	78,363
	<i>of which:</i> in non-euro-area currencies	1,028	1,457	1,320
	Equity securities	4,061	3,766	48,017
	<i>of which:</i> in non-euro-area currencies	787	796	1,003
	Units of collective investment undertakings	33,833	42,793	98,965
	Other securities and the like	13,068	11,269	395

Notes:

As from December 2008 data on portfolio management services provided directly by intermediaries concerned refer only to individual portfolios. 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 collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
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
27,468	27,696	85,046	5,636	4,192	7,124	73,782	83,221	263,457
13,619	11,928	40,331	1,108	822	2,351	21,667	19,989	87,205
1,799	2,031	1,747	222	264	182	3,834	4,754	5,973
2,552	2,843	14,676	300	204	1,198	2,462	2,872	12,860
7,722	5,430	20,599	379	146	792	12,091	10,463	61,180
4,789	4,885	20,465	468	588	1,530	14,271	19,069	56,368
436	488	1,258	25	65	59	566	904	3
1,812	1,577	3,620	345	315	769	1,903	1,874	43,627
371	389	555	36	26	115	381	381	332
6,925	8,869	20,656	874	1,095	2,455	26,034	32,829	75,854
322	436	-27	2,840	1,373	20	9,906	9,459	402

Information on customers and on risk

TDB30100

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

Source: Central Credit Register
Stocks in millions of euro

	Total		Banks		Financial intermediaries	
	2008 Sept.	2008 Dec.	2008 Sept.	2008 Dec.	2008 Sept.	2008 Dec.
a. NUMBER OF BORROWERS	4,268,805	4,298,964	3,517,139	3,218,262	999,816	1,362,582
<i>of which: joint</i>	<i>1,277,515</i>	<i>1,289,947</i>	<i>996,363</i>	<i>853,745</i>	<i>292,625</i>	<i>458,817</i>
b. LOAN FACILITIES						
<i>facilities granted</i>	<i>2,154,742</i>	<i>2,153,135</i>	<i>1,953,535</i>	<i>1,914,229</i>	<i>201,207</i>	<i>238,906</i>
<i>used margin</i>	<i>1,551,326</i>	<i>1,574,499</i>	<i>1,373,157</i>	<i>1,356,661</i>	<i>178,169</i>	<i>217,839</i>
<i>overshoot</i>	<i>39,297</i>	<i>42,306</i>	<i>36,873</i>	<i>39,716</i>	<i>2,423</i>	<i>2,590</i>
<i>unused margin</i>	<i>642,713</i>	<i>620,942</i>	<i>617,251</i>	<i>597,284</i>	<i>25,462</i>	<i>23,658</i>
<i>of which: matched loans</i>						
<i>facilities granted</i>	<i>362,863</i>	<i>362,899</i>	<i>324,452</i>	<i>322,378</i>	<i>38,411</i>	<i>40,521</i>
<i>used margin</i>	<i>182,168</i>	<i>188,069</i>	<i>160,387</i>	<i>162,824</i>	<i>21,780</i>	<i>25,245</i>
term loans						
<i>facilities granted</i>	<i>1,448,949</i>	<i>1,459,211</i>	<i>1,288,344</i>	<i>1,262,819</i>	<i>160,605</i>	<i>196,392</i>
<i>used margin</i>	<i>1,213,666</i>	<i>1,232,274</i>	<i>1,059,748</i>	<i>1,041,967</i>	<i>153,918</i>	<i>190,307</i>
revocable loans						
<i>facilities granted</i>	<i>342,931</i>	<i>331,026</i>	<i>340,739</i>	<i>329,032</i>	<i>2,191</i>	<i>1,993</i>
<i>used margin</i>	<i>155,493</i>	<i>154,157</i>	<i>153,022</i>	<i>151,870</i>	<i>2,471</i>	<i>2,287</i>
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	<i>218,563</i>	<i>216,685</i>	<i>216,450</i>	<i>214,594</i>	<i>2,113</i>	<i>2,091</i>
<i>used margin</i>	<i>150,895</i>	<i>148,870</i>	<i>149,017</i>	<i>147,082</i>	<i>1,878</i>	<i>1,787</i>
d. BAD DEBTS	98,591	100,735	44,497	41,821	54,094	58,914
e. NUMBER OF GUARANTORS	2,037,987	2,027,521	1,765,279	1,679,815	342,377	421,144
<i>of which: joint</i>	<i>645,958</i>	<i>644,781</i>	<i>582,632</i>	<i>563,622</i>	<i>78,133</i>	<i>96,948</i>
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	590,711	601,034	493,965	492,707	96,746	108,328

Notes:

The data include transactions with non-resident customers.

Distribution by amount

TDB30205

Banks

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

December 2008		Number of borrowers	Bad debts
a. TOTAL		593,820	40,948
from 0 to 75,000		508,266	7,064
from 75,000 to 125,000		32,129	3,125
from 125,000 to 250,000		29,879	5,137
from 250,000 to 500,000		12,481	4,291
from 500,000 to 1,000,000		5,829	4,040
from 1,000,000 to 2,500,000		3,499	5,301
from 2,500,000 to 5,000,000		1,036	3,564
from 5,000,000 to 25,000,000		653	5,954
more than 25,000,000		48	2,471

Note:

The size classes of bad debts are calculated on the basis of each borrower's total bad debts as reported to the Central Credit Register by all banks.

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2008

	General govern- ment	Financial compa- nies	Non- financial compa- nies	of which:			Producer households	Consumer household s
				industry	building	services		
a. ITALY								
Number of borrowers	16	635	99.038	28.609	14.454	53.766	91.843	397.230
Bad debts	23	269	25.817	9.630	4.174	11.230	5.344	9.283
b. NORTH-WEST ITALY								
Number of borrowers	2	219	27.535	8.058	3.617	15.591	19.706	92.673
Bad debts	..	75	6.896	2.700	1.007	3.122	1.127	2.648
c. NORTH-EAST ITALY								
Number of borrowers	-	115	19.868	6.333	2.775	10.440	14.326	56.824
Bad debts	-	26	5.907	2.444	925	2.349	935	1.622
d. CENTRAL ITALY								
Number of borrowers	2	168	24.453	6.971	3.502	13.570	19.019	83.857
Bad debts	..	142	6.745	2.186	1.042	3.399	1.081	2.052
e. SOUTHERN ITALY								
Number of borrowers	11	88	18.398	5.306	3.035	9.256	23.539	108.733
Bad debts	23	22	4.531	1.803	794	1.670	1.347	1.956
f. ISLANDS								
Number of borrowers	1	45	8.784	1.941	1.525	4.909	15.253	55.143
Bad debts	..	4	1.739	496	405	691	854	1.005

Note:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2008		Number of borrowers	Bad debts
a.	TOTAL	190,881	31,161
	Agricultural, forestry and fishery products	11,457	1,883
	Fuel and power products	322	37
	Ores and metals	520	100
	Non-metallic minerals and products	2,806	574
	Chemical products	1,041	232
	Metal products, except transport equipment	5,523	1,156
	Agricultural and industrial machinery	2,724	846
	Office and data processing machines, etc.	1,267	230
	Electrical goods	3,066	838
	Transport equipment	1,345	491
	Food and tobacco products	6,545	1,400
	Textiles, clothing and footwear	9,897	2,200
	Paper and paper products	2,375	719
	Rubber and plastic products	1,485	413
	Other manufactured products	7,057	1,335
	Building and construction	30,539	5,141
	Wholesale and retail trade services, recovery and repair services	53,260	5,788
	Lodging and catering services	13,756	1,240
	Inland transport services	6,849	573
	Maritime and air transport services	142	383
	Auxiliary transport services	2,019	291
	Communication services	568	55
	Other market services	26,318	5,237

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				
December 2008		Total	Banks	Financial intermediaries
a.	TOTAL	100,786	41,871	58,916
b.	GENERAL GOVERNMENT	72	23	49
	Central government	1	..	1
	Local government	71	23	48
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,148	269	879
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,025	223	802
	Financial auxiliaries	117	45	71
	Insurance companies and pension funds	7	1	6
d.	NON-FINANCIAL COMPANIES	64,788	25,817	38,971
	Public companies	477	319	158
	Private companies	53,060	20,949	32,110
	Associations of non-financial companies	169	38	131
	Craft non-financial quasi-companies	2,692	1,350	1,342
	Other non-financial quasi-companies	8,391	3,161	5,230
e.	HOUSEHOLDS	32,414	14,512	17,902
	Producer households	12,839	5,344	7,495
	Consumer households	19,575	9,168	10,407
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	242	112	130
g.	REST OF THE WORLD	1,099	838	261
	General government	1	1	-
	Monetary financial institutions	51	50	1
	Other financial institutions	596	497	100
	Non-financial companies	399	253	146
	Households	52	38	14
	Non-profit institutions serving households	..	-	..
	International organizations and the other institutions	..	..	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	5	3	2

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

4th quarter 2008

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	69,755	3,078	40,400	1,102
b.	NORTH-WEST ITALY	17,754	768	10,815	298
	Piedmont	4,525	189	3,627	73
	Valle d'Aosta	117	3	109	2
	Liguria	2,163	54	874	20
	Lombardy	10,949	523	6,205	203
c.	NORTH-EAST ITALY	10,421	658	7,909	201
	Trentino-Alto Adige	715	59	633	25
	Veneto	3,766	247	3,051	94
	Friuli-Venezia Giulia	911	67	703	16
	Emilia-Romagna	5,029	284	3,522	66
d.	CENTRAL ITALY	13,035	1,084	7,717	400
	Marche	1,550	270	975	16
	Tuscany	4,462	250	2,537	44
	Umbria	747	45	433	14
	Lazio	6,276	519	3,772	326
e.	SOUTHERN ITALY	19,134	393	9,151	134
	Abruzzo	1,325	40	655	11
	Molise	240	3	136	2
	Campania	9,838	153	4,280	66
	Puglia	5,113	128	2,277	31
	Basilicata	445	20	243	5
	Calabria	2,173	48	1,560	19
f.	ISLANDS	9,411	175	4,808	69
	Sicily	7,409	108	3,649	47
	Sardinia	2,002	67	1,159	21

Notes: The bad debts deleted in the quarter include the positions written off. About one third of the increase in the number of borrowers whose debts became bad debts/adjusted bad debts between the 3rd and 4th quarters of 2008 was due to anomalies in some banks' reports and not to a real deterioration in customers' positions in the period

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

4th quarter 2008

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	69,755	3,078	40,400	1,102
General government	-	-	1	..
Financial companies	54	6	33	43
Non-financial companies	6,654	2,019	3,433	552
<i>of which:</i> industry	1,643	714	894	60
building	1,043	284	458	40
services	3,842	992	2,014	445
Producer households	7,080	267	4,062	93
Consumer households and nec	55,476	775	32,565	403

Notes:

The bad debts deleted in the quarter include the positions written off. About one third of the increase in the number of borrowers whose debts became bad debts/adjusted bad debts between the 3rd and 4th quarters of 2008 was due to anomalies in some banks' reports and not to a real deterioration in customers' positions in the period.

Distribution by customer branch of economic activity

TDB30225

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2008

		Bad debts (gross of writeoffs)	of which: backed by real security
a.	TOTAL	36,492	10,293
	Agricultural, forestry and fishery products	1,980	865
	Fuel and power products	41	6
	Ores and metals	134	29
	Non-metallic minerals and products	666	206
	Chemical products	330	71
	Metal products, except transport equipment	1,395	318
	Agricultural and industrial machinery	1,071	227
	Office and data processing machines, etc.	292	38
	Electrical goods	1,022	221
	Transport equipment	623	181
	Food and tobacco products	1,733	480
	Textiles, clothing and footwear	2,710	587
	Paper and paper products	861	205
	Rubber and plastic products	500	133
	Other manufactured products	1,522	394
	Building and construction	6,047	1,898
	Wholesale and retail trade services, recovery and repair services	6,842	1,493
	Lodging and catering services	1,327	579
	Inland transport services	627	149
	Maritime and air transport services	451	82
	Auxiliary transport services	336	45
	Communication services	58	7
	Other market services	5,923	2,078

Notes:

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

TDC30032

Banks

Source: Central Credit Register
Stocks in millions of euros

December 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)	23	351	30,933	11,911	5,023	13,134	5,559	9,525
of which: backed by real security	..	70	8,408	2,810	1,576	3,678	1,885	3,924
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	110	8,601	3,479	1,194	3,853	1,157	2,701
of which: backed by real security	..	23	1,966	637	355	936	428	1,369
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	49	7,306	3,209	1,095	2,784	970	1,654
of which: backed by real security	-	3	1,916	633	367	826	374	754
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	158	7,971	2,620	1,309	3,919	1,136	2,108
of which: backed by real security	-	42	2,117	636	364	1,053	409	830
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	23	29	5,081	2,035	923	1,836	1,398	2,025
of which: backed by real security	-	2	1,743	713	316	605	438	665
f. ISLANDS								
Bad debts (gross of writeoffs)	..	4	1,973	568	503	741	899	1,037
of which: backed by real security	-	1	666	191	174	259	236	307

Notes:

Distribution by customer location (region)

TDB30260

Banks

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

December 2008		Adjusted bad debts		Adjusted bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount	bad debts	Number of borrowers	Amount
a.	TOTAL	590,230	45,796	1.11	72,953	5,506
b.	NORTH-WEST ITALY	140,114	12,367	1.14	18,269	1,571
	Piedmont	42,095	3,050	1.15	4,712	342
	Valle d'Aosta	1,027	54	1.00	120	2
	Liguria	17,036	1,000	1.12	2,275	119
	Lombardy	79,956	8,263	1.14	11,162	1,107
c.	NORTH-EAST ITALY	90,959	9,451	1.11	10,660	1,128
	Trentino-Alto Adige	6,062	718	1.04	708	69
	Veneto	34,080	4,101	1.12	3,855	485
	Friuli-Venezia Giulia	9,010	772	1.10	943	100
	Emilia-Romagna	41,807	3,861	1.11	5,154	474
d.	CENTRAL ITALY	127,430	11,345	1.12	13,950	1,829
	Marche	17,938	2,002	1.17	1,579	495
	Tuscany	38,525	3,148	1.10	4,739	399
	Umbria	9,100	726	1.10	793	79
	Lazio	61,867	5,470	1.13	6,839	856
e.	SOUTHERN ITALY	151,909	8,684	1.09	20,280	661
	Abruzzo	13,940	1,018	1.09	1,415	75
	Molise	2,693	193	1.05	260	6
	Campania	66,122	3,096	1.08	10,280	258
	Puglia	41,821	2,749	1.10	5,554	196
	Basilicata	5,327	545	1.07	481	36
	Calabria	22,006	1,083	1.08	2,290	90
f.	ISLANDS	79,818	3,949	1.08	9,794	319
	Sicily	59,963	2,462	1.10	7,713	203
	Sardinia	19,855	1,486	1.05	2,081	115

Notes:

About one third of the increase in the number of borrowers whose debts became bad debts/adjusted bad debts between the 3rd and 4th quarters of 2008 was due to anomalies in some banks' reports and not to a real deterioration in customers' positions in the period

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 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	590,230	45,796	1.11	72,953	5,506
General government	13	150	6.53	-	-
Financial companies	628	410	1.52	54	11
Non-financial companies	98,126	29,482	1.14	6,894	4,098
<i>of which: industry</i>	<i>28,399</i>	<i>11,091</i>	<i>1.15</i>	<i>1,694</i>	<i>1,619</i>
building	14,274	4,781	1.14	1,085	545
services	53,276	12,728	1.13	3,983	1,862
Producer households	91,042	5,736	1.07	7,635	412
Consumer households and nec	395,380	9,802	1.05	57,844	973

Notes:

About one third of the increase in the number of borrowers whose debts became bad debts/adjusted bad debts between the 3rd and 4th quarters of 2008 was due to anomalies in some banks' reports and not to a real deterioration in customers' positions in the period

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2008-Q4	2008-Q3	2008-Q2
a.	IMPAIRED LOANS			
	Bad debts	42,522	-	-
	Substandard loans	31,345	-	-
	Restructured loans	1,848	-	-
	Overdue / overdrawn loans	9,434	-	-
b.	TOTAL NET LOANS	1,712,506	-	-

Notes: The data are shown at book value and net of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers.

Distribution by type of default, customers location (region) and sector of economic activity

TDB30262

Source: supervisory returns
Stocks in millions of euro

December 2008

Substandard loans

		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a.	TOTAL	30,678	18,730	3,378	7,969
b.	NORTH-WEST ITALY	10,223	6,523	778	2,501
	Piedimont and Valle d'Aosta	2,188	1,343	199	510
	Liguria	450	221	71	156
	Lombardy	7,586	4,959	508	1,835
c.	NORTH-EAST ITALY	7,690	4,921	964	1,748
	Trentino-Alto Adige	1,630	1,102	245	278
	Veneto	3,302	2,220	337	701
	Friuli-Venezia Giulia	471	259	72	140
	Emilia-Romagna	2,287	1,340	311	630
d.	CENTRAL ITALY	6,481	3,877	705	1,863
	Marche	1,059	634	147	262
	Tuscany	1,977	1,183	296	496
	Umbria	396	221	66	109
	Lazio	3,049	1,840	196	996
e.	SOUTHERN ITALY	4,082	2,289	597	1,167
	Abruzzi and Molise	679	414	96	168
	Campania	1,510	818	166	520
	Puglia and Basilicata	1,337	760	220	334
	Calabria	557	297	115	145
f.	ISLANDS	2,201	1,121	334	690
	Sicily	1,566	720	223	569
	Sardinia	636	400	111	121

Note: Amounts are shown at book value and include loans assigned and not derecognised from the balance sheet.

Banks

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
1,807	9,305	5,357	993	2,674
716	2,965	1,863	222	683
303	422	214	55	150
1	188	78	31	76
412	2,355	1,570	136	456
385	2,031	1,162	269	580
24	312	162	52	96
190	866	531	98	234
10	143	64	23	42
160	710	404	97	208
592	2,298	1,356	236	677
2	258	121	44	93
102	705	344	112	247
14	144	55	24	65
474	1,191	835	56	272
90	1,233	598	161	439
21	258	149	26	64
23	442	215	44	169
39	390	187	60	143
7	143	47	31	64
25	779	379	106	294
1	552	223	77	251
24	227	155	29	44

D.4.5.1 NUMBER OF BORROWERS

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

TDB30445

Banks

Source: Central Credit Register
Size classes in euro

December 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
										0

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

December 2008		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,842,072	1,304,896	2,581,503	465,849	391,356	2,202,303
b.	NORTH-WEST ITALY	755,282	517,606	817,461	172,240	137,934	692,916
	Piedmont	118,644	80,823	182,914	29,813	25,015	155,943
	Valle d'Aosta	2,584	1,848	5,050	827	670	4,397
	Liguria	32,250	23,956	61,268	10,933	9,244	53,888
	Lombardy	601,804	410,980	568,229	130,666	103,005	478,688
c.	NORTH-EAST ITALY	456,671	321,455	689,312	117,670	99,494	576,375
	Trentino-Alto Adige	45,638	33,693	79,665	17,456	14,388	69,127
	Veneto	173,790	122,269	271,332	47,245	40,246	225,698
	Friuli-Venezia Giulia	33,045	22,918	62,757	8,541	7,531	53,305
	Emilia-Romagna	204,198	142,575	275,558	44,428	37,329	228,245
d.	CENTRAL ITALY	421,080	305,505	558,521	100,261	87,821	478,990
	Marche	44,785	32,047	87,868	12,013	10,409	72,025
	Tuscany	120,951	90,171	204,613	32,065	28,435	171,288
	Umbria	18,843	14,157	41,093	5,162	4,641	34,110
	Lazio	236,501	169,131	224,947	51,020	44,335	201,567
e.	SOUTHERN ITALY	144,580	110,812	346,090	50,585	44,202	302,823
	Abruzzo	22,548	17,053	49,803	6,842	5,968	42,535
	Molise	3,185	2,514	7,925	1,248	1,105	6,760
	Campania	61,050	46,256	127,109	20,147	17,281	111,684
	Puglia	39,233	30,606	109,915	14,883	13,439	97,057
	Basilicata	4,999	3,954	11,904	1,602	1,452	10,157
	Calabria	13,566	10,429	39,434	5,861	4,957	34,630
f.	ISLANDS	64,460	49,517	170,119	25,094	21,906	151,199
	Sicily	45,939	34,418	123,329	17,689	15,298	109,319
	Sardinia	18,521	15,099	46,790	7,405	6,608	41,880

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
204,730	143,261	207,482	275,806	187,314	116,190	895,687	582,965	55,528
82,837	53,772	66,399	106,804	75,302	38,685	393,401	250,597	19,461
13,371	9,097	15,016	18,839	11,550	8,388	56,621	35,161	3,567
230	163	415	601	341	190	926	674	48
3,760	2,512	4,296	6,651	5,267	2,083	10,906	6,933	1,001
65,476	42,001	46,672	80,714	58,144	28,024	324,948	207,829	14,845
53,688	38,036	60,988	73,247	47,920	34,835	212,067	136,005	17,114
7,728	5,949	7,089	8,515	5,328	2,646	11,939	8,028	803
21,126	14,943	24,329	29,631	19,209	14,529	75,788	47,871	6,776
3,593	2,561	5,055	5,343	3,416	2,914	15,569	9,410	1,483
21,241	14,582	24,515	29,758	19,967	14,746	108,771	70,697	8,052
39,582	30,512	43,227	56,725	36,634	24,170	224,512	150,539	12,134
6,876	5,371	8,426	6,994	4,563	4,835	18,902	11,703	2,582
11,777	9,124	17,251	21,772	13,554	10,356	55,338	39,058	5,718
2,066	1,611	3,632	3,050	2,144	2,171	8,565	5,760	1,180
18,863	14,406	13,918	24,909	16,373	6,808	141,708	94,017	2,654
18,619	14,071	24,850	27,591	19,353	13,154	47,785	33,187	5,263
2,820	2,170	3,947	3,625	2,474	2,191	9,260	6,441	1,130
372	287	662	489	357	349	1,075	764	154
7,235	5,720	8,770	13,026	9,061	4,721	20,642	14,195	1,934
5,339	3,812	7,390	7,055	5,009	4,005	11,956	8,346	1,463
715	540	1,020	853	599	521	1,829	1,363	206
2,139	1,542	3,061	2,544	1,852	1,367	3,022	2,079	376
10,005	6,870	12,018	11,439	8,105	5,346	17,922	12,636	1,556
7,370	4,759	8,911	8,393	5,805	3,940	12,487	8,556	1,159
2,635	2,111	3,107	3,046	2,300	1,406	5,435	4,080	397

D.4.5.3 AVERAGE NUMBER OF BANKS PER BORROWER

Distribution by customer segment of economic activity and total credit granted

TDB30465

Banks

Source: Central Credit Register
Size classes in euros

December 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 25,000,00	more than 25,000,00 0
a. TOTAL									
Average number of banks per borrower	1.34	1.00	1.06	1.46	2.06	2.78	3.76	5.27	8.35
First bank's share of total credit granted (%)	60	99	97	84	74	67	60	51	49
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.63	1.00	1.07	1.25	1.46	1.79	2.24	2.55	3.44
First bank's share of total credit granted (%)	60	99	96	91	87	82	79	79	57
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.10	1.01	1.12	1.41	1.71	1.89	2.52	3.31	7.28
First bank's share of total credit granted (%)	74	99	94	87	82	82	77	71	73
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.04	1.00	1.20	1.65	2.19	2.89	3.86	5.42	8.83
First bank's share of total credit granted (%)	50	99	90	78	71	65	59	50	37
of which: industry									
Average number of banks per borrower	2.56	1.00	1.25	1.84	2.59	3.60	4.82	6.62	10.15
First bank's share of total credit granted (%)	39	99	88	72	61	52	46	38	30
of which: building									
Average number of banks per borrower	1.82	1.00	1.17	1.53	1.89	2.38	3.10	4.37	8.33
First bank's share of total credit granted (%)	65	99	91	82	78	74	69	61	47
of which: services									
Average number of banks per borrower	1.86	1.00	1.19	1.60	2.09	2.69	3.55	4.87	7.65
First bank's share of total credit granted (%)	55	99	91	80	73	68	63	55	42
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.22	1.01	1.11	1.49	1.98	2.56	3.28	4.36	4.33
First bank's share of total credit granted (%)	85	99	95	84	77	73	69	62	57
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.16	1.39	1.64	2.01	2.58	4.53
First bank's share of total credit granted (%)	96	99	99	94	90	88	84	77	52

Notes:

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

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1995	1996	1997	1998	1999
Cohort formed in 1994	1.38	1.35	0.63	0.48	0.38
Cohort formed in 1995	-	1.32	0.56	0.45	0.40
Cohort formed in 1996	-	-	1.00	1.14	1.05
Cohort formed in 1997	-	-	-	1.51	1.29
Cohort formed in 1998	-	-	-	-	1.13
Cohort formed in 1999	-	-	-	-	-
Cohort formed in 2000	-	-	-	-	-
Cohort formed in 2001	-	-	-	-	-
Cohort formed in 2002	-	-	-	-	-
Cohort formed in 2003	-	-	-	-	-
Cohort formed in 2004	-	-	-	-	-
Cohort formed in 2005	-	-	-	-	-
Cohort formed in 2006	-	-	-	-	-
Cohort formed in 2007	-	-	-	-	-

Note:

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

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

2000	2002	2002	2003	2004	2005	2006	2007	2008
0.28	0.21	0.17	0.15	0.13	0.10	0.09	0.08	0.07
0.27	0.21	0.17	0.14	0.13	0.11	0.08	0.08	0.07
0.77	0.59	0.50	0.41	0.37	0.32	0.24	0.18	0.17
0.99	0.75	0.62	0.49	0.42	0.35	0.31	0.26	0.20
1.01	0.88	0.74	0.57	0.48	0.41	0.31	0.28	0.23
0.84	0.83	0.73	0.59	0.52	0.44	0.35	0.29	0.22
-	0.85	0.86	0.73	0.67	0.52	0.47	0.37	0.27
-	-	0.85	0.83	0.80	0.63	0.58	0.45	0.36
-	-	-	0.69	0.76	0.66	0.65	0.49	0.38
-	-	-	-	0.60	0.66	0.73	0.61	0.50
-	-	-	-	-	0.51	0.67	0.70	0.57
-	-	-	-	-	-	0.58	0.80	0.74
-	-	-	-	-	-	-	0.62	0.82
-	-	-	-	-	-	-	-	0.66

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

December 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		6.36	6.58	6.37	7.04	6.59	7.29	6.06
from 1 to 5 years		4.91	5.24	5.06	5.80	5.30	6.11	5.78
more than 5 years		5.35	5.51	5.37	6.00	5.45	5.81	5.58
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		6.24	6.46	6.39	6.98	6.40	7.21	5.99
from 1 to 5 years		4.65	5.24	5.24	5.65	5.17	5.97	5.65
more than 5 years		5.45	5.42	5.31	6.18	5.35	5.81	5.61
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		6.23	6.47	6.30	6.83	6.49	6.99	6.11
from 1 to 5 years		5.02	5.33	5.45	5.47	5.06	5.99	6.16
more than 5 years		5.35	5.10	5.11	5.75	4.96	5.75	5.66
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		6.40	6.59	6.09	7.00	6.76	7.26	6.04
from 1 to 5 years		4.95	4.92	4.53	6.03	5.27	6.01	5.60
more than 5 years		5.12	5.63	5.38	5.94	5.65	5.78	5.43
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		7.03	7.32	7.08	7.54	7.36	7.99	6.20
from 1 to 5 years		6.21	6.20	5.95	6.30	6.31	6.41	6.02
more than 5 years		5.61	5.83	5.75	6.00	5.81	5.86	5.62
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		6.75	6.99	7.06	7.49	6.80	7.88	6.18
from 1 to 5 years		5.95	5.94	5.55	5.97	6.18	6.36	5.64
more than 5 years		5.68	5.83	5.90	6.10	5.69	5.87	5.65

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
December 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	8.19	12.33	11.61	10.64	9.39	8.24	5.55
b.	NORTH-WEST ITALY	7.61	12.24	11.46	10.53	9.31	8.20	5.19
	Piedmont	9.05	12.73	11.62	10.68	9.50	8.47	6.34
	Valle d'Aosta	9.93	10.84	10.25	10.32	10.34	8.78	8.42
	Liguria	9.20	11.81	11.20	10.17	9.02	8.03	7.33
	Lombardy	7.23	12.14	11.45	10.52	9.28	8.15	5.05
c.	NORTH-EAST ITALY	8.25	11.45	10.68	9.64	8.55	7.65	6.34
	Trentino-Alto Adige	7.01	9.10	8.30	7.77	6.98	6.60	6.15
	Veneto	8.66	12.16	11.56	10.26	9.07	8.04	6.48
	Friuli-Venezia Giulia	9.07	12.87	11.79	10.57	9.07	8.07	6.49
	Emilia-Romagna	8.24	11.31	10.68	9.71	8.71	7.73	6.26
d.	CENTRAL ITALY	8.21	12.66	12.01	11.15	9.90	8.55	5.64
	Marche	9.50	11.84	11.58	10.81	9.96	8.48	7.42
	Tuscany	8.12	12.47	11.68	10.98	9.88	8.63	5.47
	Umbria	9.79	12.77	11.77	10.98	9.85	8.98	7.08
	Lazio	7.85	13.12	12.54	11.49	9.91	8.47	5.59
e.	SOUTHERN ITALY	9.80	13.47	12.97	11.93	10.70	9.47	6.46
	Abruzzo	9.92	12.42	12.12	10.97	10.05	9.63	8.32
	Molise	10.65	13.91	12.03	11.87	10.44	10.54	8.44
	Campania	9.92	14.36	13.79	12.72	11.41	10.36	6.12
	Puglia	9.31	12.87	12.38	11.37	10.22	8.48	6.29
	Basilicata	9.67	13.45	13.08	11.83	10.56	8.47	6.51
	Calabria	10.43	13.51	13.15	12.24	10.78	9.43	5.82
f.	ISLANDS	8.85	12.42	12.01	11.32	10.25	8.74	4.63
	Sicily	9.10	12.45	12.09	11.40	10.24	8.91	3.60
	Sardinia	8.37	12.32	11.81	11.12	10.29	8.38	5.66

Notes:

Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2008

December 2008		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	6.48	6.12	5.25	5.57	8.99
	up to 250,000	8.99	6.38	6.29	5.86	12.45
	from 250,000 to 1,000,000	8.06	6.38	6.18	5.88	11.00
	from 1,000,000 to 5,000,000	7.07	6.34	5.69	5.80	9.59
	from 5,000,000 to 25,000,000	6.17	6.21	5.71	5.58	8.40
	more than 25,000,000	5.44	5.86	4.81	5.14	6.54
b.	NORTH-EAST ITALY	6.36	6.07	5.22	5.47	8.88
	up to 250,000	9.20	6.38	6.28	5.90	12.45
	from 250,000 to 1,000,000	8.15	6.37	6.10	5.83	10.98
	from 1,000,000 to 5,000,000	7.04	6.32	5.86	5.74	9.56
	from 5,000,000 to 25,000,000	6.09	6.16	5.66	5.55	8.41
	more than 25,000,000	5.27	5.85	4.89	5.09	6.69
c.	NORTH-WEST ITALY	6.18	6.14	5.33	5.23	8.42
	up to 250,000	8.28	6.31	5.97	5.77	11.47
	from 250,000 to 1,000,000	7.49	6.31	5.97	5.77	9.94
	from 1,000,000 to 5,000,000	6.74	6.29	5.37	5.62	8.68
	from 5,000,000 to 25,000,000	5.94	6.21	5.82	5.31	7.72
	more than 25,000,000	5.32	5.91	4.79	4.69	6.64
d.	CENTRAL ITALY	6.75	6.05	4.94	5.67	9.04
	up to 250,000	8.84	6.36	6.23	5.83	12.82
	from 250,000 to 1,000,000	8.10	6.35	6.24	5.87	11.54
	from 1,000,000 to 5,000,000	7.19	6.30	6.09	5.84	10.18
	from 5,000,000 to 25,000,000	6.36	6.22	5.62	5.79	8.82
	more than 25,000,000	5.86	5.78	4.63	5.39	6.32
e.	SOUTHERN ITALY	7.13	6.38	6.22	5.83	10.44
	up to 250,000	9.84	6.49	6.49	5.89	13.57
	from 250,000 to 1,000,000	8.85	6.60	6.40	5.96	12.15
	from 1,000,000 to 5,000,000	7.70	6.52	6.23	5.89	10.81
	from 5,000,000 to 25,000,000	6.70	6.33	5.92	5.59	9.60
	more than 25,000,000	5.84	6.14	5.98	5.66	7.50
f.	ISLANDS	7.48	6.28	6.00	5.85	9.33
	up to 250,000	9.66	6.62	6.63	5.93	12.30
	from 250,000 to 1,000,000	8.92	6.62	6.46	5.97	11.46
	from 1,000,000 to 5,000,000	7.87	6.50	6.29	5.97	10.34
	from 5,000,000 to 25,000,000	6.83	6.40	5.42	5.73	8.76
	more than 25,000,000	6.00	5.82	5.44	5.27	4.30

Notes:

Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

December 2008

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	6.48	6.36	6.18	6.75	7.13	7.48
<i>of which:</i> discount lendings	6.85	5.98	5.86	7.15	8.13	7.85
advance on loan selling for factoring	6.63	6.23	5.95	6.78	7.16	6.92
b. TERM LOANS	6.04	6.00	6.07	5.96	6.29	6.22
Initial period of rate fixation:						
up to 1 year	6.12	6.07	6.14	6.05	6.38	6.28
more than 1 year	5.46	5.37	5.27	5.40	5.91	5.87
<i>of which:</i> leasing	5.44	5.40	5.41	5.52	5.67	5.27
Initial period of rate fixation:						
up to 1 year	5.44	5.43	5.42	5.50	5.55	5.24
more than 1 year	5.42	5.18	5.34	5.89	6.78	5.43
c. REVOCABLE LOANS	8.99	8.88	8.42	9.04	10.44	9.33

Notes:

Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

December 2008

December 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	6.48	6.08	5.57	8.99	5.02	5.65
	Agricultural, forestry and fishery products	6.73	6.34	5.75	9.32	6.17	5.95
	Fuel and power products	6.12	5.04	5.25	5.57	3.94	5.17
	Ores and metals	5.29	5.68	3.97	9.29	5.20	5.43
	Non-metallic minerals and products	6.19	5.95	5.55	10.33	5.57	5.94
	Chemical products	5.97	6.01	5.32	9.72	5.20	4.73
	Metal products, except transport equipment	6.52	6.09	5.45	11.73	5.99	6.05
	Agricultural and industrial machinery	6.35	6.04	5.26	11.22	5.88	6.07
	Office and data processing machines, etc.	6.56	6.05	5.84	8.41	6.01	5.83
	Electrical goods	6.36	6.31	5.69	9.95	5.83	6.20
	Transport equipment	6.24	5.79	5.22	9.22	5.46	5.23
	Food and tobacco products	6.06	5.96	5.51	8.40	5.51	6.05
	Textiles, clothing and footwear	6.36	6.40	5.52	11.27	5.58	5.36
	Paper and paper products	6.50	6.25	5.79	10.47	5.10	6.27
	Rubber and plastic products	6.21	5.84	5.79	11.25	6.05	7.21
	Other manufactured products	6.51	6.15	5.79	11.21	6.04	6.45
	Building and construction	7.40	6.38	5.98	9.08	6.14	6.28
	Wholesale and retail trade services, recovery and repair services	6.25	6.12	5.73	9.87	5.78	6.05
	Lodging and catering services	7.26	6.28	5.77	9.43	5.63	4.85
	Inland transport services	7.02	5.95	5.24	10.78	6.28	5.86
	Maritime and air transport services	7.29	5.80	5.08	7.12	4.52	6.85
	Auxiliary transport services	7.32	5.86	5.60	9.52	5.57	6.11
	Communication services	7.74	5.85	4.67	7.10	4.54	5.84
	Other market services	6.90	6.11	5.47	7.83	5.37	5.52

Notes:

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

December 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	4.99	5.09	5.61	6.48	6.45	5.89
North-west Italy	5.30	5.27	5.64	6.49	6.34	5.81
North-east Italy	5.75	5.42	5.16	6.36	6.31	5.77
Central Italy	4.39	4.78	5.76	6.51	6.34	5.92
Southern Italy	6.13	6.29	6.17	6.82	6.72	6.05
Islands	5.10	6.20	5.76	6.74	6.83	6.15

Notes:

Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
December 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	5.90	5.84	5.80	5.59	8.18
b.	NORTH-WEST ITALY	5.89	5.79	5.64	5.63	7.81
	Piedmont	5.90	5.74	5.80	5.65	8.02
	Valle d'Aosta	6.11	6.18	6.32	5.46	10.19
	Liguria	5.93	5.83	4.91	5.72	8.37
	Lombardy	5.88	5.79	5.63	5.60	7.68
c.	NORTH-EAST ITALY	6.00	5.88	6.15	5.66	8.18
	Trentino-Alto Adige	6.13	5.98	6.12	5.59	7.40
	Veneto	5.99	5.87	6.21	5.68	8.11
	Friuli-Venezia Giulia	5.94	5.85	5.47	5.60	9.34
	Emilia-Romagna	6.00	5.88	6.18	5.67	8.42
d.	CENTRAL ITALY	5.80	5.84	5.67	5.45	7.96
	Marche	5.94	5.95	5.77	5.59	8.11
	Tuscany	5.85	5.83	5.64	5.44	8.88
	Umbria	5.95	5.88	6.60	5.63	9.14
	Lazio	5.71	5.81	5.31	5.40	7.40
e.	SOUTHERN ITALY	5.91	5.90	6.04	5.63	9.90
	Abruzzo	5.96	5.98	5.82	5.61	9.63
	Molise	5.98	5.98	5.86	5.69	10.72
	Campania	5.90	5.93	6.52	5.55	9.93
	Puglia	5.89	5.82	5.60	5.69	9.73
	Basilicata	5.90	5.89	5.76	5.63	9.64
	Calabria	5.97	5.86	6.39	5.72	10.65
f.	ISLANDS	5.93	5.90	5.64	5.67	10.10
	Sicily	5.92	5.85	5.70	5.66	10.16
	Sardinia	5.97	6.05	5.51	5.70	9.86

Notes:

Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 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	5.81	5.73	5.61	5.60
b.	NORTH-WEST ITALY	5.74	5.68	5.65	5.66
	Piedmont and Valle d'Aosta	5.66	5.65	5.67	5.69
	Liguria	5.70	5.77	5.73	5.71
	Lombardy	5.77	5.67	5.62	5.65
c.	NORTH-EAST ITALY	5.83	5.80	5.67	5.69
	Trentino-Alto Adige	5.83	5.86	5.63	5.58
	Veneto	5.80	5.79	5.68	5.70
	Friuli-Venezia Giulia	5.79	5.80	5.65	5.70
	Emilia Romagna	5.85	5.80	5.67	5.68
d.	CENTRAL ITALY	5.83	5.70	5.42	5.46
	Marche	5.86	5.78	5.56	5.59
	Tuscany	5.82	5.71	5.48	5.38
	Umbria	5.79	5.74	5.63	5.60
	Lazio	5.84	5.68	5.32	5.47
e.	SOUTHERN ITALY	5.92	5.78	5.67	5.63
	Abruzzo and Molise	5.97	5.84	5.64	5.62
	Campania	5.97	5.81	5.60	5.58
	Puglia	5.86	5.70	5.73	5.68
	Basilicata	5.87	5.67	5.68	5.67
	Calabria	5.85	5.78	5.70	5.69
f.	ISLANDS	5.93	5.74	5.69	5.65
	Sicily	5.90	5.69	5.69	5.64
	Sardinia	6.04	5.93	5.72	5.67

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 business in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 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	5.50	5.40	5.66	5.56
NORTH-WEST ITALY	5.36	5.35	5.59	5.53
NORTH-EAST ITALY	5.49	5.42	5.53	5.48
CENTRAL ITALY	5.54	5.39	5.71	5.61
SOUTHERN ITALY	5.77	5.51	5.84	5.69
ISLANDS	5.83	5.39	5.88	5.62

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								
December 2008		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	7.30	7.47	7.02	8.24	7.59	9.93	7.61
b.	NORTH-WEST ITALY	6.95	7.29	6.96	8.22	7.35	9.89	7.51
	Piedmont and Valle d'Aosta	7.71	7.65	7.25	8.38	7.86	10.17	7.77
	Liguria	8.18	8.14	7.96	8.46	8.14	9.99	7.98
	Lombardy	6.72	7.15	6.85	8.15	7.18	9.76	7.39
c.	NORTH-EAST ITALY	7.08	7.01	6.65	7.59	7.18	9.13	7.96
	Trentino-Alto Adige	6.63	6.56	6.17	7.02	6.55	7.94	7.21
	Veneto	7.18	7.10	6.69	7.86	7.35	9.52	7.98
	Friuli-Venezia Giulia	7.41	7.28	6.78	7.97	7.71	10.07	8.78
	Emilia-Romagna	7.04	6.98	6.63	7.50	7.14	9.13	8.13
d.	CENTRAL ITALY	7.47	7.75	7.15	8.43	7.93	10.06	6.92
	Marche	7.45	7.34	6.88	8.06	7.70	9.57	7.84
	Tuscany	7.32	7.71	7.33	8.61	7.78	10.11	8.44
	Umbria	7.88	7.75	7.14	8.80	8.00	10.21	8.55
	Lazio	7.54	7.93	7.16	8.41	8.05	10.40	6.33
e.	SOUTHERN ITALY	8.49	8.56	7.93	9.10	8.78	11.00	8.63
	Campania	8.56	8.84	8.28	9.64	8.95	11.73	8.69
	Abruzzo and Molise	8.24	8.12	7.38	8.73	8.66	10.83	8.52
	Puglia and Basilicata	8.30	8.23	7.76	8.51	8.42	10.72	8.55
	Calabria	9.42	9.59	9.29	10.51	9.35	10.83	8.89
f.	ISLANDS	8.30	8.36	8.77	9.37	7.89	10.55	8.62
	Sicily	8.39	8.15	8.79	9.40	7.58	10.52	9.34
	Sardinia	8.08	8.99	8.74	9.31	8.97	10.65	7.22

Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
December 2008		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.00	3.98	3.69	2.86	3.06	2.45	2.83	1.33	1.33
b.	NORTH-EAST ITALY	1.93	4.24	3.67	2.78	2.94	2.47	2.73	1.25	1.22
	Piedmont	1.62	4.02	3.51	2.62	2.70	2.10	2.66	1.15	1.10
	Valle d'Aosta	1.84	4.18	3.78	2.93	3.63	2.43	2.28	1.01	0.97
	Liguria	1.57	4.65	3.26	2.61	2.75	2.41	2.60	1.17	1.13
	Lombardy	2.07	4.22	3.70	2.83	2.99	2.56	2.75	1.31	1.27
c.	NORTH-WEST ITALY	2.08	4.50	3.38	3.07	3.19	2.65	3.05	1.48	1.39
	Trentino-Alto Adige	2.47	5.11	3.72	3.64	3.62	2.42	3.79	1.57	1.38
	Veneto	1.88	4.76	2.99	2.86	3.02	2.52	2.78	1.32	1.30
	Friuli-Venezia Giulia	2.29	3.95	3.40	3.26	3.31	2.74	3.32	1.39	1.13
	Emilia-Romagna	2.14	4.56	3.88	3.13	3.25	2.76	3.11	1.62	1.54
d.	CENTRAL ITALY	2.42	3.89	3.97	3.16	3.43	2.76	3.10	1.55	1.63
	Marche	2.00	3.93	3.65	2.93	3.20	2.37	2.76	1.77	1.64
	Tuscany	2.00	4.17	3.55	2.79	2.85	2.40	2.81	1.61	1.61
	Umbria	2.02	4.04	1.87	2.97	2.89	2.08	3.17	1.66	1.63
	Lazio	2.64	3.86	4.03	3.30	3.71	2.88	3.21	1.43	1.64
e.	SOUTHERN ITALY	1.40	3.66	2.98	2.14	2.37	1.68	2.17	1.12	1.10
	Abruzzo	1.80	3.99	2.92	2.85	3.10	2.03	2.89	1.49	1.36
	Molise	2.10	3.95	3.31	2.14	2.37	1.71	2.04	1.37	1.42
	Campania	1.36	3.52	3.08	2.00	2.08	1.40	2.11	1.03	1.07
	Puglia	1.36	3.77	2.56	2.18	2.52	1.82	2.16	1.16	1.12
	Basilicata	1.61	3.71	2.53	2.21	2.39	2.17	2.11	1.40	1.30
	Calabria	1.11	3.53	2.76	1.55	1.76	1.83	1.36	0.85	0.84
f.	ISLANDS	1.73	3.66	3.17	2.46	2.51	2.11	2.52	1.32	1.29
	Sicily	1.60	3.14	3.09	2.34	2.53	2.14	2.35	1.26	1.25
	Sardinia	1.98	4.35	3.30	2.65	2.49	2.04	2.77	1.42	1.36

Notes:

Only deposit in euros is considered.

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

TDB30960					Sample of banks				
Source: Survey of deposit rates Percentages Size classes in euros									
December 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	0.80	1.12	1.73	3.40	0.61	0.97	1.65	2.89
b.	NORTH-WEST ITALY	0.75	1.07	1.72	3.26	0.53	0.87	1.56	2.87
	Piedmont	0.65	0.95	1.58	3.23	0.47	0.79	1.48	2.80
	Valle d'Aosta	0.58	0.87	1.54	3.56	0.47	0.77	1.33	2.48
	Liguria	0.63	0.96	1.63	3.27	0.50	0.84	1.55	2.73
	Lombardy	0.82	1.14	1.77	3.26	0.56	0.90	1.59	2.91
c.	NORTH-EAST ITALY	0.86	1.27	2.03	3.68	0.60	1.01	1.86	3.31
	Trentino-Alto Adige	0.98	1.39	2.11	4.18	0.69	1.04	1.85	3.13
	Veneto	0.76	1.13	1.90	3.50	0.49	0.88	1.75	3.38
	Friuli-Venezia Giulia	0.75	1.14	1.95	3.77	0.45	0.82	1.57	2.99
	Emilia-Romagna	0.96	1.39	2.15	3.72	0.72	1.16	2.03	3.31
d.	CENTRAL ITALY	0.92	1.24	1.80	3.65	0.80	1.22	1.89	3.06
	Marche	1.11	1.53	2.26	3.63	0.79	1.34	2.28	3.35
	Tuscany	1.07	1.41	2.08	3.42	0.90	1.32	2.02	3.12
	Umbria	1.06	1.43	2.11	3.62	0.83	1.33	2.18	3.25
	Lazio	0.71	0.97	1.47	3.71	0.72	1.11	1.78	3.02
e.	SOUTHERN ITALY	0.65	0.88	1.28	2.74	0.55	0.84	1.26	2.17
	Abruzzo	0.90	1.21	1.85	3.61	0.70	1.05	1.72	3.10
	Molise	0.79	1.07	1.67	2.98	0.57	0.96	1.77	3.36
	Campania	0.54	0.75	1.14	2.68	0.51	0.77	1.21	2.21
	Puglia	0.73	0.97	1.35	2.62	0.57	0.88	1.27	2.01
	Basilicata	0.74	1.00	1.76	2.86	0.61	1.02	1.65	2.46
	Calabria	0.52	0.67	0.96	1.90	0.46	0.70	0.93	1.51
f.	ISLANDS	0.84	1.11	1.62	3.10	0.60	0.97	1.63	2.93
	Sicily	0.78	1.02	1.53	2.99	0.58	0.94	1.61	2.79
	Sardinia	0.92	1.25	1.76	3.26	0.66	1.03	1.67	3.24

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 Oct.	2008 Nov.	2008 Dec.
a. TOTAL	259,262	269,612	-
b. GOLD AND GOLD RECEIVABLES	49,437	49,437	-
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	25,483	25,792	-
Receivables from the IMF	1,234	1,636	-
Securities (other than shares)	21,643	21,356	-
Current accounts and other deposits	1,986	2,723	-
Reverse operations	616	68	-
Other claims	4	9	-
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	7,577	7,210	-
Financial counterparties	7,577	7,210	-
<i>of which:</i> securities (other than shares)	540	540	-
reverse operations	6,520	6,150	-
other claims	517	520	-
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	9	9	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	9	9	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	38,152	44,938	-
Main refinancing operations	29,335	37,022	-
Longer-term refinancing operations	8,817	7,835	-
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	71	-
Credits related to margin calls	-	10	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	174	173	-
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	3,556	4,349	-
i. GENERAL GOVERNMENT DEBT	17,971	17,971	-

TDB40605

Bank of Italy

	2	2.	.
<i>(cont)</i>			
I. INTRA-EUROSISTEM CLAIMS	33,756	34,740	-
Participating interest in the ECB	722	722	-
Claims deriving from the transfer of foreign reserves to the ECB	7,218	7,218	-
Net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
Other intra-eurosystem claims (net)	25,816	26,800	-
m ITEMS TO BE SETTLED	4	74	-
n. OTHER ASSETS	79,745	81,293	-
Euro-area coins	38	35	-
UIC endowment fund	-	-	-
Investments of reserves and provisions	27,430	29,140	-
Other financial assets	36,818	36,818	-
Intangible fixed assets	36	36	-
Tangible fixed assets	3,740	3,740	-
Accrued income and prepaid expenses	1,772	1,819	-
Deferred tax assets	6,311	6,311	-
Sundry	3,601	3,394	-
o. EXPENSE FOR THE YEAR	3,398	3,627	-
p. MEMORANDUM ACCOUNTS	384,840	404,833	-

Notes:

The figure for December 2008 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2008 Oct.	2008 Nov.	2008 Dec.
a. TOTAL	259,262	269,612	-
b. BANKNOTES IN CIRCULATION	120,334	120,954	-
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	26,628	25,485	-
Current accounts (covering the minimum reserve system)	13,855	21,153	-
Deposit facility	12,746	4,320	-
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	27	11	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	25,457	35,876	-
General government	25,457	35,875	-
<i>of which:</i> Treasury payment account	25,324	35,737	-
sinking fund for the redemption of government securities	20	20	-
other liabilities	113	118	-
Other counterparties	1	1	-
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	280	253	-
Liabilities to non-euro-area EU central banks	..	..	-
Other liabilities	280	253	-
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	462	436	-
Financial sector counterparties	-	-	-
General government	462	436	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	248	2	-
Deposits and balances	2	2	-
Other liabilities	245	-	-
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	764	764	-
l. INTRA-EUROSISTEM LIABILITIES	9,859	9,892	-
Promissory notes covering debt certificates issued by the ECB	-	-	-
Net liabilities related to the allocation of euro banknotes within the Eurosystem	9,859	9,892	-
Other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2007 Oct.	2007 Nov.	2007 Dec.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	20	20	-
n.	OTHER LIABILITIES	2,450	2,508	-
	Bank of Italy drafts	389	372	-
	Accrued expenses and deferred income	393	388	-
	Sundry	1,668	1,747	-
o.	PREVISIONS	6,708	6,463	-
	Provisions for specific risks	566	321	-
	Sundry staff-related provisions	6,142	6,142	-
p.	REVALUATION ACCOUNTS	33,053	33,053	-
q.	PROVISION FOR GENERAL RISKS	6,920	6,920	-
r.	CAPITAL AND RESERVES	19,478	19,479	-
	Capital	..	..	-
	Ordinary and extraordinary reserves	11,740	11,740	-
	Other reserves	7,738	7,740	-
s.	PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	6,601	7,508	-
u.	MEMORANDUM ACCOUNTS	384,840	404,833	-

Notes:

The figure for December 2008 will be published in the next issue.

Methodological Appendix

1. Content of the publication

The Statistical Bulletin contains 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 for the provinces, for the sake of statistical continuity, until September 2008 the reporting framework referred to the situation at 1 January 1996 and, as of December 2008, it was extended to take account of the recently established provinces that were already operative at the same date (see the 36th update of Circular 1547/1991).

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: a. 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). b.

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). With effect from December 2008 Circular 272/2008 ("Accounting supervisory reports") revised the statistical supervisory reports that banks are required to send to the Bank of Italy. Despite the changes made, the most important aggregates published in the Statistical Bulletin can be seen as basically continuous with the respect to the past. For specific aspects of this matter in relation to single aggregates, reference should be made to the glossary in this edition.

As regards Italian banks' foreign exposure, the report form, which already included the balance-sheet assets of foreign branches and subsidiaries, has been supplemented with information on subsidiary resident financial companies.

With the 7th update of Circular 217/1996 "Manual for the compilation of supervisory reports by financial intermediaries entered in the special register referred to in Article 107") the supervisory reports of financial companies referred to in Article 107 have been brought into line with both the new international accounting standards and the new prudential rules. These changes in reporting standards have led to some discontinuities for non-bank-financing. The concept of maturity has been made more uniform for all the aggregates derived from supervisory reports by aligning it with that established for ECB harmonized reports. For more details, see the glossary in this edition.

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.

Since December 2008, following credit securitizations for a total nominal amount of about \$6.4 billion (of which about \$5 million in respect of bad debts), some series derived from supervisory reports and data transmitted to the Central Credit Register may show discontinuities.

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 DISBURSED (FACTORING)	In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments.
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 (NUMBER)	
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.

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 DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
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 SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities held for safekeeping or administration in connection with acting as depository bank or or portfolio management activity. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
DEPOSITS AND POSTAL SAVINGS	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).

DERIVATES TRADING (QUARTERLY FLOW)	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.
END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)	Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).
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.
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.
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.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
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 calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts.
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.
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.
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.
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	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	<p>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, 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 and as of December 2008, the second 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.</p>
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.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSIDIZED LOANS - AMOUNTS OUTSTANDING	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: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
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.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
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.

