



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 2 - 2009

quarter

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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](http://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.

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*Director:* ENRICO D'ONOFRIO

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**Statistical Bulletin**

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## Notice to readers

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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

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Following the entry into force, as of January 2009, of the Central Credit Register's new reporting threshold (see Section 3.2 of the Methodological Appendix) the tables listed below - which show the distribution of loan facilities by total credit - have been amended to include the data on the initial band "€ 30,000 - 75,000":

TDB30118, TDB30125, TDB30135, TDB30145, TDB30155, TDB30585, TDB30595, TDB30445, TDB30465 and, but only in the online version, tables TDB30165 and TDB30475. The tables showing the default rates of loan facilities will continue to refer to the earlier minimum reporting threshold (€ 75,000).

In addition, even though bad debts will still be reported to the Central Credit Register without any size limit, to permit comparison with performing loans over the same range of size classes in "TDB30205 - Bad debts: distribution by amount", the distribution by amount has been made more detailed by introducing the size classes "up to € 30,000 - € 75,000".

For more details, see the Methodological Appendix.

It should also be remembered that the structure and content of the I-2009 edition of the Statistical Bulletin have undergone a major revision. For more detailed information on the innovations, reference is made to the "Additional information on this issue"; any requests for further information on the content of the publication may be sent to 'statistiche@bancaditalia.it'.

It should also be noted that the update for the first quarter of 2009 is not available for the table on "Securities and derivatives trading" (tdb40500) since banks' flow data, for which the reference period has recently been changed from monthly to quarterly, are still being organized. The data will be updated in the on-line version of the next edition.


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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

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

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

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# Structural information

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

TDB10207

Source: Archives of intermediary  
identification data

March 2009

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>796</b>	<b>34,178</b>	<b>244</b>	<b>26,806</b>
<b>b. PIEDMONT</b>	<b>31</b>	<b>2,721</b>	<b>21</b>	<b>2,528</b>
Alessandria	1	305	1	301
Asti	1	162	1	149
Biella	3	133	3	132
Cuneo	13	517	5	400
Novara	1	220	1	219
Turin	11	1,156	9	1,105
Verbano-Cusio-Ossola	1	92	1	87
Vercelli	-	136	-	135
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>97</b>	<b>-</b>	<b>78</b>
Aosta	1	97	-	78
<b>d. LIGURIA</b>	<b>6</b>	<b>997</b>	<b>5</b>	<b>965</b>
Genova	4	540	3	531
Imperia	-	123	-	111
La Spezia	1	140	1	137
Savona	1	194	1	186
<b>e. LOMBARDY</b>	<b>188</b>	<b>6,727</b>	<b>68</b>	<b>4,933</b>
Bergamo	13	760	3	546
Brescia	17	974	5	625
Como	3	371	-	265
Cremona	8	294	2	207
Lecco	3	235	1	145
Lodi	4	169	1	117
Mantua	4	336	1	279
Milan	132	2,621	53	2,005
Pavia	-	342	-	292
Sondrio	4	129	2	33
Varese	-	496	-	419
<b>f. TRENTINO-ALTO ADIGE</b>	<b>110</b>	<b>965</b>	<b>9</b>	<b>330</b>
Bolzano	58	417	4	148
Trento	52	548	5	182
<b>g. VENETO</b>	<b>60</b>	<b>3,678</b>	<b>13</b>	<b>2,652</b>
Belluno	1	197	-	136
Padua	13	661	3	496
Rovigo	4	189	-	128
Treviso	10	683	3	479
Venice	6	527	2	415
Verona	13	746	4	585
Vicenza	13	675	1	413

## Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>38</b>	<b>3,005</b>	<b>429</b>	<b>4,132</b>	<b>85</b>	<b>235</b>	<b>5,921</b>
-	<b>19</b>	<b>9</b>	<b>164</b>	<b>1</b>	<b>10</b>	<b>657</b>
-	-	-	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
-	-	<b>1</b>	<b>19</b>	-	-	<b>35</b>
-	-	1	19	-	-	35
-	<b>7</b>	-	<b>21</b>	<b>1</b>	<b>4</b>	<b>135</b>
-	5	-	2	1	2	51
-	2	-	9	-	1	23
-	-	-	2	-	1	25
-	-	-	8	-	-	36
<b>5</b>	<b>913</b>	<b>47</b>	<b>736</b>	<b>68</b>	<b>145</b>	<b>1,176</b>
1	74	9	135	-	5	192
1	127	11	204	-	18	180
-	59	3	47	-	-	100
-	15	6	72	-	-	90
-	64	2	25	-	1	65
-	11	3	40	-	1	56
-	19	3	37	-	1	70
1	359	10	142	68	115	184
-	27	-	22	-	1	101
2	94	-	2	-	-	43
-	64	-	10	-	3	95
<b>1</b>	<b>96</b>	<b>98</b>	<b>533</b>	<b>2</b>	<b>6</b>	<b>301</b>
1	67	51	197	2	5	111
-	29	47	336	-	1	190
<b>6</b>	<b>377</b>	<b>40</b>	<b>637</b>	<b>1</b>	<b>12</b>	<b>550</b>
-	38	1	23	-	-	57
2	41	8	122	-	2	101
-	4	4	57	-	-	47
1	75	6	124	-	5	95
-	32	4	79	-	1	44
1	48	7	110	1	3	95
2	139	10	122	-	1	111



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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>26</b>	<b>965</b>	<b>7</b>	<b>666</b>
Gorizia	5	111	-	68
Pordenone	3	230	1	167
Trieste	3	147	1	121
Udine	15	477	5	310
<b>i. EMILIA ROMAGNA</b>	<b>57</b>	<b>3,608</b>	<b>29</b>	<b>2,788</b>
Bologna	15	855	9	649
Ferrara	3	230	2	201
Forlì	11	360	5	234
Modena	6	515	3	414
Parma	2	367	2	317
Piacenza	3	226	1	163
Ravenna	5	339	3	285
Reggio Emilia	5	419	2	339
Rimini	7	297	2	186
<b>l. MARCHE</b>	<b>30</b>	<b>1,231</b>	<b>10</b>	<b>1,007</b>
Ancona	12	383	5	319
Ascoli Piceno	6	274	2	231
Macerata	4	247	1	214
Pesaro e Urbino	8	327	2	243
<b>m. TUSCANY</b>	<b>61</b>	<b>2,543</b>	<b>21</b>	<b>2,105</b>
Arezzo	4	241	-	166
Florence	16	700	8	599
Grosseto	4	161	-	124
Livorno	3	212	-	187
Lucca	4	269	3	245
Massa Carrara	2	113	1	111
Pisa	7	279	2	234
Pistoia	9	196	2	149
Prato	2	145	1	130
Siena	10	227	4	160
<b>n. UMBRIA</b>	<b>10</b>	<b>572</b>	<b>6</b>	<b>498</b>
Perugia	8	439	4	383
Terni	2	133	2	115
<b>o. LAZIO</b>	<b>65</b>	<b>2,788</b>	<b>26</b>	<b>2,219</b>
Frosinone	6	211	1	149
Latina	6	193	1	142
Rieti	2	86	1	67
Rome	44	2,091	22	1,707
Viterbo	7	207	1	154
<b>p. ABRUZZO</b>	<b>14</b>	<b>706</b>	<b>6</b>	<b>620</b>
Chieti	5	181	3	166
L'Aquila	2	157	1	133
Pescara	2	176	1	155
Teramo	5	192	1	166

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>71</b>	<b>16</b>	<b>225</b>	<b>2</b>	<b>3</b>	<b>177</b>
-	6	5	36	-	1	22
-	17	2	46	-	-	39
-	8	1	17	1	1	5
1	40	8	126	1	1	111
<b>4</b>	<b>397</b>	<b>23</b>	<b>412</b>	<b>1</b>	<b>11</b>	<b>330</b>
-	87	6	115	-	4	59
-	11	1	18	-	-	26
-	34	6	92	-	-	30
2	87	-	13	1	1	47
-	36	-	12	-	2	45
1	52	1	10	-	1	41
-	5	2	48	-	1	18
-	43	3	35	-	2	45
1	42	4	69	-	-	19
-	<b>34</b>	<b>20</b>	<b>190</b>	-	-	<b>217</b>
-	7	7	57	-	-	48
-	3	4	40	-	-	59
-	3	3	30	-	-	49
-	21	6	63	-	-	61
<b>3</b>	<b>127</b>	<b>37</b>	<b>308</b>	-	<b>3</b>	<b>276</b>
2	51	2	24	-	-	38
-	21	8	78	-	2	44
-	6	4	31	-	-	28
-	6	3	19	-	-	20
-	4	1	20	-	-	29
-	-	1	2	-	-	15
1	17	4	28	-	-	38
-	6	7	40	-	1	22
-	4	1	11	-	-	6
-	12	6	55	-	-	36
-	<b>33</b>	<b>4</b>	<b>41</b>	-	-	<b>84</b>
-	21	4	35	-	-	53
-	12	-	6	-	-	31
<b>6</b>	<b>295</b>	<b>24</b>	<b>238</b>	<b>9</b>	<b>36</b>	<b>265</b>
2	38	3	24	-	-	61
1	34	4	17	-	-	30
-	11	1	8	-	-	31
2	201	11	147	9	36	87
1	11	5	42	-	-	56
-	<b>8</b>	<b>8</b>	<b>78</b>	-	-	<b>172</b>
-	2	2	13	-	-	54
-	2	1	22	-	-	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
<b>q.</b>	<b>MOLISE</b>	<b>4</b>	<b>147</b>	<b>-</b>	<b>118</b>
	Campobasso	4	112	-	95
	Isernia	-	35	-	23
<b>r.</b>	<b>CAMPANIA</b>	<b>33</b>	<b>1,674</b>	<b>8</b>	<b>1,404</b>
	Avellino	4	139	1	104
	Benevento	3	96	1	79
	Caserta	4	214	2	187
	Naples	7	846	4	760
	Salerno	15	379	-	274
<b>s.</b>	<b>PUGLIA</b>	<b>32</b>	<b>1,462</b>	<b>5</b>	<b>1,071</b>
	Bari	17	635	2	461
	Brindisi	2	125	-	90
	Foggia	2	252	1	181
	Lecce	5	270	2	203
	Taranto	6	180	-	136
<b>t.</b>	<b>BASILICATA</b>	<b>6</b>	<b>255</b>	<b>-</b>	<b>175</b>
	Matera	2	87	-	68
	Potenza	4	168	-	107
<b>u.</b>	<b>CALABRIA</b>	<b>20</b>	<b>537</b>	<b>2</b>	<b>437</b>
	Catanzaro	4	104	-	86
	Cosenza	10	211	1	153
	Crotone	3	37	1	29
	Reggio Calabria	1	143	-	135
	Vibo Valentia	2	42	-	34
<b>v.</b>	<b>SICILY</b>	<b>37</b>	<b>1,814</b>	<b>5</b>	<b>1,529</b>
	Agrigento	5	169	-	129
	Caltanissetta	6	102	-	72
	Catania	6	377	2	329
	Enna	1	69	-	54
	Messina	2	240	-	220
	Palermo	9	426	3	380
	Ragusa	2	127	-	87
	Siracusa	3	129	-	102
	Trapani	3	175	-	156
<b>z.</b>	<b>SARDINIA</b>	<b>5</b>	<b>691</b>	<b>3</b>	<b>683</b>
	Cagliari	2	219	1	217
	Carbonia Iglesias	-	35	-	35
	Medio Campidano	-	42	-	42
	Nuoro	-	67	-	67
	Ogliastra	-	27	-	27
	Olbia Tempio	-	79	-	79
	Oristano	1	85	-	79
	Sassari	2	137	2	137

Notes:

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>15</b>	<b>3</b>	<b>14</b>	-	-	<b>47</b>
1	5	3	12	-	-	35
-	10	-	2	-	-	12
<b>4</b>	<b>143</b>	<b>21</b>	<b>124</b>	-	<b>3</b>	<b>343</b>
-	17	3	18	-	-	54
-	5	2	12	-	-	41
-	21	2	6	-	-	65
3	81	-	2	-	3	85
1	19	14	86	-	-	98
<b>4</b>	<b>289</b>	<b>23</b>	<b>101</b>	-	<b>1</b>	<b>229</b>
2	119	13	54	-	1	47
-	26	2	9	-	-	20
-	62	1	9	-	-	55
1	58	2	9	-	-	80
1	24	5	20	-	-	27
-	<b>46</b>	<b>6</b>	<b>34</b>	-	-	<b>86</b>
-	9	2	10	-	-	24
-	37	4	24	-	-	62
-	<b>8</b>	<b>18</b>	<b>92</b>	-	-	<b>191</b>
-	1	4	17	-	-	38
-	7	9	51	-	-	71
-	-	2	8	-	-	16
-	-	1	8	-	-	46
-	-	2	8	-	-	20
<b>3</b>	<b>127</b>	<b>29</b>	<b>157</b>	-	<b>1</b>	<b>338</b>
1	16	4	24	-	-	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
-	-	<b>2</b>	<b>8</b>	-	-	<b>312</b>
-	-	1	2	-	-	66
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	-	-	-	-	-	26
-	-	1	6	-	-	57
-	-	-	-	-	-	56

## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2009

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	20	18
Customer trading	31	28
Underwriting	10	9
Placement	65	62
Individual portfolio management	50	49
Reception of orders	56	54
Investment advice	112	103
Multilateral trading facilities management	2	2

## b. NUMBER of SIMs

115

110

## 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 Dec.	2009 Mar.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>588</b>	<b>571</b>
Equity	225	214
Balanced	53	51
Bond	200	195
Liquidity	32	32
Flexible	103	103
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>14</b>	<b>14</b>
Equity	4	4
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	5
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>50</b>	<b>49</b>
<b>d. NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

## Notes:

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

## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

	2008 Dec.	2009 Mar.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>490</b>	<b>499</b>
Leasing	43	43
Factoring	34	36
Consumer credit	37	37
Other forms of finance	18	19
Acquisition of shareholdings	5	6
Issue and/or management of credit cards	17	17
Securization	336	338
Foreign exchange trading and other activities	-	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

	2008 Mar.	2008 June	2008 Sept.	2008 Dec.	2009 Mar.
<b>a. TOTAL STOCKS</b>					
Loans	1,562,909	1,585,047	1,590,081	1,607,397	1,598,219
<i>of which: bad debts</i>	49,288	45,790	44,591	42,138	45,678
Deposits	757,968	771,321	767,097	834,726	838,330
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,525,950	1,542,840	1,544,806	1,565,473	1,555,234
<i>of which: in non-euro-area currencies</i>	16,207	17,455	19,832	20,188	20,202
more than 12 months	944,543	960,846	971,401	-	-
bad debts	48,606	45,172	43,775	41,271	44,757
Deposits	744,210	756,548	753,115	816,557	822,337
<i>of which: in non-euro-area currencies</i>	26,615	26,993	31,445	30,176	25,281
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	36,957	42,198	45,273	41,922	42,982
<i>of which: bad debts</i>	682	617	815	867	921
Deposits	13,751	14,769	13,973	18,158	15,977

Notes: 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

March 2009		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,555,234</b>	<b>58,083</b>	<b>167,725</b>
b.	<b>NORTH-WEST ITALY</b>	<b>601,211</b>	<b>10,457</b>	<b>113,769</b>
	Piedmont	103,047	6,383	6,414
	Valle d'Aosta	2,363	71	21
	Liguria	31,164	967	291
	Lombardy	464,637	3,036	107,042
c.	<b>NORTH-EAST ITALY</b>	<b>364,705</b>	<b>5,369</b>	<b>22,747</b>
	Trentino-Alto Adige	37,290	484	915
	Veneto	144,235	1,933	5,934
	Friuli-Venezia Giulia	29,981	525	2,494
	Emilia-Romagna	153,199	2,426	13,403
d.	<b>CENTRAL ITALY</b>	<b>359,494</b>	<b>33,041</b>	<b>27,160</b>
	Marche	39,704	909	1,764
	Tuscany	107,546	2,652	13,463
	Umbria	18,644	413	58
	Lazio	193,599	29,068	11,875
e.	<b>SOUTHERN ITALY</b>	<b>154,586</b>	<b>6,556</b>	<b>2,303</b>
	Abruzzo	22,119	223	171
	Molise	3,592	96	56
	Campania	62,067	3,393	1,418
	Puglia	44,615	1,248	624
	Basilicata	5,824	335	18
	Calabria	16,368	1,261	16
f.	<b>ISLANDS</b>	<b>75,238</b>	<b>2,660</b>	<b>1,747</b>
	Sicily	52,791	2,239	465
	Sardinia	22,447	421	1,281

Notes:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>859,668</b>	<b>284,314</b>	<b>120,535</b>	<b>438,913</b>	<b>89,098</b>	<b>380,640</b>
<b>327,032</b>	<b>109,049</b>	<b>34,732</b>	<b>179,768</b>	<b>25,147</b>	<b>124,803</b>
54,449	20,363	6,475	26,798	6,642	29,159
1,418	578	261	573	218	635
17,856	3,299	2,370	12,033	2,097	9,952
253,309	84,809	25,626	140,365	16,190	85,058
<b>227,739</b>	<b>81,992</b>	<b>32,238</b>	<b>108,475</b>	<b>24,003</b>	<b>84,847</b>
23,760	5,767	4,100	13,267	3,490	8,640
93,032	34,868	11,530	44,659	9,370	33,965
16,279	6,956	1,891	6,997	2,249	8,432
94,667	34,401	14,718	43,552	8,893	33,810
<b>195,777</b>	<b>62,544</b>	<b>32,596</b>	<b>96,725</b>	<b>17,904</b>	<b>85,604</b>
23,129	9,474	4,444	8,753	3,549	10,354
57,784	17,265	7,463	30,844	7,655	25,989
11,110	4,201	1,965	4,512	1,614	5,450
103,755	31,604	18,724	52,616	5,086	43,811
<b>76,448</b>	<b>23,572</b>	<b>14,661</b>	<b>36,057</b>	<b>14,421</b>	<b>54,852</b>
13,285	5,527	2,713	4,733	2,121	6,319
1,908	778	420	643	434	1,098
31,512	8,431	5,212	17,421	3,989	21,752
20,173	6,108	4,152	8,963	5,104	17,465
3,006	974	674	1,228	734	1,731
6,565	1,753	1,490	3,069	2,040	6,486
<b>32,672</b>	<b>7,157</b>	<b>6,308</b>	<b>17,888</b>	<b>7,623</b>	<b>30,535</b>
22,327	4,716	4,038	12,551	5,307	22,452
10,345	2,441	2,270	5,336	2,317	8,083

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

March 2009		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>948,766</b>	<b>352,179</b>	<b>251,741</b>	<b>213,681</b>	<b>90,869</b>	<b>40,295</b>
	Agricultural, forestry and fishery products	37,375	9,815	11,695	7,757	5,086	3,023
	Fuel and power products	48,795	15,982	4,550	23,231	3,108	1,924
	Ores and metals	12,344	8,358	2,525	734	590	137
	Non-metallic minerals and products	19,588	5,437	7,635	3,798	1,862	856
	Chemical products	12,866	7,391	2,834	1,594	751	296
	Metal products, except transport equipment	31,977	14,254	10,377	3,814	3,016	516
	Agricultural and industrial machinery	26,395	11,205	11,544	2,536	913	198
	Office and data processing machines, etc.	4,865	1,796	2,053	561	296	159
	Electrical goods	16,304	6,374	5,419	3,226	1,021	263
	Transport equipment	14,569	4,775	3,481	4,006	1,911	396
	Food and tobacco products	30,673	8,667	11,099	4,062	5,037	1,807
	Textiles, clothing and footwear	28,984	10,473	7,807	7,319	3,117	268
	Paper and paper products	14,884	6,145	4,267	3,261	910	301
	Rubber and plastic products	11,633	5,758	2,872	1,662	1,010	331
	Other manufactured products	22,241	5,820	8,531	5,238	2,049	603
	Building and construction	131,695	38,219	35,219	34,650	16,355	7,252
	Wholesale and retail trade services, recovery and repair services	137,544	46,193	36,016	27,781	18,324	9,230
	Lodging and catering services	36,695	8,972	11,889	7,874	4,944	3,016
	Inland transport services	15,965	4,131	4,118	5,154	1,844	718
	Maritime and air transport services	8,074	1,813	680	1,249	2,459	1,873
	Auxiliary transport services	12,182	4,683	2,117	3,567	1,215	600
	Communication services	11,870	6,258	350	5,060	97	106
	Other market services	261,248	119,661	64,665	55,547	14,953	6,423

Notes:

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

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
March 2009	Total	North West	North East	Centre	South	Islands
<b>a. CURRENT ACCOUNTS</b>	<b>263,410</b>	<b>100,576</b>	<b>77,905</b>	<b>52,055</b>	<b>21,865</b>	<b>11,009</b>
General Government	4,437	869	548	1,732	744	544
Financial and insurance corporations	27,332	16,621	3,878	4,353	1,587	893
Non-financial corporations	190,637	70,840	61,206	37,252	14,548	6,792
Producer households	18,262	5,064	5,586	3,481	2,671	1,461
Consumer households	22,742	7,182	6,688	5,238	2,315	1,320
<b>b. MORTGAGE LOANS</b>	<b>736,703</b>	<b>256,701</b>	<b>174,486</b>	<b>180,477</b>	<b>84,087</b>	<b>40,953</b>
General government	43,881	8,591	4,469	24,981	4,943	896
Financial and insurance corporations	23,236	15,619	1,914	4,961	269	473
Non-financial corporations	329,717	119,150	87,397	75,009	33,302	14,859
Producer households	52,747	15,434	14,279	10,857	8,002	4,175
<i>of which: for house purchase</i>	18,656	5,155	4,543	4,259	2,984	1,715
Consumer households	287,122	97,906	66,426	64,668	37,571	20,550
<i>of which: for house purchase</i>	240,856	84,465	55,270	53,536	30,254	17,330
<b>c. LOANS SECURED BY PLEDGE OF SALARY</b>	<b>4,773</b>	<b>986</b>	<b>515</b>	<b>927</b>	<b>1,489</b>	<b>857</b>
Producer households	6	1	1	2	1	1
Consumer households	4,767	986	514	925	1,487	855
<b>d. PERSONAL LOANS</b>	<b>33,372</b>	<b>9,619</b>	<b>5,427</b>	<b>6,660</b>	<b>7,453</b>	<b>4,214</b>
Non-financial corporations	2	..	..	..	1	..
Producer households	1,035	295	198	195	211	136
Consumer households	32,336	9,324	5,229	6,465	7,241	4,077
<b>e. FACTORING</b>	<b>3,696</b>	<b>1,444</b>	<b>394</b>	<b>1,110</b>	<b>626</b>	<b>122</b>
General government	207	12	63	88	40	6
Financial and insurance corporations	66	11	6	46	2	-
Non-financial corporations	3,268	1,380	323	892	562	112
Producer households	65	9	2	31	19	5
Consumer households	89	32	..	53	3	..
<b>f. FINANCIAL LEASING</b>	<b>25,817</b>	<b>9,782</b>	<b>6,899</b>	<b>6,286</b>	<b>1,931</b>	<b>919</b>
General government	94	8	23	39	8	17
Financial and insurance corporations	134	40	14	76	3	1
Non-financial corporations	23,411	9,000	6,304	5,704	1,619	785
Producer households	1,667	565	442	335	227	97
Consumer households	511	168	116	133	75	19

**Note:** The data do not include bad debts, advances on bills subject to final payment or cash advances on credit cards.

## 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

March 2009

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,445	5,153	2,900	6,495	3,694	1,203
Factoring: advances to assignor	14,192	6,355	1,924	3,618	1,919	377
nominal value of credits acquired pro-solvendo	20,290	7,220	2,793	6,141	3,402	734
Total exposure in respect of finance leases	92,881	37,405	24,022	19,048	9,015	3,390
Receivables for consumer credit	54,350	13,746	6,817	11,930	13,783	8,074
Other finance	9,007	3,563	1,220	2,238	1,305	681

## 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

March 2009

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,445	5,799	79	8,931	966	3,670
Factoring: advances to assignor	14,192	35	1,213	12,143	123	678
Nominal value of receivables acquired pro-solvendo	20,290	1,120	266	17,770	302	832
Total exposure in respect of finance leases	92,865	557	746	82,367	5,163	4,032
Receivables for consumer credit	54,350	-	-	-	-	-
Other finance	9,007	85	1,643	3,864	1,227	2,188

## 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

March 2009		Total	Banks	Financial intermediaries
<b>a. TOTAL</b>		<b>106,626</b>	<b>52,276</b>	<b>54,350</b>
<b>b. NORTH-WEST ITALY</b>		<b>27,831</b>	<b>14,086</b>	<b>13,746</b>
Piedmont		7,452	3,913	3,539
Valle d'Aosta		197	114	83
Liguria		2,420	1,259	1,161
Lombardy		17,762	8,799	8,962
<b>c. NORTH-EAST ITALY</b>		<b>14,915</b>	<b>8,098</b>	<b>6,817</b>
Trentino-Alto Adige		861	517	344
Veneto		6,155	3,298	2,857
Friuli-Venezia Giulia		1,699	925	774
Emilia-Romagna		6,200	3,359	2,842
<b>d. CENTRAL ITALY</b>		<b>22,686</b>	<b>10,756</b>	<b>11,930</b>
Marche		2,238	1,227	1,010
Tuscany		6,814	2,875	3,939
Umbria		1,556	815	741
Lazio		12,078	5,839	6,240
<b>e. SOUTHERN ITALY</b>		<b>25,959</b>	<b>12,175</b>	<b>13,783</b>
Abruzzo		2,329	1,158	1,171
Molise		557	232	325
Campania		10,924	5,092	5,833
Puglia		7,186	3,260	3,926
Basilicata		967	435	532
Calabria		3,995	1,999	1,995
<b>f. ISLANDS</b>		<b>15,235</b>	<b>7,161</b>	<b>8,074</b>
Sicily		11,311	5,240	6,072
Sardinia		3,924	1,921	2,003

## 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						
March 2009		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	425,304	95,133	57,780	5	178,620
b.	EUROPE	353,561	84,364	50,854	77,239	141,104
	of which:					
	Albania	487	74	4	167	242
	Austria	21,706	4,168	2,138	2,398	13,001
	Belgium	7,652	5,349	531	732	1,040
	Bosnia and Herzegovina	651	77	60	109	405
	Bulgaria	3,907	394	120	824	2,569
	Czech Republic	3,141	287	98	795	1,962
	Croatia	7,840	408	229	1,672	5,532
	Denmark	2,776	834	832	204	906
	Finland	1,266	398	60	143	664
	France	45,343	18,386	13,766	5,277	7,914
	Germany	55,346	14,563	6,439	20,792	13,552
	Greece	6,033	1,046	701	1,016	3,269
	Ireland	16,047	2,733	810	5,316	7,190
	Liechtenstein	147	11	-	47	88
	Luxemburg	20,700	2,019	2,878	4,885	10,918
	Malta	560	148	67	79	266
	Montenegro	1,388	60	182	387	758
	Norway	2,428	825	480	301	822
	Netherlands	21,380	2,694	1,863	4,513	12,311
	Poland	7,118	169	129	1,018	5,801
	Portugal	4,913	921	1,100	392	2,501
	United Kingdom	42,663	18,083	8,082	7,479	9,020
	Romania	7,943	735	626	2,577	4,005
	Russia	12,199	863	2,754	2,489	6,093
	Serbia	2,451	349	18	773	1,310
	Slovakia	817	12	10	417	377
	Slovenia	1,528	231	399	114	783
	Spain	20,393	3,411	3,833	3,439	9,710
	Sweden	1,881	330	230	369	952
	Switzerland	9,205	3,140	585	3,007	2,472
	Turkey	3,527	722	170	1,247	1,388
	Hungary	12,605	165	431	2,712	9,298
c.	ASIA	15,312	3,179	2,528	4,753	4,852
	of which:					
	Saudi Arabia	502	165	71	97	168
	China	1,346	380	507	142	317
	South Korea	1,094	450	198	94	352
	Philippines	349	4	11	34	299
	Japan	2,476	198	39	1,532	707
	India	1,345	645	55	106	539
	Indonesia	909	22	..	33	855

## 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	761	71	528	31	131	-
	Israele	99	5	4	8	82	..
	Kazakhstan	626	153	359	69	46	-
	Malaysia	211	38	27	28	118	-
	Pakistan	22	..	..	..	21	-
	Qatar	774	86	120	120	449	-
	Taiwan	22	13	..	5	4	2
	Thailand	73	19	8	4	42	-
d.	AFRICA	2,544	223	191	568	1,562	2,382
	of which: Algeria	148	8	14	39	87	-
	Egypt	1,017	121	12	358	527	2,382
	Morocco	51	24	-	7	19	-
	South Africa	272	8	93	6	165	-
	Tunisia	97	18	57	15	8	-
e.	AMERICA	30,014	5,416	2,676	5,256	16,667	12,406
	of which: Argentina	383	30	85	203	65	..
	Brazil	1,707	470	133	322	782	-
	Canada	2,438	425	198	689	1,125	-
	Chile	1,084	268	276	211	329	..
	Colombia	46	28	9	3	5	-
	Cuba	94	24	67	1	2	-
	Mexico	1,260	23	3	279	956	-
	Peru	137	11	94	30	1	14
	United States	22,601	4,097	1,804	3,443	13,257	12,392
	Uruguay	9	..	-	3	6	-
	Venezuela	119	20	7	17	74	-
f.	OCEANIA	3,067	158	229	415	2,265	1
	of which: Australia	2,036	147	229	232	1,428	1
	New Zealand	55	11	..	10	34	-
g.	OFF-SHORE CENTRES	16,760	1,732	1,301	3,931	9,796	425
	of which: Bahamas	477	280	66	90	40	-
	Cayman Islands	5,379	240	632	820	3,688	-
	Gibraltar	84	..	-	12	72	-
	Hong Kong	954	432	38	212	272	220
	Jersey, C.I.	3,265	40	223	1,396	1,606	-
	Singapore	996	120	48	150	678	205
h.	INTERNATIONAL ORGANIZATIONS	3,230	-	-	1,009	2,221	

Notes:

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

TDC30020							Banks
Source: Central Credit Register Stocks in millions of euros							
March 2009							
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security	
<b>a. ITALY</b>	<b>1,911,944</b>	<b>928,046</b>	<b>1,375,491</b>	<b>482,681</b>	<b>20,055</b>	<b>566,439</b>	
General government	84,935	30,757	57,110	8,128	69	384	
Financial companies	232,035	140,992	167,976	88,717	2,251	11,217	
Non-financial companies	1,233,274	686,078	819,959	344,305	15,136	290,717	
of which: industry	455,393	295,522	267,035	130,869	6,070	49,524	
building	152,840	72,901	114,407	44,975	583	61,893	
services	606,382	308,057	423,798	162,596	8,429	172,014	
Producer households	81,813	30,083	69,661	18,293	404	42,896	
Consumer households and nec	271,133	36,755	254,157	21,532	2,099	217,679	
<b>b. NORTH-WEST ITALY</b>	<b>764,877</b>	<b>396,883</b>	<b>531,413</b>	<b>204,088</b>	<b>9,742</b>	<b>194,726</b>	
General government	17,266	7,425	10,410	1,077	69	117	
Financial companies	150,055	98,743	106,038	61,063	1,737	6,421	
Non-financial companies	485,669	267,882	314,005	128,885	6,577	106,448	
of which: industry	175,892	115,766	101,864	49,228	2,517	20,187	
building	46,504	21,386	34,477	13,013	232	18,603	
services	258,905	128,478	174,199	65,216	3,802	66,037	
Producer households	22,372	8,312	18,837	4,932	124	11,764	
Consumer households and nec	86,520	13,452	80,003	7,648	1,154	68,858	
<b>c. NORTH-EAST ITALY</b>	<b>476,084</b>	<b>243,494</b>	<b>339,003</b>	<b>122,381</b>	<b>4,410</b>	<b>142,406</b>	
General government	9,786	4,856	5,040	639	-	81	
Financial companies	42,240	15,390	31,859	8,679	378	1,785	
Non-financial companies	330,500	201,743	217,710	100,196	3,333	75,012	
of which: industry	133,430	93,201	77,824	41,080	1,766	14,476	
building	42,778	23,625	30,966	14,187	211	15,132	
services	147,773	81,126	104,237	42,870	1,335	43,275	
Producer households	24,063	9,534	20,180	5,790	202	12,178	
Consumer households and nec	67,414	11,059	62,624	6,594	486	52,501	
<b>d. CENTRAL ITALY</b>	<b>436,883</b>	<b>190,621</b>	<b>320,022</b>	<b>99,560</b>	<b>3,612</b>	<b>130,295</b>	
General government	41,807	9,341	31,478	2,735	..	152	
Financial companies	34,037	23,532	26,116	16,247	135	2,688	
Non-financial companies	281,006	143,573	188,610	72,054	3,195	67,695	
of which: industry	105,584	61,243	60,165	26,446	1,493	7,979	
building	38,913	16,917	29,708	10,712	99	16,826	
services	132,141	63,637	95,073	33,779	1,597	40,710	
Producer households	16,832	5,588	14,721	3,515	59	9,364	
Consumer households and nec	60,949	7,675	57,337	4,526	221	49,501	

## 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
<b>e. SOUTHERN ITALY</b>	<b>160,075</b>	<b>68,091</b>	<b>125,646</b>	<b>39,478</b>	<b>1,778</b>	<b>65,695</b>
General government	10,908	5,079	6,976	1,565	-	11
Financial companies	3,640	2,191	2,286	1,803	1	294
Non-financial companies	95,370	53,021	69,512	31,381	1,540	27,693
<i>of which: industry</i>	<i>30,543</i>	<i>19,611</i>	<i>20,726</i>	<i>10,930</i>	<i>234</i>	<i>5,159</i>
building	17,232	8,222	13,313	5,258	36	7,427
services	45,490	24,110	33,654	14,419	1,269	14,239
Producer households	12,162	4,393	10,441	2,681	17	6,369
Consumer households and nec	36,957	3,054	35,583	1,860	219	30,833
<b>f. ISLANDS</b>	<b>74,025</b>	<b>28,958</b>	<b>59,407</b>	<b>17,174</b>	<b>512</b>	<b>33,317</b>
general government	5,167	4,057	3,206	2,112	-	22
Financial companies	2,064	1,135	1,676	926	..	30
Non-financial companies	40,729	19,860	30,122	11,789	490	13,869
<i>of which: industry</i>	<i>9,943</i>	<i>5,701</i>	<i>6,457</i>	<i>3,185</i>	<i>59</i>	<i>1,723</i>
building	7,413	2,750	5,942	1,806	6	3,905
services	22,073	10,706	16,636	6,312	425	7,754
Producer households	6,384	2,255	5,481	1,374	2	3,221
Consumer households and nec	19,293	1,515	18,609	904	20	15,987

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

As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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

## March 2009

	<i>from 30,000 to 75,000</i>	<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>
Number of borrowers	2,197,042	1,382,646	1,055,210	302,352	155,619
Facilities granted	108,260	135,038	175,541	103,154	108,071
Used margin	99,699	127,507	162,105	83,927	82,232
<i>of which: backed by real security</i>	76,536	112,455	135,339	49,434	37,377
Unused margin	10,092	8,813	15,552	21,365	28,378
Overshoot	1,531	1,282	2,116	2,139	2,539

**Notes:** As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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

## March 2009

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	113,688	42,533	34,586	6,928
Facilities granted	174,908	147,147	342,345	893,429
Used margin	129,408	106,394	236,057	599,424
<i>of which: backed by real security</i>	<i>54,722</i>	<i>42,835</i>	<i>82,945</i>	<i>104,253</i>
Unused margin	49,058	43,357	111,592	311,610
Overshoot	3,558	2,604	5,304	17,605

Notes:



## Distribution by total credit used

TDB30125

Banks

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

## March 2009

	<i>from</i> 30,000 <i>to</i> 75,000	<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
Number of borrowers	1,502,962	912,916	733,894	220,958	111,268
Facilities granted	86,760	99,833	141,145	100,542	107,501
Used margin	74,028	89,257	122,945	75,858	77,622
<i>of which: backed by real security</i>	49,641	73,153	95,261	42,060	36,813
Unused margin	14,383	12,004	20,571	27,093	32,526
Overshoot	1,651	1,427	2,370	2,409	2,647

**Notes:** As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## Distribution by total credit used

TDB30125

Banks

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

## March 2009

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	77,718	27,769	20,763	3,772
Facilities granted	167,840	134,178	286,272	716,055
Used margin	119,920	96,193	202,227	511,648
<i>of which: backed by real security</i>	<i>55,834</i>	<i>43,000</i>	<i>79,851</i>	<i>90,039</i>
Unused margin	51,804	40,916	90,106	222,754
Overshoot	3,884	2,931	6,060	18,346

Notes:

## Distribution by type of transaction and total credit granted

TDB30135

Banks

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

## March 2009

	from 30,000 to 75,000	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
<b>a. SHORT-TERM LOANS in euros</b>					
Facilities granted	17,700	15,183	27,874	40,156	52,959
Used margin	8,571	7,591	14,595	21,383	28,425
of which: backed by real security	540	593	1,278	2,145	3,269
Overshoot	980	774	1,212	1,532	1,809
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted	50	82	199	344	520
Used margin	54	82	191	334	496
of which: backed by real security	6	10	29	54	74
Overshoot	10	10	14	26	34
<b>c. MEDIUM AND LONG-TERM LOANS: in euros</b>					
Facilities granted	62,013	78,669	102,704	48,919	43,713
Used margin	62,036	78,426	102,017	47,940	42,292
of which: backed by real security	48,049	71,619	92,116	38,394	31,647
Overshoot	443	410	612	463	488
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted	204	304	591	263	244
Used margin	205	304	593	263	246
of which: backed by real security	183	274	499	136	43
Overshoot	1	2	3	2	4

**Notes:** Short-term maturity refers to an original maturity of less than 18 months. As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## Distribution by type of transaction and total credit granted

TDB30135

Banks

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

## March 2009

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	87,797	75,508	180,558	414,400
Used margin	47,109	40,072	90,891	207,806
of which:backed by real security	5,887	4,797	8,782	8,700
Overshoot	2,514	1,812	3,586	6,863

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

Facilities granted	1,030	1,034	3,006	7,863
Used margin	941	897	2,612	5,713
of which:backed by real security	119	133	217	144
Overshoot	57	28	100	610

c. MEDIUM AND LONG-TERM LOANS:  
in euros

Facilities granted	67,894	55,640	120,955	391,542
Used margin	64,203	51,494	109,443	323,433
of which:backed by real security	47,788	37,312	72,789	85,594
Overshoot	827	523	1,215	9,229

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

Facilities granted	369	267	603	7,637
Used margin	371	271	537	5,876
of which:backed by real security	63	74	189	1,728
Overshoot	5	8	6	35

Notes:

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

TDB30145

Banks

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

<b>March 2009</b>		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>										
Number of borrowers		1,644,02	965,427	782,832	262,217	140,535	102,231	38,275	30,928	6,170
Facilities granted		79,967	94,238	131,368	89,682	97,436	157,090	132,449	305,122	821,442
Used margin		70,866	86,402	117,396	69,920	71,459	112,624	92,734	203,483	542,828
<b>b. PIEMONTE</b>										
Number of borrowers		121,641	72,422	53,639	18,367	9,827	7,279	2,669	2,099	390
Facilities granted		5,923	7,061	8,958	6,292	6,795	11,113	9,180	20,649	46,075
Used margin		5,204	6,431	7,823	4,701	4,778	7,491	6,007	13,030	29,951
<b>c. VALLE D'AOSTA</b>										
Number of borrowers		3,597	1,745	1,564	609	262	169	61	38	10
Facilities granted		172	169	266	208	179	249	223	377	927
Used margin		143	146	224	152	126	168	139	266	593
<b>d. LIGURIA</b>										
Number of borrowers		40,627	22,650	18,980	6,562	2,879	1,943	696	539	120
Facilities granted		1,963	2,211	3,201	2,224	1,976	2,974	2,403	5,497	11,514
Used margin		1,743	2,034	2,890	1,786	1,485	2,143	1,612	3,565	8,281
<b>e. LOMBARDY</b>										
Number of borrowers		280,523	201,357	173,645	56,991	32,682	25,355	10,144	8,881	2,121
Facilities granted		13,838	19,794	28,998	19,568	22,716	39,067	35,233	88,925	337,156
Used margin		11,955	18,049	25,721	14,667	15,850	26,884	23,778	57,468	221,781
<b>f. TRENTINO-ALTO ADIGE</b>										
Number of borrowers		39,473	22,998	24,485	10,878	5,857	4,242	1,457	1,007	140
Facilities granted		1,904	2,244	4,230	3,710	4,027	6,459	5,028	9,518	10,179
Used margin		1,474	1,877	3,598	2,954	3,130	5,024	3,829	6,881	6,248
<b>g. VENETO</b>										
Number of borrowers		149,328	99,095	81,423	28,665	17,219	12,546	4,868	3,863	645
Facilities granted		7,321	9,715	13,564	9,870	11,971	19,371	16,947	38,358	52,345
Used margin		6,414	8,879	12,016	7,558	8,735	13,692	11,758	25,110	33,896
<b>h. FRIULI-VENEZIA GIULIA</b>										
Number of borrowers		43,814	25,928	16,974	5,799	3,172	2,381	893	720	101
Facilities granted		2,162	2,515	2,815	1,986	2,213	3,661	3,091	7,213	9,184
Used margin		1,968	2,337	2,500	1,543	1,651	2,644	2,127	4,652	5,611
<b>i. EMILIA-ROMAGNA</b>										
Number of borrowers		144,625	94,596	84,206	28,843	16,287	12,193	4,744	3,912	819
Facilities granted		7,069	9,273	14,124	9,906	11,280	18,794	16,378	38,606	88,199
Used margin		5,900	8,315	12,361	7,284	7,745	12,637	10,971	24,144	59,802
<b>l. MARCHE</b>										
Number of borrowers		52,041	31,410	25,753	9,956	5,551	3,748	1,285	929	130
Facilities granted		2,539	3,067	4,343	3,431	3,862	5,746	4,440	8,878	11,350
Used margin		2,187	2,777	3,821	2,669	2,857	4,194	3,054	5,955	6,982

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

TDB30145		Banks								
		from 30,000 to 75,000	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	114,194	69,503	65,301	22,863	11,926	8,447	3,073	2,283	355
	Facilities granted	5,548	6,808	11,076	7,835	8,285	13,038	10,582	21,838	40,873
	Used margin	4,872	6,222	10,001	6,317	6,346	9,760	7,661	15,317	28,859
n.	UMBRIA									
	Number of borrowers	29,882	16,020	11,435	4,328	2,318	1,584	595	453	63
	Facilities granted	1,452	1,556	1,921	1,486	1,607	2,406	2,062	4,512	3,541
	Used margin	1,319	1,452	1,723	1,216	1,248	1,830	1,511	3,096	2,396
o.	LAZIO									
	Number of borrowers	148,510	84,024	77,268	22,654	9,789	6,965	2,498	2,375	646
	Facilities granted	7,198	8,192	13,148	7,603	6,761	10,655	8,628	23,787	156,121
	Used margin	6,531	7,654	12,253	6,421	5,336	8,291	6,647	17,615	101,802
p.	ABRUZZO									
	Number of borrowers	38,813	20,406	13,788	4,745	2,578	1,745	676	459	77
	Facilities granted	1,885	1,970	2,315	1,624	1,790	2,704	2,351	4,435	5,400
	Used margin	1,704	1,821	2,053	1,297	1,350	2,011	1,719	3,013	3,825
q.	MOLISE									
	Number of borrowers	7,337	3,407	2,229	812	359	271	103	60	13
	Facilities granted	354	327	372	277	251	420	364	588	651
	Used margin	321	300	326	216	192	314	266	431	531
r.	CAMPANIA									
	Number of borrowers	102,872	52,494	39,615	12,361	5,945	4,130	1,428	1,113	182
	Facilities granted	4,927	5,104	6,658	4,188	4,113	6,322	4,901	10,896	18,827
	Used margin	4,519	4,766	6,110	3,466	3,215	4,821	3,693	7,777	12,450
s.	PUGLIA									
	Number of borrowers	95,228	49,036	31,552	8,948	4,656	3,132	1,045	778	115
	Facilities granted	4,605	4,758	5,228	3,044	3,223	4,819	3,603	7,383	7,702
	Used margin	4,255	4,471	4,765	2,436	2,438	3,550	2,632	5,173	5,303
t.	BASILICATA									
	Number of borrowers	12,418	4,949	3,190	1,244	602	407	140	102	21
	Facilities granted	593	473	534	427	423	625	480	904	1,232
	Used margin	549	437	471	341	322	464	339	646	1,009
u.	CALABRIA									
	Number of borrowers	38,473	16,638	11,106	3,586	1,775	1,070	352	215	34
	Facilities granted	1,841	1,602	1,863	1,221	1,222	1,638	1,226	2,009	2,892
	Used margin	1,696	1,486	1,684	980	953	1,247	936	1,543	1,751
v.	SICILY									
	Number of borrowers	127,904	53,621	33,698	10,086	4,915	3,363	1,094	766	128
	Facilities granted	6,171	5,168	5,608	3,436	3,402	5,121	3,761	7,430	12,339
	Used margin	5,740	4,832	5,079	2,764	2,588	3,907	2,800	5,169	8,194
z.	SARDINIA									
	Number of borrowers	52,728	23,128	12,981	3,920	1,936	1,261	454	336	60
	Facilities granted	2,501	2,227	2,147	1,345	1,339	1,908	1,569	3,317	4,933
	Used margin	2,374	2,116	1,979	1,153	1,115	1,552	1,255	2,633	3,564

Notes: As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

March 2009

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>2,550,925</b>	<b>1,857,254</b>	<b>63,753</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>87,503</b>	<b>59,885</b>	<b>2,063</b>
	Central government	26,754	21,850	670
	Local government	60,513	37,863	1,280
	Social security funds	236	171	113
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>456,615</b>	<b>312,876</b>	<b>24,628</b>
	Monetary financial institutions	218,990	139,318	15,687
	Other financial intermediaries	195,474	148,313	7,910
	Financial auxiliaries	38,325	21,990	788
	Insurance companies and pension funds	3,825	3,256	242
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>1,370,813</b>	<b>940,041</b>	<b>27,410</b>
	Public companies	39,040	24,605	972
	Private companies	1,200,008	813,947	23,346
	Associations of non-financial companies	1,756	1,236	33
	Craft non-financial quasi-companies	46,368	33,911	997
	Other non-financial quasi-companies	83,642	66,342	2,062
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>473,086</b>	<b>445,290</b>	<b>6,102</b>
	Producer households	95,401	82,141	2,394
	Consumer households	377,685	363,149	3,708
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>11,490</b>	<b>8,228</b>	<b>258</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>141,529</b>	<b>83,150</b>	<b>3,135</b>
	General government	1,488	821	8
	Monetary financial institutions	70,366	32,879	1,850
	Other financial institutions	35,887	26,807	915
	Non-financial companies	30,266	20,924	318
	Households	1,725	1,628	45
	Non-profit institutions serving households	10	8	..
	International organizations and other institutions	1,786	83	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>225</b>	<b>155</b>	<b>3</b>

**Notes:** The data include transactions with non-resident customers and interbank transactions. As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>2,268,258</b>	<b>1,594,840</b>	<b>60,684</b>	<b>282,667</b>	<b>262,414</b>	<b>3,069</b>
<b>84,935</b>	<b>57,110</b>	<b>1,768</b>	<b>2,568</b>	<b>2,775</b>	<b>295</b>
26,675	21,746	632	79	104	39
58,026	35,194	1,023	2,488	2,670	256
235	170	113	1	1	-
<b>450,665</b>	<b>306,935</b>	<b>24,453</b>	<b>5,950</b>	<b>5,942</b>	<b>175</b>
218,629	138,958	15,684	360	360	3
194,047	146,786	7,743	1,427	1,527	168
34,172	17,944	784	4,153	4,046	4
3,816	3,246	241	9	9	1
<b>1,233,274</b>	<b>819,959</b>	<b>25,362</b>	<b>137,539</b>	<b>120,082</b>	<b>2,047</b>
37,727	23,713	956	1,313	892	16
1,078,921	709,109	21,549	121,086	104,838	1,798
1,561	1,084	32	194	151	1
40,521	28,227	922	5,847	5,683	74
74,543	57,825	1,903	9,098	8,517	158
<b>342,092</b>	<b>316,204</b>	<b>5,643</b>	<b>130,994</b>	<b>129,086</b>	<b>459</b>
81,813	69,661	2,212	13,589	12,480	182
260,279	246,543	3,431	117,405	116,605	277
<b>10,644</b>	<b>7,472</b>	<b>222</b>	<b>846</b>	<b>756</b>	<b>37</b>
<b>138,220</b>	<b>80,693</b>	<b>3,096</b>	<b>3,308</b>	<b>2,458</b>	<b>39</b>
1,474	807	8	14	14	..
70,360	32,873	1,849	6	6	1
35,628	26,598	913	258	209	1
27,537	18,977	286	2,730	1,947	32
1,426	1,348	39	299	280	5
10	7	..	..	..	-
1,784	82	..	1	1	..
<b>210</b>	<b>141</b>	<b>3</b>	<b>15</b>	<b>14</b>	<b>..</b>



## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

March 2009

		Total		
		Facilities granted	Used margin	Overshot
<b>a.</b>	<b>TOTAL</b>	<b>1,466,215</b>	<b>1,022,182</b>	<b>29,804</b>
	Agricultural, forestry and fishery products	39,673	33,700	1,058
	Fuel and power products	84,136	48,800	1,177
	Ores and metals	26,515	14,660	191
	Non-metallic minerals and products	32,901	20,842	438
	Chemical products	23,390	12,923	269
	Metal products, except transport equipment	58,924	36,076	962
	Agricultural and industrial machinery	51,436	30,805	781
	Office and data processing machines, ect.	8,208	5,306	152
	Electrical goods	28,870	17,392	925
	Transport equipment	22,070	16,045	487
	Food and tobacco products	47,396	30,887	700
	Textiles, clothing and footwear	48,949	29,902	1,007
	Paper and paper products	25,091	17,135	315
	Rubber and plastic products	21,241	13,142	297
	Other manufactured products	35,354	23,554	819
	Building and construction	178,143	135,871	4,558
	Wholesale and retail trade services, recovery and repair services	238,856	150,935	4,055
	Lodging and catering services	41,585	37,233	1,000
	Inland transport services	27,085	20,105	576
	Maritime and air transport services	13,805	9,172	155
	Auxiliary transport services	21,351	14,574	347
	Communication services	22,283	12,134	61
	Other market services	368,952	290,987	9,472

**Notes:** As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshot	Facilities granted	Used margin	Overshot
<b>1,315,087</b>	<b>889,620</b>	<b>27,574</b>	<b>151,128</b>	<b>132,562</b>	<b>2,230</b>
38,284	32,427	1,040	1,389	1,273	17
80,973	46,326	1,162	3,163	2,474	15
24,206	13,016	180	2,310	1,644	11
30,496	18,639	408	2,405	2,203	29
21,970	11,700	248	1,420	1,222	21
50,839	28,902	894	8,085	7,174	69
45,789	25,803	738	5,646	5,002	43
7,012	4,340	142	1,196	967	10
24,732	14,253	878	4,138	3,140	47
17,798	12,374	408	4,272	3,671	79
43,579	27,699	638	3,817	3,188	61
45,913	27,143	943	3,036	2,759	65
21,929	14,158	277	3,162	2,977	39
18,893	11,002	266	2,348	2,140	31
32,418	20,803	772	2,937	2,752	47
163,474	123,217	4,273	14,668	12,654	285
212,352	129,626	3,738	26,504	21,309	317
38,308	34,042	936	3,277	3,191	64
20,382	14,267	447	6,703	5,838	129
12,575	8,115	137	1,230	1,057	18
18,272	11,650	306	3,079	2,924	41
21,402	11,385	54	882	749	7
323,493	248,732	8,690	45,460	42,255	783

## 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

## March 2009

	from 30,000 to 75,000	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
<b>a. TOTAL</b>					
Number of borrowers	1,644,028	965,427	782,832	262,217	140,535
Facilities granted	79,967	94,238	131,368	89,682	97,436
Used margin	70,866	86,402	117,396	69,920	71,459
<b>b. GENERAL GOVERNMENT</b>					
Number of borrowers	565	553	1,001	1,202	1,110
Facilities granted	28	55	183	427	784
Used margin	24	44	117	235	460
<b>c. FINANCIAL COMPANIES</b>					
Number of borrowers	2,134	1,065	1,109	684	408
Facilities granted	99	103	194	233	272
Used margin	66	72	147	177	198
<b>d. NON-FINANCIAL COMPANIES</b>					
Number of borrowers	216,333	123,059	154,891	135,920	105,581
Facilities granted	10,304	11,948	27,555	47,960	74,082
Used margin	6,962	8,054	19,220	33,480	52,141
<i>of which: industry</i>					
Number of borrowers	45,600	27,648	38,425	36,376	29,669
Facilities granted	2,189	2,692	6,867	12,953	20,990
Used margin	1,369	1,643	4,232	7,845	12,671
<i>of which: building</i>					
Number of borrowers	26,657	16,749	22,763	23,133	20,220
Facilities granted	1,278	1,630	4,074	8,194	14,171
Used margin	815	1,072	2,879	5,981	10,777
<i>of which: services</i>					
Number of borrowers	139,594	76,071	90,394	73,392	53,444
Facilities granted	6,623	7,374	16,025	25,747	37,348
Used margin	4,618	5,147	11,646	18,809	27,411
<b>e. PRODUCER HOUSEHOLDS</b>					
Number of borrowers	226,478	112,561	107,890	44,331	16,036
Facilities granted	10,771	10,944	18,608	15,036	10,835
Used margin	8,811	9,460	16,276	12,629	8,948
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Number of borrowers	1,171,641	720,148	511,675	77,666	16,357
Facilities granted	57,525	70,415	83,755	25,214	10,767
Used margin	54,140	68,159	80,743	22,756	9,187

**Notes:** As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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

## March 2009

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>				
Number of borrowers	102,231	38,275	30,928	6,170
Facilities granted	157,090	132,449	305,122	821,442
Used margin	112,624	92,734	203,483	542,828
<b>b. GENERAL GOVERNMENT</b>				
Number of borrowers	1,047	479	519	343
Facilities granted	1,626	1,674	5,882	74,274
Used margin	965	1,057	3,082	50,854
<b>c. FINANCIAL COMPANIES</b>				
Number of borrowers	405	229	410	411
Facilities granted	644	800	4,691	224,995
Used margin	526	566	2,684	163,314
<b>d. NON-FINANCIAL COMPANIES</b>				
Number of borrowers	88,374	35,349	28,990	5,333
Facilities granted	136,978	122,568	285,918	515,566
Used margin	96,392	85,112	190,962	324,256
<i>of which: industry</i>				
Number of borrowers	25,673	11,050	10,283	2,314
Facilities granted	40,000	38,613	104,403	226,618
Used margin	23,532	22,549	59,682	133,034
<i>of which: building</i>				
Number of borrowers	17,440	6,479	4,376	488
Facilities granted	26,929	22,282	40,506	33,740
Used margin	20,804	17,280	31,008	23,160
<i>of which: services</i>				
Number of borrowers	43,355	16,986	13,705	2,469
Facilities granted	67,113	58,758	135,179	251,932
Used margin	49,643	42,882	95,767	165,676
<b>e. PRODUCER HOUSEHOLDS</b>				
Number of borrowers	6,304	979	301	6
Facilities granted	9,111	3,257	2,394	206
Used margin	7,597	2,771	2,072	167
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Number of borrowers	5,578	1,089	599	56
Facilities granted	7,963	3,648	5,269	4,537
Used margin	6,567	2,849	3,901	2,972

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

**March 2009**

March 2009		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	1,048,274	3,311	77,597	1,851	73,811
b.	NORTH-WEST ITALY	392,496	323	25,750	451	21,108
	Piedmont	69,918	153	4,732	221	4,166
	Valle d'Aosta	1,845	22	185	4	217
	Liguria	25,384	31	1,094	37	1,168
	Lombardy	295,350	117	19,739	189	15,556
c.	NORTH-EAST ITALY	236,101	366	18,162	603	18,039
	Trentino-Alto Adige	23,598	134	2,136	256	2,094
	Veneto	93,526	85	7,217	157	8,020
	Friuli-Venezia Giulia	21,800	83	1,604	57	1,199
	Emilia-Romagna	97,177	64	7,205	133	6,727
d.	CENTRAL ITALY	238,985	231	19,371	245	22,328
	Marche	25,908	14	3,145	91	1,696
	Tuscany	68,919	72	5,767	73	7,730
	Umbria	12,953	14	1,573	27	1,319
	Lazio	131,205	130	8,886	54	11,582
e.	SOUTHERN ITALY	110,000	96	9,427	226	9,371
	Abruzzo	15,029	12	2,000	28	1,039
	Molise	2,211	9	241	11	230
	Campania	45,356	31	2,380	26	4,676
	Puglia	31,381	9	3,310	107	2,207
	Basilicata	4,379	9	356	19	397
	Calabria	11,645	26	1,139	35	822
f.	ISLANDS	54,631	2,295	4,886	326	2,966
	Sicily	37,951	1,673	2,939	139	1,510
	Sardinia	16,679	622	1,948	187	1,456

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
		Subsidized	Non-subsidized	Subsidized	Non-subsidized		
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
4,583	92,690	2,177	231,310	1,020	53,325	5,370	485,170
1,647	37,124	199	82,717	234	21,067	1,377	200,499
638	6,739	35	18,394	95	3,222	457	31,065
1	310	..	418	1	85	12	589
114	2,201	28	7,309	31	2,693	194	10,483
893	27,874	136	56,595	107	15,067	715	158,362
1,419	23,270	487	52,869	265	10,545	1,421	108,654
143	1,194	250	3,129	124	1,324	257	12,559
628	10,308	41	21,360	38	4,453	373	40,843
194	3,028	96	4,894	44	490	279	9,833
454	8,739	100	23,486	59	4,279	511	45,418
664	17,119	409	53,775	143	12,571	1,154	110,975
254	1,486	29	5,270	59	1,282	460	12,122
107	4,433	45	17,064	46	4,352	227	29,003
94	902	23	2,513	14	658	70	5,744
209	10,299	312	28,928	24	6,278	396	64,106
584	12,088	100	27,628	129	5,260	815	44,278
162	1,444	11	3,412	17	682	148	6,073
23	208	..	541	14	129	29	775
126	6,286	66	11,372	24	2,436	167	17,766
128	2,825	8	9,100	44	1,404	254	11,984
49	464	2	734	8	203	46	2,092
96	860	12	2,469	21	404	171	5,588
269	3,089	982	14,321	249	3,882	603	20,762
193	2,355	192	10,812	88	2,769	400	14,883
76	734	790	3,508	162	1,113	203	5,879

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

## 1st quarter 2009

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>97,947</b>	<b>44</b>	<b>5,222</b>	<b>71</b>	<b>3,568</b>
<b>b. NORTH-WEST ITALY</b>	<b>42,374</b>	<b>4</b>	<b>1,662</b>	<b>15</b>	<b>1,259</b>
Piedmont	5,833	3	227	8	155
Valle d'Aosta	136	-	5	..	4
Liguria	2,011	..	67	1	37
Lombardy	34,394	..	1,364	6	1,063
<b>c. NORTH-EAST ITALY</b>	<b>19,996</b>	<b>3</b>	<b>1,059</b>	<b>34</b>	<b>851</b>
Trentino-Alto Adige	1,972	1	104	19	79
Veneto	7,528	1	379	8	388
Friuli-Venezia Giulia	1,960	..	94	2	73
Emilia-Romagna	8,536	1	483	5	312
<b>d. CENTRAL ITALY</b>	<b>22,787</b>	<b>4</b>	<b>1,576</b>	<b>12</b>	<b>1,002</b>
Marche	2,558	2	400	8	53
Tuscany	6,403	2	400	2	367
Umbria	957	..	118	1	48
Lazio	12,869	..	658	1	533
<b>e. SOUTHERN ITALY</b>	<b>8,713</b>	<b>2</b>	<b>677</b>	<b>7</b>	<b>352</b>
Abruzzo	1,348	..	210	2	62
Molise	170	1	29	1	9
Campania	3,471	..	151	1	147
Puglia	2,229	..	177	3	101
Basilicata	302	..	14	..	12
Calabria	1,192	..	96	..	21
<b>f. ISLANDS</b>	<b>4,075</b>	<b>32</b>	<b>247</b>	<b>3</b>	<b>104</b>
Sicily	3,111	23	160	2	53
Sardinia	965	9	87	1	51

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
251	8,511	44	10,916	19	3,866	476	64,959
81	3,787	1	4,133	4	1,356	109	29,964
31	952	..	727	2	145	25	3,558
..	19	-	24	-	6	..	77
9	95	..	386	..	180	14	1,221
41	2,722	..	2,995	1	1,024	69	25,109
86	1,755	6	2,465	7	463	159	13,107
10	78	4	164	3	137	94	1,279
34	923	..	1,012	1	191	22	4,569
10	109	..	204	1	14	14	1,439
33	646	1	1,085	2	121	29	5,820
42	1,931	6	2,443	5	1,452	94	14,222
31	181	1	265	3	39	57	1,518
4	335	..	834	..	221	7	4,230
3	46	-	111	..	37	3	591
3	1,370	5	1,233	1	1,154	27	7,883
27	825	2	1,281	2	520	89	4,927
13	99	-	161	..	24	8	769
3	15	-	28	..	2	2	82
3	347	2	511	..	416	59	1,833
6	285	-	440	2	59	12	1,143
1	25	..	38	..	8	3	200
1	54	-	104	1	11	5	900
14	213	29	594	2	76	25	2,738
13	166	9	452	..	50	18	2,165
1	47	20	142	1	26	6	573



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

TDB10460

 Source: Supervisory returns  
 Stocks in millions of euros
**March 2009**

		Total			Costruction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>15,966</b>	<b>774</b>	<b>15,192</b>	<b>8,579</b>	<b>176</b>	<b>8,403</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,817</b>	<b>66</b>	<b>4,750</b>	<b>2,932</b>	<b>32</b>	<b>2,901</b>
	Piedmont	1,397	36	1,361	864	18	846
	Valle d'Aosta	31	3	28	23	3	20
	Liguria	112	4	108	69	4	66
	Lombardy	3,276	23	3,253	1,976	7	1,969
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,564</b>	<b>280</b>	<b>4,284</b>	<b>2,393</b>	<b>42</b>	<b>2,351</b>
	Trentino-Alto Adige	471	126	344	198	8	190
	Veneto	1,771	52	1,719	886	12	874
	Friuli-Venezia Giulia	442	48	394	204	12	192
	Emilia-Romagna	1,880	53	1,827	1,106	10	1,096
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,719</b>	<b>138</b>	<b>3,581</b>	<b>1,993</b>	<b>34</b>	<b>1,960</b>
	Marche	529	64	466	183	2	180
	Toscana	1,880	39	1,841	1,052	17	1,036
	Umbria	374	14	361	232	4	228
	Lazio	936	21	914	527	11	516
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,942</b>	<b>168</b>	<b>1,774</b>	<b>877</b>	<b>40</b>	<b>837</b>
	Abruzzo	205	16	188	85	1	85
	Molise	71	10	62	26	..	26
	Campania	512	37	475	282	9	273
	Puglia	740	42	698	322	9	313
	Basilicata	148	8	140	58	..	58
	Calabria	266	55	210	102	20	82
<b>f.</b>	<b>ISLANDS</b>	<b>924</b>	<b>121</b>	<b>803</b>	<b>383</b>	<b>29</b>	<b>354</b>
	Sicily	583	85	499	155	4	151
	Sardinia	340	36	304	228	25	203

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,431</b>	<b>296</b>	<b>4,135</b>	<b>2,955</b>	<b>301</b>	<b>2,654</b>
<b>1,262</b>	<b>34</b>	<b>1,228</b>	<b>623</b>	<b>1</b>	<b>622</b>
376	18	358	157	1	157
5	..	5	3	..	3
27	..	27	15	..	15
853	16	838	447	..	447
<b>1,373</b>	<b>90</b>	<b>1,283</b>	<b>798</b>	<b>148</b>	<b>650</b>
72	4	68	201	114	87
648	37	612	237	4	233
185	12	174	53	24	29
467	37	430	307	6	301
<b>780</b>	<b>81</b>	<b>699</b>	<b>945</b>	<b>23</b>	<b>922</b>
241	49	192	106	13	93
307	18	289	520	4	516
73	7	66	69	3	66
159	7	152	250	3	247
<b>729</b>	<b>70</b>	<b>658</b>	<b>337</b>	<b>59</b>	<b>278</b>
83	10	73	37	6	31
30	2	28	15	7	8
144	9	135	86	19	68
280	20	260	137	12	125
64	2	62	25	5	20
127	26	101	37	9	27
<b>288</b>	<b>22</b>	<b>266</b>	<b>252</b>	<b>70</b>	<b>182</b>
211	18	193	217	62	155
77	3	73	35	8	28

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

## 1st quarter 2009

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	<b>TOTAL</b>	<b>537</b>	<b>20</b>	<b>517</b>	<b>145</b>	<b>1</b>	<b>143</b>
b.	<b>NORTH-WEST ITALY</b>	<b>155</b>	<b>2</b>	<b>153</b>	<b>48</b>	<b>..</b>	<b>48</b>
	Piedmont	42	1	41	18	..	18
	Valle d'Aosta	1	-	1	1	-	1
	Liguria	5	-	5	3	-	3
	Lombardy	106	1	105	27	-	27
c.	<b>NORTH-EAST ITALY</b>	<b>140</b>	<b>5</b>	<b>135</b>	<b>29</b>	<b>..</b>	<b>29</b>
	Trentino-Alto Adige	12	2	10	3	-	3
	Veneto	70	..	69	13	-	13
	Friuli-Venezia Giulia	14	2	12	3	..	3
	Emilia-Romagna	45	1	44	10	-	10
d.	<b>CENTRAL ITALY</b>	<b>135</b>	<b>9</b>	<b>127</b>	<b>36</b>	<b>..</b>	<b>36</b>
	Marche	35	7	28	2	-	2
	Tuscany	74	1	73	26	..	26
	Umbria	7	..	7	3	-	3
	Lazio	19	..	19	5	..	4
e.	<b>SOUTHERN ITALY</b>	<b>75</b>	<b>3</b>	<b>72</b>	<b>20</b>	<b>..</b>	<b>20</b>
	Abruzzo	7	1	6	1	-	1
	Molise	2	..	2	1	-	1
	Campania	19	..	18	3	..	3
	Puglia	32	2	31	9	..	9
	Basilicata	9	..	9	4	..	4
	Calabria	6	-	6	2	-	2
f.	<b>ISLANDS</b>	<b>32</b>	<b>2</b>	<b>30</b>	<b>10</b>	<b>..</b>	<b>10</b>
	Sicily	19	2	18	2	..	2
	Sardinia	13	..	12	8	..	8

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>259</b>	<b>15</b>	<b>244</b>	<b>133</b>	<b>3</b>	<b>130</b>
<b>70</b>	<b>1</b>	<b>68</b>	<b>36</b>	<b>-</b>	<b>36</b>
16	1	16	8	-	8
..	-	..	..	-	..
..	-	..	2	-	2
53	1	52	26	-	26
<b>81</b>	<b>2</b>	<b>79</b>	<b>30</b>	<b>2</b>	<b>28</b>
3	..	3	6	2	4
42	..	42	14	-	14
7	1	6	3	..	3
28	1	27	7	-	7
<b>54</b>	<b>7</b>	<b>46</b>	<b>45</b>	<b>1</b>	<b>44</b>
29	7	23	3	1	3
15	1	14	33	-	33
3	..	3	1	..	1
7	..	7	8	..	8
<b>39</b>	<b>2</b>	<b>37</b>	<b>16</b>	<b>..</b>	<b>16</b>
4	1	4	1	-	1
1	..	1	..	-	..
9	-	9	6	-	6
16	2	15	7	..	7
4	-	4	1	-	1
3	-	3	1	-	1
<b>15</b>	<b>2</b>	<b>14</b>	<b>6</b>	<b>-</b>	<b>6</b>
13	1	11	4	-	4
3	..	3	2	-	2

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

March 2009

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	18,431	252	2,077	817	..
b.	NORTH-WEST ITALY	4,242	45	749	223	..
	Piedmont	1,622	34	208	47	-
	Valle d'Aosta	38	..	..	2	-
	Liguria	435	6	28	6	-
	Lombardy	2,149	5	513	167	..
c.	NORTH-EAST ITALY	4,555	26	678	338	..
	Trentino-Alto Adige	1,164	-	43	64	-
	Veneto	1,318	14	331	84	-
	Friuli-Venezia Giulia	753	..	81	62	..
	Emilia-Romagna	1,319	12	224	129	-
d.	CENTRAL ITALY	2,889	25	365	155	..
	Marche	906	6	186	33	-
	Tuscany	579	8	42	47	-
	Umbria	243	..	33	8	-
	Lazio	1,160	11	104	67	..
e.	SOUTHERN ITALY	2,014	115	188	85	..
	Abruzzo	433	7	31	11	-
	Molise	86	1	9	1	-
	Campania	447	31	65	25	-
	Puglia	556	30	33	28	..
	Basilicata	133	40	6	5	-
	Calabria	358	6	43	15	-
f.	ISLANDS	4,731	41	97	16	-
	Sicily	2,687	29	74	16	-
	Sardinia	2,044	12	23	..	-

Notes:

# Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>874</b>	<b>662</b>	<b>4,588</b>	<b>2,701</b>	<b>182</b>	<b>6,080</b>	<b>197</b>	<b>98</b>
<b>138</b>	<b>138</b>	<b>506</b>	<b>938</b>	<b>83</b>	<b>1,388</b>	<b>35</b>	<b>13</b>
48	87	122	463	71	514	29	13
1	2	22	3	-	7	..	-
50	2	134	103	..	105	..	-
39	47	229	369	12	763	6	..
<b>459</b>	<b>180</b>	<b>846</b>	<b>531</b>	<b>42</b>	<b>1,423</b>	<b>32</b>	<b>1</b>
96	49	388	34	..	486	3	-
133	31	126	263	4	311	23	1
114	49	163	65	1	215	3	-
117	50	169	169	37	411	3	..
<b>79</b>	<b>134</b>	<b>594</b>	<b>595</b>	<b>14</b>	<b>882</b>	<b>45</b>	<b>24</b>
19	28	46	479	4	104	2	..
9	67	110	47	8	231	9	..
24	13	52	33	1	80	..	..
26	26	386	36	2	467	34	24
<b>61</b>	<b>105</b>	<b>173</b>	<b>471</b>	<b>17</b>	<b>721</b>	<b>76</b>	<b>53</b>
39	12	24	95	1	160	56	47
1	4	5	16	..	48	..	-
8	38	80	49	3	135	12	2
6	33	11	216	12	178	9	4
2	3	9	20	..	48	..	..
6	15	45	76	1	152	..	-
<b>136</b>	<b>105</b>	<b>2,468</b>	<b>166</b>	<b>27</b>	<b>1,666</b>	<b>8</b>	<b>7</b>
59	54	1,041	46	26	1,338	3	2
77	51	1,427	119	1	327	5	5

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 1st quarter 2009

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,036	15	128	68	-
b.	NORTH-WEST ITALY	221	1	39	14	-
	Piedmont	74	..	6	..	-
	Valle d'Aosta	1	-	-	..	-
	Liguria	25	..	1	1	-
	Lombardy	122	..	31	13	-
c.	NORTH-EAST ITALY	314	4	42	13	-
	Trentino-Alto Adige	135	-	8	3	-
	Veneto	75	..	13	3	-
	Friuli-Venezia Giulia	28	-	5	2	-
	Emilia-Romagna	76	4	18	5	-
d.	CENTRAL ITALY	235	3	42	32	-
	Marche	102	..	38	1	-
	Tuscany	44	..	1	1	-
	Umbria	9	-	1	..	-
	Lazio	80	3	2	29	-
e.	SOUTHERN ITALY	159	3	4	6	-
	Abruzzo	40	1	2	-	-
	Molise	7	..	..	-	-
	Campania	74	..	..	1	-
	Puglia	28	1	1	3	-
	Basilicata	5	..	..	1	-
	Calabria	7	..	1	1	-
f.	ISLANDS	106	4	1	4	-
	Sicily	66	3	1	4	-
	Sardinia	40	..	..	..	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>58</b>	<b>51</b>	<b>88</b>	<b>242</b>	<b>3</b>	<b>298</b>	<b>84</b>	<b>23</b>
<b>11</b>	<b>25</b>	<b>15</b>	<b>56</b>	<b>..</b>	<b>54</b>	<b>8</b>	<b>2</b>
1	1	2	39	..	21	4	2
-	-	..	..	-	-	..	-
8	-	6	7	-	2	..	-
2	24	7	10	..	31	4	-
<b>27</b>	<b>18</b>	<b>11</b>	<b>58</b>	<b>1</b>	<b>130</b>	<b>11</b>	<b>..</b>
7	6	7	20	-	80	4	-
8	3	1	22	..	20	5	..
5	2	1	4	-	9	1	-
6	7	2	12	1	21	1	..
<b>13</b>	<b>3</b>	<b>6</b>	<b>55</b>	<b>..</b>	<b>45</b>	<b>36</b>	<b>5</b>
5	1	2	48	-	5	1	..
..	1	1	3	..	7	29	..
2	..	..	1	-	3	..	-
5	..	2	3	-	29	6	5
<b>4</b>	<b>2</b>	<b>1</b>	<b>67</b>	<b>1</b>	<b>43</b>	<b>28</b>	<b>15</b>
3	..	..	9	-	8	16	13
..	..	..	2	-	4	..	-
-	..	..	42	-	22	9	..
1	2	..	9	1	6	4	2
-	-	..	2	-	2	..	-
-	..	..	3	-	2	..	-
<b>4</b>	<b>3</b>	<b>55</b>	<b>6</b>	<b>1</b>	<b>27</b>	<b>1</b>	<b>1</b>
2	3	25	1	1	25	1	..
2	..	30	5	-	2	..	..



## 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

March 2009

Facilities granted

Used margin

Overshoot

<b>a. TOTAL</b>	<b>127,663</b>	<b>121,057</b>	<b>1,856</b>
<i>of which: transactions of financial intermediaries</i>	<i>99,101</i>	<i>94,943</i>	<i>1,386</i>
Piedmont	8,983	8,617	124
Valle d'Aosta	280	241	2
Liguria	2,354	2,279	29
Lombardy	38,334	36,427	438
Trentino-Alto Adige	3,018	2,852	17
Veneto	16,286	15,330	173
Friuli-Venezia Giulia	2,828	2,626	31
Emilia-Romagna	12,867	12,167	99
Marche	4,632	4,271	76
Tuscany	7,809	7,394	104
Umbria	1,380	1,277	20
Lazio	13,421	12,680	358
Abruzzo	1,781	1,716	32
Molise	217	216	6
Campania	4,966	4,801	154
Puglia	2,619	2,489	57
Basilicata	261	261	7
Calabria	1,308	1,286	48
Sicily	2,549	2,415	58
Sardinia	1,772	1,711	23

Notes: The data refer to the outstanding principal amount of financial leasing contracts. As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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

March 2009

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>31,460</b>	<b>15,591</b>	<b>15,869</b>	<b>40,109</b>	<b>25,870</b>
<i>of which: transactions of financial intermediaries</i>	<i>27,853</i>	<i>13,289</i>	<i>14,565</i>	<i>34,891</i>	<i>22,930</i>
Piedmont	3,906	1,599	2,307	4,648	3,499
Valle d'Aosta	36	36	..	55	25
Liguria	715	357	359	1,023	610
Lombardy	10,101	3,854	6,247	11,759	7,591
Trentino-Alto Adige	165	66	100	256	188
Veneto	1,395	766	629	1,919	1,134
Friuli-Venezia Giulia	215	119	96	392	193
Emilia-Romagna	2,127	918	1,210	3,572	2,006
Marche	240	171	70	281	146
Tuscany	1,884	1,064	821	2,507	1,599
Umbria	395	139	256	598	387
Lazio	5,446	2,699	2,747	7,450	5,046
Abruzzo	255	203	53	409	278
Molise	54	51	3	73	26
Campania	2,861	2,173	688	3,229	2,067
Puglia	483	424	59	581	309
Basilicata	95	55	40	146	65
Calabria	387	347	40	297	202
Sicily	516	416	101	689	387
Sardinia	181	135	46	225	112

**Notes:** The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse. As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
March 2009		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	145,809	1,907	14,266	120,590	2,675	6,370
b.	NORTH-WEST ITALY	58,948	642	7,819	47,800	654	2,034
	Piedmont	7,935	177	772	6,499	168	318
	Valle d'Aosta	287	1	..	254	7	25
	Liguria	3,827	27	20	3,660	48	72
	Lombardy	46,900	437	7,026	37,387	430	1,620
c.	NORTH-EAST ITALY	35,003	265	2,510	28,748	1,049	2,430
	Trentino-Alto Adige	3,900	115	52	3,074	229	429
	Veneto	9,191	69	1,070	7,286	245	521
	Friuli-Venezia Giulia	5,689	15	935	4,525	108	107
	Emilia-Romagna	16,224	66	454	13,863	468	1,372
d.	CENTRAL ITALY	42,101	780	3,687	36,274	366	994
	Marche	1,604	21	85	1,258	77	164
	Tuscany	7,723	31	1,431	5,866	141	253
	Umbria	582	7	2	500	26	47
	Lazio	32,192	720	2,169	28,651	122	531
e.	SOUTHERN ITALY	6,552	192	178	5,166	397	620
	Abruzzo	926	12	4	664	80	166
	Molise	222	1	..	180	12	29
	Campania	3,232	60	86	2,736	127	225
	Puglia	1,407	11	88	1,103	92	113
	Basilicata	243	..	..	186	21	36
	Calabria	522	108	1	297	64	52
f.	ISLANDS	3,204	29	71	2,603	209	292
	Sicily	1,936	13	4	1,752	96	71
	Sardinia	1,267	15	67	851	114	220

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

March 2009		Total	North West	North East	Centre	South	Islands
a.	<b>SIGHT AND OVERNIGHT DEPOSITIS</b>	<b>8,427</b>	<b>4,283</b>	<b>1,621</b>	<b>1,427</b>	<b>795</b>	<b>298</b>
	General government	176	5	9	127	12	23
	Financial corporations	217	183	9	19	2	3
	Non-financial corporation	277	89	91	58	26	13
	Producer households	47	7	8	12	12	8
	Consumer households	7,711	4,000	1,504	1,210	743	250
b.	<b>WITH AGREED MATURITY</b>	<b>19,099</b>	<b>8,415</b>	<b>4,604</b>	<b>2,849</b>	<b>2,023</b>	<b>1,209</b>
	General government	97	20	24	40	11	2
	Financial corporations	4,034	2,152	1,243	617	9	13
	Non-financial corporation	4,899	2,766	1,182	517	278	156
	Producer households	305	51	113	49	49	43
	Consumer households	9,764	3,426	2,042	1,625	1,677	994
c.	<b>IREDEEMABLE AT NOTICE</b>	<b>68,250</b>	<b>16,133</b>	<b>14,618</b>	<b>13,434</b>	<b>16,159</b>	<b>7,906</b>
	General government	1,538	52	356	336	630	163
	Financial corporations	285	84	130	40	20	11
	Non-financial corporation	2,888	487	791	537	864	209
	Producer households	2,474	319	604	423	744	384
	Consumer households	61,064	15,190	12,737	12,098	13,901	7,139
d.	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>686,372</b>	<b>250,728</b>	<b>145,617</b>	<b>173,462</b>	<b>78,307</b>	<b>38,258</b>
	General government	28,648	4,545	4,756	12,020	3,512	3,815
	Financial corporations	60,359	30,273	10,164	18,873	691	358
	Non-financial corporation	150,481	59,053	33,984	37,912	13,158	6,374
	Producer households	36,500	11,377	9,053	6,985	6,262	2,823
	Consumer households	410,384	145,480	87,659	97,673	54,683	24,889
e.	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>40,189</b>	<b>9,879</b>	<b>11,963</b>	<b>7,983</b>	<b>7,533</b>	<b>2,831</b>
	General government	61	7	12	22	4	17
	Financial corporations	283	172	10	88	4	11
	Non-financial corporation	741	237	206	171	101	26
	Producer households	2,006	443	603	442	406	113
	Consumer households	37,098	9,021	11,133	7,261	7,018	2,664

Note:

## Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns  
Stocks in millions of euro

March 2009

Total

<b>a.</b>	<b>TOTAL</b>	<b>1,060,501</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>340,172</b>
	Piedmont	80,043
	Valle d'Aosta	2,774
	Liguria	29,230
	Lombardy	228,126
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>212,216</b>
	Trentino-Alto Adige	17,951
	Veneto	85,938
	Friuli-Venezia Giulia	24,410
	Emilia-Romagna	83,918
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>251,991</b>
	Marche	26,575
	Tuscany	59,387
	Umbria	13,135
	Lazio	152,895
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>180,587</b>
	Abruzzi	20,975
	Molise	5,332
	Campania	75,731
	Puglia	46,909
	Basilicata	8,566
	Calabria	23,074
<b>f.</b>	<b>ISLANDS</b>	<b>75,531</b>
	Sicily	54,539
	Sardinia	20,992

Note:

## Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns  
Stocks in millions of euro

March 2009

	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	29,428	-	20	31,688
Credit default swap	23	622	70,618	803	1,672	56,403
Credit default option	-	-	263	-	-	85
Total rate of return swap	-	-	121	-	-	144
Credit spread swap	-	-	-	-	-	-
Credit spread option	-	-	-	-	-	-
Other credit derivatives	803	747	356	-	10	313

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

## March 2009

	Totale	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	38,897	652	3,385	8,125	14,842	11,893
Intrinsic value	7,548	16	58	187	942	6,345
<b>b. NORTH-WEST ITALY</b>						
Number of holders	14,817	282	1,484	3,011	5,415	4,625
Intrinsic value	2,995	2	10	63	302	2,618
<b>c. NORTH-EAST ITALY</b>						
Number of holders	10,899	219	1,082	2,468	3,973	3,157
Intrinsic value	1,573	10	9	63	260	1,231
<b>d. CENTRAL ITALY</b>						
Number of holders	7,263	93	459	1,463	2,842	2,406
Intrinsic value	2,105	3	36	33	187	1,846
<b>e. SOUTHERN ITALY</b>						
Number of holders	4,342	47	276	881	1,886	1,252
Intrinsic value	645	..	3	19	145	477
<b>f. ISLAND</b>						
Number of holders	1,576	11	84	302	726	453
Intrinsic value	231	..	..	8	48	174

Notes: As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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

March 2009		Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>							
Number of holders		49,931	2,468	9,928	9,294	15,417	12,824
Intrinsic value		55,492	2,940	141	320	1,566	50,526
<b>b. GENERAL GOVERNMENT</b>							
Number of holders		472	12	37	82	168	173
Intrinsic value		2,059	1	6	12	55	1,984
<b>c. FINANCIAL COMPANIES</b>							
Number of holders		687	9	21	53	135	469
Intrinsic value		25,018	1	53	42	425	24,497
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of holders		35,235	334	1,940	6,864	14,273	11,824
Intrinsic value		7,478	14	52	171	910	6,330
<i>of which: industry</i>							
<i>Number of holders</i>		12,682	46	385	1,880	5,105	5,266
<i>Intrinsic value</i>		2,622	1	3	34	266	2,318
<b>building</b>							
<i>Number of holders</i>		4,348	30	230	939	1,931	1,218
<i>Intrinsic value</i>		636	1	32	24	146	433
<b>services</b>							
<i>Number of holders</i>		17,451	255	1,283	3,894	6,894	5,125
<i>Intrinsic value</i>		4,110	13	16	109	474	3,497
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of holders		3,662	318	1,445	1,261	569	69
Intrinsic value		70	2	6	16	32	16
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of holders		9,571	1,792	6,473	1,008	220	78
Intrinsic value		174	4	24	23	54	68
<b>g. REST OF THE WORLD</b>							
Number of holders		304	3	12	26	52	211
Intrinsic value		20,694	2,917	..	56	89	17,631

Notes: As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).



## Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns  
Stocks in millions of euros

March 2009

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,433,579</b>	<b>643,340</b>	<b>151,405</b>
	Italian government securities	552,929	244,695	51,026
	<i>of which:</i> BOTs	100,748	73,226	6,206
	CCTs	108,282	45,714	6,355
	BTPs	307,212	118,218	37,257
	Other debt securities	415,584	184,767	20,952
	<i>of which:</i> in non-euro-area currencies	33,982	15,131	1,287
	Equity securities	211,485	59,865	60,542
	<i>of which:</i> in non-euro-area currencies	27,736	3,275	859
	Units of collective investment undertakings	231,989	143,262	13,615
	Other securities and the like	1,960	774	872

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
<b>53,313</b>	<b>32,682</b>	<b>3,284</b>	<b>1,129,885</b>	<b>596,984</b>	<b>129,238</b>
27,328	15,773	1,906	415,354	225,512	47,594
869	644	92	87,726	72,363	6,007
10,074	6,002	723	69,496	38,791	4,881
13,508	7,191	860	239,225	108,962	35,802
8,820	4,466	354	360,579	177,384	18,862
427	299	11	26,998	14,582	1,134
2,347	1,553	165	164,868	55,410	48,737
355	223	20	10,489	2,922	822
14,486	10,726	847	171,748	128,672	11,340
1	..	1	1,046	658	101

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

TDB40087

Source: Supervisory returns  
Stocks in millions of euros

March 2009

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,433,579</b>	<b>643,340</b>	<b>151,405</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>711,426</b>	<b>285,633</b>	<b>45,427</b>
	Piedmont	128,456	84,793	11,863
	Valle d'Aosta	2,799	1,615	187
	Liguria	36,986	28,183	2,665
	Lombardy	543,185	171,042	30,712
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>322,486</b>	<b>164,608</b>	<b>28,276</b>
	Trentino-Alto Adige	12,333	7,592	1,161
	Veneto	92,622	60,797	9,468
	Friuli-Venezia Giulia	92,597	14,393	1,475
	Emilia-Romagna	124,934	81,825	16,173
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>305,505</b>	<b>109,930</b>	<b>68,832</b>
	Marche	13,303	11,007	1,825
	Tuscany	61,711	40,772	6,181
	Umbria	8,570	6,857	749
	Lazio	221,922	51,294	60,077
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>67,786</b>	<b>60,398</b>	<b>6,313</b>
	Abruzzo	6,688	5,950	605
	Molise	1,159	996	160
	Campania	32,054	28,666	2,716
	Puglia	19,605	17,551	1,891
	Basilicata	2,587	2,304	280
	Calabria	5,693	4,931	662
<b>f.</b>	<b>ISLANDS</b>	<b>26,374</b>	<b>22,770</b>	<b>2,556</b>
	Sicily	19,615	17,547	1,715
	Sardinia	6,759	5,223	841

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
<b>53,313</b>	<b>32,682</b>	<b>3,284</b>	<b>1,129,885</b>	<b>596,984</b>	<b>129,238</b>
<b>25,520</b>	<b>14,180</b>	<b>1,181</b>	<b>481,332</b>	<b>265,913</b>	<b>33,601</b>
7,847	2,270	241	114,444	80,966	10,663
21	18	3	2,703	1,528	178
1,080	907	53	31,898	26,919	2,266
16,572	10,985	885	332,287	156,500	20,493
<b>12,607</b>	<b>9,378</b>	<b>911</b>	<b>297,933</b>	<b>152,284</b>	<b>23,620</b>
738	594	35	10,740	6,809	1,009
3,948	2,108	254	85,433	57,296	8,337
563	472	83	90,640	13,769	1,176
7,358	6,205	539	111,120	74,410	13,099
<b>12,154</b>	<b>6,515</b>	<b>781</b>	<b>263,881</b>	<b>100,798</b>	<b>64,916</b>
1,029	897	100	11,396	9,938	1,134
3,877	2,457	306	55,603	37,459	4,818
482	425	39	7,831	6,283	609
6,766	2,735	336	189,050	47,118	58,355
<b>2,212</b>	<b>1,944</b>	<b>263</b>	<b>62,112</b>	<b>56,403</b>	<b>5,051</b>
269	246	21	6,244	5,600	517
21	20	1	1,033	944	87
901	805	92	29,111	26,654	2,184
823	705	118	17,939	16,320	1,458
77	72	5	2,431	2,183	244
120	95	25	5,354	4,702	561
<b>820</b>	<b>665</b>	<b>148</b>	<b>24,626</b>	<b>21,586</b>	<b>2,050</b>
457	373	83	18,523	16,780	1,407
363	292	66	6,103	4,806	643



## **Information on securities business**

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euors

## 1st quarter 2009

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTAFOLIO</b>	<b>98,191</b>	<b>88,218</b>	<b>333,143</b>
	Italian government securities	33,331	27,912	132,432
	<i>of which:</i> BOTs	4,373	4,649	7,439
	CCTs	4,856	5,636	27,175
	BTPs	20,626	14,912	85,333
	Other debt securities	23,396	18,793	69,499
	<i>of which:</i> in non-euro-area currencies	912	981	1,040
	Equity securities	2,830	3,172	43,386
	<i>of which:</i> in non-euro-area currencies	476	564	1,011
	Units of collective investment undertakings	17,664	24,753	87,393
	Other securities and the like	20,970	13,589	433

## 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
<b>16,894</b>	<b>14,264</b>	<b>76,555</b>	<b>4,233</b>	<b>4,645</b>	<b>6,896</b>	<b>77,063</b>	<b>69,310</b>	<b>249,692</b>
9,228	6,771	41,074	769	849	2,285	23,335	20,291	89,073
827	543	1,334	106	152	125	3,440	3,954	5,980
2,672	1,739	15,581	174	296	1,068	2,010	3,601	10,526
5,004	3,544	19,734	435	351	887	15,188	11,018	64,713
2,822	2,193	15,492	1,017	803	1,652	19,557	15,797	52,355
394	317	965	8	23	48	510	641	26
1,174	1,122	3,120	312	323	663	1,344	1,727	39,603
205	216	569	28	23	101	243	325	341
3,507	4,017	16,824	702	760	2,270	13,454	19,977	68,299
163	161	45	1,435	1,910	26	19,373	11,518	362





# **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 Dec.	2009 Mar.	2008 Dec.	2009 Mar.	2008 Dec.	2009 Mar.
<b>a. NUMBER OF BORROWERS</b>	<b>4,298,964</b>	<b>6,733,784</b>	<b>3,218,262</b>	<b>5,035,897</b>	<b>1,362,582</b>	<b>2,135,551</b>
<i>of which: joint</i>	<i>1,289,947</i>	<i>2,055,358</i>	<i>853,745</i>	<i>1,332,849</i>	<i>458,817</i>	<i>754,099</i>
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	<i>2,153,135</i>	<i>2,262,467</i>	<i>1,914,229</i>	<i>1,980,161</i>	<i>238,906</i>	<i>282,306</i>
<i>used margin</i>	<i>1,574,499</i>	<i>1,685,612</i>	<i>1,356,661</i>	<i>1,423,559</i>	<i>217,839</i>	<i>262,053</i>
<i>overshoot</i>	<i>42,306</i>	<i>46,217</i>	<i>39,716</i>	<i>43,151</i>	<i>2,590</i>	<i>3,066</i>
<i>unused margin</i>	<i>620,942</i>	<i>623,071</i>	<i>597,284</i>	<i>599,753</i>	<i>23,658</i>	<i>23,318</i>
<i>of which: matched loans</i>						
<i>facilities granted</i>	<i>362,899</i>	<i>363,504</i>	<i>322,378</i>	<i>324,629</i>	<i>40,521</i>	<i>38,874</i>
<i>used margin</i>	<i>188,069</i>	<i>178,570</i>	<i>162,824</i>	<i>154,924</i>	<i>25,245</i>	<i>23,646</i>
<b>term loans</b>						
<i>facilities granted</i>	<i>1,459,211</i>	<i>1,558,057</i>	<i>1,262,819</i>	<i>1,316,569</i>	<i>196,392</i>	<i>241,488</i>
<i>used margin</i>	<i>1,232,274</i>	<i>1,341,118</i>	<i>1,041,967</i>	<i>1,104,854</i>	<i>190,307</i>	<i>236,264</i>
<b>revocable loans</b>						
<i>facilities granted</i>	<i>331,026</i>	<i>340,906</i>	<i>329,032</i>	<i>338,962</i>	<i>1,993</i>	<i>1,944</i>
<i>used margin</i>	<i>154,157</i>	<i>165,924</i>	<i>151,870</i>	<i>163,781</i>	<i>2,287</i>	<i>2,143</i>
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	<i>216,685</i>	<i>212,784</i>	<i>214,594</i>	<i>210,221</i>	<i>2,091</i>	<i>2,563</i>
<i>used margin</i>	<i>148,870</i>	<i>145,988</i>	<i>147,082</i>	<i>143,774</i>	<i>1,787</i>	<i>2,214</i>
<b>d. BAD DEBTS</b>	<b>100,735</b>	<b>106,720</b>	<b>41,821</b>	<b>46,892</b>	<b>58,914</b>	<b>59,828</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>2,027,521</b>	<b>2,948,032</b>	<b>1,679,815</b>	<b>2,478,572</b>	<b>421,144</b>	<b>587,452</b>
<i>of which: joint</i>	<i>644,781</i>	<i>860,041</i>	<i>563,622</i>	<i>756,059</i>	<i>96,948</i>	<i>126,192</i>
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>601,034</b>	<b>629,526</b>	<b>492,707</b>	<b>513,079</b>	<b>108,328</b>	<b>116,447</b>

**Notes:**

The data include transactions with non-resident customers. As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## Distribution by amount

TDB30205

Banks

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

March 2009		Number of borrowers	Bad debts
<b>a. TOTAL</b>		<b>623,582</b>	<b>45,965</b>
from 250 to 30,000		456,371	3,722
from 30,000 to 75,000		75,817	3,621
from 75,000 to 125,000		33,845	3,299
from 125,000 to 250,000		32,194	5,529
from 250,000 to 500,000		13,207	4,545
from 500,000 to 1,000,000		6,271	4,344
from 1,000,000 to 2,500,000		3,827	5,795
from 2,500,000 to 5,000,000		1,199	4,131
from 5,000,000 to 25,000,000		779	7,157
more than 25,000,000		72	3,822

**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

## March 2009

	General govern- ment	Financial compa- nies	Non- financial compa- nies	of which:			Producer households	Consumer household s
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	17	665	103.246	29.640	15.236	56.116	95.774	418.761
Bad debts	23	323	29.700	10.688	5.541	12.563	5.657	10.024
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	2	228	28.739	8.327	3.850	16.295	20.741	98.321
Bad debts	..	123	7.608	2.971	1.141	3.423	1.189	2.912
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	-	126	20.958	6.616	2.979	11.034	15.116	60.790
Bad debts	-	29	6.519	2.704	1.018	2.608	999	1.741
<b>d. CENTRAL ITALY</b>								
Number of borrowers	2	179	25.383	7.236	3.609	14.119	19.895	87.407
Bad debts	..	142	7.842	2.457	1.425	3.838	1.141	2.202
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	12	90	19.079	5.459	3.159	9.642	24.418	114.740
Bad debts	23	25	4.813	1.910	833	1.805	1.393	2.058
<b>f. ISLANDS</b>								
Number of borrowers	1	42	9.087	2.002	1.639	5.026	15.604	57.503
Bad debts	..	4	2.918	646	1.124	889	934	1.111

Note:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

March 2009

	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>199,020</b>	<b>35,357</b>
Agricultural, forestry and fishery products	11,677	2,060
Fuel and power products	329	41
Ores and metals	542	100
Non-metallic minerals and products	2,909	695
Chemical products	1,084	242
Metal products, except transport equipment	5,743	1,278
Agricultural and industrial machinery	2,877	936
Office and data processing machines, etc.	1,315	254
Electrical goods	3,181	941
Transport equipment	1,428	599
Food and tobacco products	6,771	1,469
Textiles, clothing and footwear	10,244	2,421
Paper and paper products	2,468	781
Rubber and plastic products	1,528	472
Other manufactured products	7,293	1,433
Building and construction	32,380	6,629
Wholesale and retail trade services, recovery and repair services	55,232	6,353
Lodging and catering services	14,346	1,437
Inland transport services	7,179	626
Maritime and air transport services	151	184
Auxiliary transport services	2,128	308
Communication services	599	63
Other market services	27,616	6,035

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				
March 2009		Total	Banks	Financial intermediaries
a.	<b>TOTAL</b>	<b>106,767</b>	<b>46,936</b>	<b>59,830</b>
b.	<b>GENERAL GOVERNMENT</b>	<b>87</b>	<b>23</b>	<b>64</b>
	Central government	1	..	1
	Local government	86	23	63
	Social security funds	-	-	-
c.	<b>FINANCIAL COMPANIES</b>	<b>1,200</b>	<b>323</b>	<b>877</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,069	272	797
	Financial auxiliaries	123	48	74
	Insurance companies and pension funds	8	2	6
d.	<b>NON-FINANCIAL COMPANIES</b>	<b>69,389</b>	<b>29,700</b>	<b>39,689</b>
	Public companies	265	108	157
	Private companies	57,342	24,552	32,790
	Associations of non-financial companies	322	189	133
	Craft non-financial quasi-companies	2,796	1,440	1,356
	Other non-financial quasi-companies	8,663	3,411	5,253
e.	<b>HOUSEHOLDS</b>	<b>33,587</b>	<b>15,526</b>	<b>18,061</b>
	Producer households	13,202	5,657	7,545
	Consumer households	20,385	9,869	10,516
f.	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>293</b>	<b>152</b>	<b>141</b>
g.	<b>REST OF THE WORLD</b>	<b>1,255</b>	<b>971</b>	<b>285</b>
	General government	1	1	-
	Monetary financial institutions	47	45	2
	Other financial institutions	720	602	117
	Non-financial companies	433	283	150
	Households	55	40	15
	Non-profit institutions serving households	..	-	..
	International organizations and the other institutions	..	..	..
h.	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>5</b>	<b>3</b>	<b>2</b>

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

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 1st quarter 2009

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>49,192</b>	<b>2,355</b>	<b>20,044</b>	<b>313</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>13,214</b>	<b>767</b>	<b>5,346</b>	<b>100</b>
	Piedmont	3,339	140	1,516	21
	Valle d'Aosta	90	2	26	..
	Liguria	1,200	41	641	7
	Lombardy	8,585	584	3,163	72
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>8,071</b>	<b>571</b>	<b>2,462</b>	<b>56</b>
	Trentino-Alto Adige	575	65	226	7
	Veneto	2,911	244	829	18
	Friuli-Venezia Giulia	593	45	243	5
	Emilia-Romagna	3,992	217	1,164	26
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>9,310</b>	<b>561</b>	<b>3,900</b>	<b>58</b>
	Marche	1,376	88	450	6
	Tuscany	3,070	157	1,125	15
	Umbria	603	19	204	4
	Lazio	4,261	297	2,121	33
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>12,595</b>	<b>327</b>	<b>5,207</b>	<b>70</b>
	Abruzzo	1,038	31	509	6
	Molise	173	5	73	1
	Campania	6,486	146	2,407	31
	Puglia	2,782	88	1,389	25
	Basilicata	309	7	146	2
	Calabria	1,807	50	683	7
<b>f.</b>	<b>ISLANDS</b>	<b>6,002</b>	<b>128</b>	<b>3,129</b>	<b>29</b>
	Sicily	4,606	92	2,353	20
	Sardinia	1,396	36	776	9

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



## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in millions of euros

## 1st quarter 2009

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>49,192</b>	<b>2,355</b>	<b>20,044</b>	<b>313</b>
General government	-	-	-	-
Financial companies	36	26	14	..
Non-financial companies	5,704	1,357	1,702	110
<i>of which:</i> industry	1,455	448	421	36
building	903	206	220	17
services	3,258	686	1,019	54
Producer households	5,552	207	2,202	45
Consumer households and nec	37,564	755	15,972	155

## Notes:

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

## Distribution by customer branch of economic activity

TDB30225

Banks

Source: Central Credit Register  
Stocks in millions of euros

## March 2009

a.		Bad debts (gross of writeoffs)	of which: backed by real security
<b>TOTAL</b>		<b>39,418</b>	<b>11,299</b>
	Agricultural, forestry and fishery products	2,045	913
	Fuel and power products	48	7
	Ores and metals	118	25
	Non-metallic minerals and products	710	231
	Chemical products	333	74
	Metal products, except transport equipment	1,528	333
	Agricultural and industrial machinery	1,158	238
	Office and data processing machines, etc.	312	39
	Electrical goods	1,122	274
	Transport equipment	720	195
	Food and tobacco products	1,779	483
	Textiles, clothing and footwear	2,914	661
	Paper and paper products	928	207
	Rubber and plastic products	551	138
	Other manufactured products	1,631	426
	Building and construction	6,694	2,035
	Wholesale and retail trade services, recovery and repair services	7,350	1,572
	Lodging and catering services	1,419	631
	Inland transport services	675	160
	Maritime and air transport services	246	56
	Auxiliary transport services	355	48
	Communication services	66	8
	Other market services	6,714	2,545

Notes:

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

TDC30032

Banks

Source: Central Credit Register  
Stocks in millions of euros

March 2009

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				Industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	23	398	33,597	12,830	5,602	14,288	5,821	10,118
of which: backed by real security	..	87	9,296	3,033	1,685	4,228	2,003	4,336
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	..	162	9,346	3,751	1,342	4,172	1,218	2,948
of which: backed by real security	..	57	2,106	663	394	1,007	450	1,554
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	-	50	7,899	3,452	1,193	3,040	1,038	1,768
of which: backed by real security	-	3	2,089	681	393	923	410	823
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	..	151	8,996	2,898	1,611	4,358	1,195	2,242
of which: backed by real security	-	21	2,590	729	398	1,401	440	923
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	23	32	5,320	2,133	960	1,944	1,453	2,088
of which: backed by real security	-	5	1,815	749	326	635	457	707
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	..	4	2,037	596	495	775	917	1,072
of which: backed by real security	-	1	696	212	174	263	246	329

Notes:

## Distribution by customer location (region)

TDB30260

Banks

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

March 2009		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>615,141</b>	<b>51,815</b>	<b>1.12</b>	<b>51,188</b>	<b>5,603</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>146,930</b>	<b>14,002</b>	<b>1.17</b>	<b>13,520</b>	<b>1,596</b>
	Piedmont	43,608	3,322	1.17	3,482	286
	Valle d'Aosta	1,076	61	1.03	91	4
	Liguria	17,478	1,076	1.11	1,259	72
	Lombardy	84,768	9,543	1.18	8,688	1,233
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>96,130</b>	<b>10,474</b>	<b>1.12</b>	<b>8,284</b>	<b>1,037</b>
	Trentino-Alto Adige	6,344	793	1.06	564	90
	Veneto	36,003	4,607	1.13	2,976	453
	Friuli-Venezia Giulia	9,323	864	1.13	623	95
	Emilia-Romagna	44,460	4,211	1.12	4,121	399
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>131,777</b>	<b>12,595</b>	<b>1.10</b>	<b>9,761</b>	<b>1,184</b>
	Marche	18,735	2,253	1.16	1,406	211
	Tuscany	40,200	3,517	1.11	3,152	314
	Umbria	9,443	783	1.12	640	43
	Lazio	63,399	6,043	1.08	4,563	616
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>158,141</b>	<b>9,334</b>	<b>1.11</b>	<b>13,169</b>	<b>631</b>
	Abruzzo	14,277	1,114	1.13	1,051	90
	Molise	2,784	213	1.12	185	18
	Campania	69,806	3,341	1.09	6,823	254
	Puglia	42,848	2,924	1.12	2,882	162
	Basilicata	5,447	569	1.08	330	17
	Calabria	22,979	1,174	1.11	1,898	89
<b>f.</b>	<b>ISLANDS</b>	<b>82,163</b>	<b>5,410</b>	<b>1.07</b>	<b>6,454</b>	<b>1,156</b>
	Sicily	61,808	3,863	1.07	5,018	1,097
	Sardinia	20,355	1,547	1.06	1,436	59

**Notes:** As of March 2009 the Adjusted bad debts have been constructed keeping the € 75,000 threshold unchanged (see the Methodological Appendix in this issue).

## Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2009		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>615,141</b>	<b>51,815</b>	<b>1.12</b>	<b>51,188</b>	<b>5,603</b>
	General government	13	150	6.50	1	..
	Financial companies	658	455	1.40	42	30
	Non-financial companies	101,772	33,909	1.14	6,014	4,060
	<i>of which: industry</i>	<i>29,289</i>	<i>12,362</i>	<i>1.15</i>	<i>1,515</i>	<i>1,266</i>
	building	14,996	6,280	1.13	993	1,080
	services	55,267	14,235	1.13	3,409	1,580
	Producer households	93,954	6,245	1.10	5,895	397
	Consumer households and nec	413,677	10,806	1.07	38,822	1,075

**Notes:** As of March 2009 the adjusted bad debts have been constructed keeping the € 75,000 threshold unchanged (see the Methodological Appendix in this issue).

## Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2009-Q1	2008-Q4	2008-Q3
<b>a. IMPAIRED LOANS</b>				
Bad debts		46,901	42,710	-
Substandard loans		38,168	33,280	-
Restructured loans		1,876	1,657	-
Overdue / overdrawn loans		11,233	8,902	-
<b>b. TOTAL NET LOANS</b>		<b>1,670,831</b>	<b>1,692,833</b>	<b>-</b>

**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

**March 2009**

## Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a. TOTAL</b>	<b>37,129</b>	<b>23,843</b>	<b>3,706</b>	<b>8,904</b>
<b>b. NORTH-WEST ITALY</b>	<b>12,638</b>	<b>8,467</b>	<b>879</b>	<b>2,820</b>
Piedimont and Valle d'Aosta	2,456	1,528	211	580
Liguria	487	238	76	172
Lombardy	9,695	6,701	592	2,068
<b>c. NORTH-EAST ITALY</b>	<b>8,965</b>	<b>5,849</b>	<b>1,038</b>	<b>1,980</b>
Trentino-Alto Adige	1,652	1,122	240	286
Veneto	3,942	2,698	371	791
Friuli-Venezia Giulia	569	340	77	150
Emilia-Romagna	2,802	1,690	350	753
<b>d. CENTRAL ITALY</b>	<b>8,227</b>	<b>5,396</b>	<b>767</b>	<b>2,038</b>
Marche	1,107	649	157	298
Tuscany	2,220	1,346	320	552
Umbria	477	287	68	120
Lazio	4,423	3,114	223	1,068
<b>e. SOUTHERN ITALY</b>	<b>4,709</b>	<b>2,717</b>	<b>651</b>	<b>1,317</b>
Abruzzi and Molise	775	490	104	179
Campania	1,784	999	182	597
Puglia and Basilicata	1,549	916	239	377
Calabria	602	311	125	164
<b>f. ISLANDS</b>	<b>2,591</b>	<b>1,413</b>	<b>371</b>	<b>749</b>
Sicily	1,774	845	260	614
Sardinia	817	568	112	134

**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
<b>1,777</b>	<b>10,980</b>	<b>6,405</b>	<b>1,146</b>	<b>3,193</b>
<b>826</b>	<b>3,310</b>	<b>2,151</b>	<b>230</b>	<b>794</b>
337	492	246	60	184
6	180	67	32	80
483	2,638	1,839	138	530
<b>367</b>	<b>2,555</b>	<b>1,527</b>	<b>297</b>	<b>685</b>
23	286	166	45	74
256	1,101	696	106	267
22	228	131	31	52
66	940	533	115	291
<b>459</b>	<b>2,787</b>	<b>1,613</b>	<b>307</b>	<b>834</b>
6	397	206	62	128
137	925	487	147	277
11	238	108	38	93
305	1,227	812	60	336
<b>104</b>	<b>1,481</b>	<b>700</b>	<b>196</b>	<b>565</b>
45	285	161	34	84
17	561	281	49	217
31	470	192	83	195
11	166	67	29	69
<b>22</b>	<b>845</b>	<b>414</b>	<b>116</b>	<b>315</b>
21	619	260	88	270
1	227	154	28	44



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

TDB30445

Banks

Source: Central Credit Register  
Size classes in euro

March 2009	Total	from 30,000 to 75,000	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
<b>a. TOTAL</b>	<b>4,018,087</b>	<b>1,670,905</b>	<b>973,468</b>	<b>789,098</b>	<b>264,631</b>	<b>141,578</b>
of which: 1 facility	3,403,019	1,640,878	893,284	647,484	136,046	47,721
2 facilities	368,478	29,405	75,756	112,377	77,876	40,280
3-4 facilities	179,537	620	4,422	28,902	47,151	43,995
more than 4 facilities	67,053	2	6	335	3,558	9,582
<b>b. GENERAL GOVERNMENT</b>	<b>6,819</b>	<b>565</b>	<b>553</b>	<b>1,001</b>	<b>1,202</b>	<b>1,110</b>
of which: 1 facility	4,009	560	515	804	801	566
two facilities	1,784	5	37	184	345	415
3-4 facilities	828	-	1	13	56	125
more than 4 facilities	198	-	-	-	-	4
<b>c. FINANCIAL COMPANIES</b>	<b>6,855</b>	<b>2,134</b>	<b>1,065</b>	<b>1,109</b>	<b>684</b>	<b>408</b>
of which: 1 facility	4,771	2,057	814	729	374	197
2 facilities	1,199	75	239	295	188	106
3-4 facilities	509	2	12	83	110	76
more than 4 facilities	376	-	-	2	12	29
<b>d. NON-FINANCIAL COMPANIES</b>	<b>893,830</b>	<b>216,333</b>	<b>123,059</b>	<b>154,891</b>	<b>135,920</b>	<b>105,581</b>
of which: 1 facility	492,445	208,137	89,781	83,046	51,642	30,180
2 facilities	201,280	8,131	31,535	54,864	48,365	30,656
3-4 facilities	138,089	65	1,742	16,805	33,369	36,637
more than 4 facilities	62,016	-	1	176	2,544	8,108
<b>e. PRODUCER HOUSEHOLDS</b>	<b>514,886</b>	<b>226,478</b>	<b>112,561</b>	<b>107,890</b>	<b>44,331</b>	<b>16,036</b>
of which: 1 facility	409,723	218,605	91,732	73,545	19,441	4,824
2 facilities	75,100	7,708	19,447	26,606	14,592	4,878
3-4 facilities	26,616	165	1,379	7,638	9,510	5,181
more than 4 facilities	3,447	-	3	101	788	1,153
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>2,504,809</b>	<b>1,171,641</b>	<b>720,148</b>	<b>511,675</b>	<b>77,666</b>	<b>16,357</b>
of which: facility	2,409,083	1,158,657	696,740	479,204	60,220	10,440
2 facilities	82,305	12,604	22,206	28,408	13,408	3,835
3-4 facilities	12,461	378	1,200	4,007	3,832	1,800
more than 4 facilities	960	2	2	56	206	282

**Notes:** As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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

March 2009

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>	<b>102,754</b>	<b>38,425</b>	<b>31,037</b>	<b>6,191</b>
of which: 1 facility	25,885	6,944	4,134	643
2 facilities	22,691	6,225	3,390	478
3-4 facilities	35,486	11,533	6,664	764
more than 4 facilities	18,692	13,723	16,849	4,306
<b>b. GENERAL GOVERNMENT</b>	<b>1,047</b>	<b>479</b>	<b>519</b>	<b>343</b>
of which: 1 facility	382	140	163	78
two facilities	421	163	129	85
3-4 facilities	225	148	165	95
more than 4 facilities	19	28	62	85
<b>c. FINANCIAL COMPANIES</b>	<b>405</b>	<b>229</b>	<b>410</b>	<b>411</b>
of which: 1 facility	209	102	166	123
2 facilities	103	43	83	67
3-4 facilities	66	41	68	51
more than 4 facilities	27	43	93	170
<b>d. NON-FINANCIAL COMPANIES</b>	<b>88,374</b>	<b>35,349</b>	<b>28,990</b>	<b>5,333</b>
of which: 1 facility	20,006	5,839	3,417	397
2 facilities	18,980	5,494	2,943	312
3-4 facilities	31,984	10,728	6,163	596
more than 4 facilities	17,404	13,288	16,467	4,028
<b>e. PRODUCER HOUSEHOLDS</b>	<b>6,304</b>	<b>979</b>	<b>301</b>	<b>6</b>
of which: 1 facility	1,399	153	23	1
2 facilities	1,628	196	45	-
3-4 facilities	2,277	358	106	2
more than 4 facilities	1,000	272	127	3
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>5,578</b>	<b>1,089</b>	<b>599</b>	<b>56</b>
of which: facility	3,115	502	195	10
2 facilities	1,391	273	170	10
3-4 facilities	848	232	148	16
more than 4 facilities	224	82	86	20

Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

March 2009		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,911,944</b>	<b>1,375,491</b>	<b>4,352,871</b>	<b>498,861</b>	<b>426,937</b>	<b>3,718,478</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>764,877</b>	<b>531,413</b>	<b>1,284,710</b>	<b>177,193</b>	<b>145,727</b>	<b>1,089,017</b>
	Piedmont	122,253	86,054	312,113	32,239	27,538	267,145
	Valle d'Aosta	2,777	1,965	8,777	913	727	7,575
	Liguria	34,044	25,706	104,615	11,739	10,149	91,065
	Lombardy	605,803	417,688	859,205	132,302	107,312	723,232
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>476,084</b>	<b>339,003</b>	<b>1,094,971</b>	<b>124,046</b>	<b>105,655</b>	<b>916,906</b>
	Trentino-Alto Adige	47,423	35,223	122,359	17,857	14,600	105,434
	Veneto	179,753	128,774	432,893	50,188	43,381	362,356
	Friuli-Venezia Giulia	34,925	25,185	109,727	9,672	8,622	94,421
	Emilia-Romagna	213,984	149,822	429,992	46,329	39,051	354,695
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>436,883</b>	<b>320,022</b>	<b>935,976</b>	<b>106,825</b>	<b>94,514</b>	<b>797,063</b>
	Marche	47,799	34,717	146,517	13,107	11,406	119,338
	Tuscany	126,137	95,805	328,744	34,044	30,334	272,052
	Umbria	20,611	15,887	74,714	5,936	5,374	62,040
	Lazio	242,336	173,613	386,001	53,738	47,400	343,633
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>160,075</b>	<b>125,646</b>	<b>669,066</b>	<b>59,902</b>	<b>53,152</b>	<b>587,312</b>
	Abruzzo	24,549	18,931	92,332	7,844	6,929	78,374
	Molise	3,619	2,918	16,009	1,486	1,333	13,769
	Campania	66,088	51,295	239,292	23,536	20,570	211,595
	Puglia	44,516	35,453	213,088	18,160	16,480	188,558
	Basilicata	5,714	4,623	25,956	1,897	1,754	22,488
	Calabria	15,589	12,426	82,389	6,978	6,087	72,528
<b>f.</b>	<b>ISLANDS</b>	<b>74,025</b>	<b>59,407</b>	<b>368,148</b>	<b>30,894</b>	<b>27,889</b>	<b>328,180</b>
	Sicily	52,669	41,535	264,284	21,707	19,516	234,301
	Sardinia	21,356	17,871	103,864	9,188	8,373	93,879

Notes: As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

**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
<b>222,699</b>	<b>160,226</b>	<b>380,976</b>	<b>282,870</b>	<b>195,785</b>	<b>184,436</b>	<b>907,515</b>	<b>592,542</b>	<b>68,981</b>
<b>89,868</b>	<b>60,685</b>	<b>114,079</b>	<b>103,468</b>	<b>72,473</b>	<b>57,888</b>	<b>394,348</b>	<b>252,528</b>	<b>23,726</b>
14,242	9,889	27,535	19,940	12,449	13,004	55,833	36,178	4,429
317	212	860	628	367	283	919	658	59
4,357	3,031	8,639	7,009	5,602	3,620	10,939	6,925	1,291
70,952	47,553	77,045	75,891	54,056	40,981	326,658	208,767	17,947
<b>56,584</b>	<b>40,907</b>	<b>104,473</b>	<b>77,379</b>	<b>51,463</b>	<b>52,650</b>	<b>218,075</b>	<b>140,979</b>	<b>20,942</b>
8,347	6,481	11,937	8,982	5,815	4,035	12,236	8,327	953
22,040	16,036	40,871	30,989	20,382	21,342	76,536	48,975	8,324
3,825	2,879	8,935	5,732	3,765	4,558	15,696	9,918	1,813
22,371	15,511	42,730	31,675	21,500	22,715	113,608	73,760	9,852
<b>43,183</b>	<b>33,373</b>	<b>83,104</b>	<b>62,464</b>	<b>42,757</b>	<b>40,607</b>	<b>224,411</b>	<b>149,378</b>	<b>15,202</b>
7,574	5,934	15,714	8,037	5,360	8,114	19,081	12,017	3,351
13,894	10,826	32,462	23,355	15,774	17,382	54,844	38,871	6,848
2,313	1,882	7,264	3,447	2,468	3,797	8,915	6,164	1,613
19,402	14,731	27,664	27,625	19,155	11,314	141,572	92,327	3,390
<b>21,355</b>	<b>16,423</b>	<b>51,740</b>	<b>26,350</b>	<b>19,238</b>	<b>23,034</b>	<b>52,468</b>	<b>36,833</b>	<b>6,980</b>
3,183	2,487	8,376	3,895	2,800	4,101	9,627	6,714	1,481
471	361	1,427	596	437	636	1,065	787	177
8,145	6,430	17,539	10,099	7,350	7,644	24,307	16,945	2,514
6,058	4,617	15,548	7,761	5,638	7,023	12,536	8,719	1,959
882	692	2,169	1,021	707	1,017	1,914	1,470	282
2,616	1,836	6,681	2,977	2,306	2,613	3,018	2,197	567
<b>11,708</b>	<b>8,839</b>	<b>27,580</b>	<b>13,210</b>	<b>9,854</b>	<b>10,257</b>	<b>18,212</b>	<b>12,824</b>	<b>2,131</b>
8,447	6,099	20,530	9,554	6,943	7,748	12,962	8,977	1,705
3,261	2,739	7,050	3,656	2,912	2,509	5,251	3,847	426

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

TDB30465

Banks

Source: Central Credit Register  
Size classes in euros

March 2009		Total	from 30,000 to 75,000	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
<b>a. TOTAL</b>							
Average number of banks per borrower		1.29	1.01	1.08	1.22	1.75	2.32
First bank's share of total credit granted (%)		62	99	96	93	81	73
<b>b. GENERAL GOVERNMENT</b>							
Average number of banks per borrower		1.68	1.00	1.07	1.21	1.38	1.63
First bank's share of total credit granted (%)		61	99	97	93	89	86
<b>c. FINANCIAL COMPANIES</b>							
Average number of banks per borrower		1.88	1.03	1.24	1.43	1.72	2.03
First bank's share of total credit granted (%)		75	98	90	87	83	80
<b>d. NON-FINANCIAL COMPANIES</b>							
Average number of banks per borrower		1.98	1.03	1.28	1.58	1.98	2.44
First bank's share of total credit granted (%)		50	97	88	81	75	69
of which: <b>industry</b>							
Average number of banks per borrower		2.43	1.03	1.29	1.65	2.19	2.85
First bank's share of total credit granted (%)		39	97	88	78	69	60
of which: <b>building</b>							
Average number of banks per borrower		1.84	1.02	1.23	1.49	1.79	2.10
First bank's share of total credit granted (%)		65	98	90	84	79	77
of which: <b>services</b>							
Average number of banks per borrower		1.82	1.04	1.29	1.58	1.95	2.35
First bank's share of total credit granted (%)		55	97	88	82	76	72
<b>e. PRODUCER HOUSEHOLDS</b>							
Average number of banks per borrower		1.29	1.03	1.19	1.40	1.88	2.38
First bank's share of total credit granted (%)		83	98	92	88	80	75
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Average number of banks per borrower		1.04	1.01	1.03	1.07	1.29	1.56
First bank's share of total credit granted (%)		96	99	98	97	93	89

**Notes:** The average number of banks per borrower is calculated as an arithmetic mean. As of January 2009 the threshold for inclusion in the Central Credit Register has been lowered to € 30,000 (see the Methodological Appendix in this issue).

## 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					
March 2009		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>					
Average number of banks per borrower		2.95	3.87	5.31	8.37
First bank's share of total credit granted (%)		67	60	52	49
<b>b. GENERAL GOVERNMENT</b>					
Average number of banks per borrower		1.95	2.30	2.55	3.42
First bank's share of total credit granted (%)		82	79	80	58
<b>c. FINANCIAL COMPANIES</b>					
Average number of banks per borrower		1.99	2.74	3.37	7.25
First bank's share of total credit granted (%)		82	77	70	75
<b>d. NON-FINANCIAL COMPANIES</b>					
Average number of banks per borrower		3.06	3.97	5.46	8.84
First bank's share of total credit granted (%)		65	59	50	36
<i>of which: industry</i>					
Average number of banks per borrower		3.74	4.90	6.63	10.07
First bank's share of total credit granted (%)		52	46	38	30
<i>of which: building</i>					
Average number of banks per borrower		2.53	3.23	4.43	8.34
First bank's share of total credit granted (%)		74	69	62	48
<i>of which: services</i>					
Average number of banks per borrower		2.87	3.67	4.93	7.75
First bank's share of total credit granted (%)		68	63	56	40
<b>e. PRODUCER HOUSEHOLDS</b>					
Average number of banks per borrower		2.89	3.52	4.68	5.33
First bank's share of total credit granted (%)		72	69	62	54
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Average number of banks per borrower		1.80	2.11	2.70	4.35
First bank's share of total credit granted (%)		87	85	77	53

Notes:



## **Lending and deposit rates**



**Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity - outstanding transactions**

TDB30820

Sample of banks

 Sources: Survey of lending rates  
 Percentages

March 2009		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
<b>a. ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.79	5.03	4.84	5.43	5.02	5.92	4.63
from 1 to 5 years		4.28	4.98	4.97	4.90	5.01	5.97	5.70
more than 5 years		5.28	5.11	4.98	5.56	5.06	5.84	5.69
<b>b. NORTH-WEST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.61	4.95	4.91	5.37	4.88	5.83	4.58
from 1 to 5 years		3.48	4.72	4.96	4.78	4.56	5.76	5.38
more than 5 years		5.34	5.01	4.86	5.44	5.02	5.85	5.74
<b>c. NORTH-EAST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.66	4.83	4.68	5.08	4.87	5.47	4.51
from 1 to 5 years		4.68	4.70	4.90	4.83	4.43	5.79	5.97
more than 5 years		5.21	4.72	4.83	5.00	4.57	5.76	5.70
<b>d. CENTRAL ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.87	4.98	4.55	5.51	5.03	6.07	4.75
from 1 to 5 years		5.05	5.25	4.96	4.84	5.81	5.89	5.62
more than 5 years		5.04	5.08	4.91	5.68	4.98	5.78	5.55
<b>e. SHOUTERN ITALY</b>								
Initial period of rate fixation:								
up to 1 year		5.64	5.90	5.72	6.02	5.95	6.75	4.84
from 1 to 5 years		5.71	5.58	5.63	5.45	5.57	6.30	6.15
more than 5 years		5.65	5.69	5.56	5.80	5.71	5.91	5.76
<b>f. ISLANDS</b>								
Initial period of rate fixation:								
up to 1 year		5.36	5.69	5.49	5.93	5.68	6.57	4.73
from 1 to 5 years		5.53	5.33	4.33	5.37	5.91	6.41	5.94
more than 5 years		5.69	5.60	5.40	5.79	5.58	5.92	5.77

**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

March 2009

		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
<b>a. ITALY</b>		<b>6.22</b>	<b>11.08</b>	<b>10.63</b>	<b>9.60</b>	<b>8.11</b>	<b>6.41</b>	<b>3.18</b>
<b>b. NORTH-WEST ITALY</b>		<b>5.74</b>	<b>10.90</b>	<b>10.57</b>	<b>9.60</b>	<b>8.05</b>	<b>5.91</b>	<b>3.21</b>
	Piedmont	7.99	11.49	10.83	9.78	7.85	6.92	6.62
	Valle d'Aosta	8.63	8.81	8.48	9.08	8.82	8.06	7.87
	Liguria	8.08	10.97	10.40	9.35	7.98	6.92	5.04
	Lombardy	5.22	10.68	10.52	9.57	8.12	5.65	2.91
<b>c. NORTH-EAST ITALY</b>		<b>6.07</b>	<b>10.05</b>	<b>9.52</b>	<b>8.46</b>	<b>7.18</b>	<b>6.10</b>	<b>2.93</b>
	Trentino-Alto Adige	5.27	7.74	7.03	6.36	5.29	4.60	4.26
	Veneto	6.72	10.77	10.33	9.12	7.84	6.58	3.37
	Friuli-Venezia Giulia	5.56	11.57	10.97	9.87	8.04	6.73	1.32
	Emilia-Romagna	5.89	9.95	9.49	8.42	7.25	6.20	2.79
<b>d. CENTRAL ITALY</b>		<b>5.97</b>	<b>11.52</b>	<b>10.97</b>	<b>10.09</b>	<b>8.60</b>	<b>7.09</b>	<b>2.93</b>
	Marche	8.08	10.41	10.07	9.64	8.55	7.10	5.83
	Tuscany	6.59	11.08	10.77	9.86	8.60	7.29	3.37
	Umbria	8.36	11.45	10.66	9.84	8.36	7.16	5.89
	Lazio	5.07	12.37	11.59	10.55	8.67	6.94	2.58
<b>e. SOUTHERN ITALY</b>		<b>8.48</b>	<b>12.72</b>	<b>12.35</b>	<b>11.09</b>	<b>9.58</b>	<b>7.92</b>	<b>4.51</b>
	Abruzzo	8.36	11.26	10.90	9.71	8.53	7.98	6.21
	Molise	9.51	12.73	11.09	11.24	9.00	9.24	6.24
	Campania	8.49	13.56	13.02	11.91	10.30	8.59	4.08
	Puglia	8.13	12.19	12.04	10.63	9.28	6.98	4.46
	Basilicata	8.36	12.21	12.44	10.76	9.43	6.94	4.74
	Calabria	9.46	13.28	13.00	11.50	9.86	8.13	5.00
<b>f. ISLANDS</b>		<b>7.77</b>	<b>11.28</b>	<b>10.94</b>	<b>10.19</b>	<b>9.10</b>	<b>7.29</b>	<b>3.84</b>
	Sicily	8.40	11.44	11.11	10.37	9.22	7.43	4.31
	Sardinia	6.64	10.89	10.51	9.75	8.81	6.99	3.42

## 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

March 2009

		Term loans				Revocable loans
		Matched loans	Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
<b>a. ITALY</b>		<b>5.14</b>	<b>4.52</b>	<b>5.01</b>	<b>5.25</b>	<b>7.27</b>
	up to 250,000	8.29	4.91	6.16	5.88	11.42
	from 250,000 to 1,000,000	7.24	4.88	5.97	5.84	9.98
	from 1,000,000 to 5,000,000	5.95	4.75	5.55	5.60	8.33
	from 5,000,000 to 25,000,000	4.71	4.59	4.85	5.17	6.68
	more than 25,000,000	3.76	4.25	4.79	4.54	4.26
<b>b. NORTH-EAST ITALY</b>		<b>5.11</b>	<b>4.44</b>	<b>4.73</b>	<b>5.13</b>	<b>7.44</b>
	up to 250,000	8.60	4.87	6.06	5.90	11.49
	from 250,000 to 1,000,000	7.47	4.82	5.84	5.74	10.08
	from 1,000,000 to 5,000,000	6.04	4.66	5.37	5.38	8.33
	from 5,000,000 to 25,000,000	4.72	4.52	4.72	5.01	6.38
	more than 25,000,000	3.63	4.23	4.49	4.67	5.37
<b>c. NORTH-WEST ITALY</b>		<b>4.65</b>	<b>4.48</b>	<b>4.68</b>	<b>4.91</b>	<b>6.76</b>
	up to 250,000	7.28	4.70	5.85	5.78	10.28
	from 250,000 to 1,000,000	6.42	4.70	5.63	5.70	8.76
	from 1,000,000 to 5,000,000	5.43	4.59	5.63	5.24	7.35
	from 5,000,000 to 25,000,000	4.36	4.46	4.97	4.74	6.16
	more than 25,000,000	3.53	4.32	3.77	4.36	4.21
<b>d. CENTRAL ITALY</b>		<b>5.42</b>	<b>4.56</b>	<b>5.27</b>	<b>5.20</b>	<b>6.45</b>
	up to 250,000	8.14	5.11	6.12	5.82	11.78
	from 250,000 to 1,000,000	7.24	5.04	5.99	5.84	10.48
	from 1,000,000 to 5,000,000	6.04	4.94	5.42	5.73	8.84
	from 5,000,000 to 25,000,000	4.90	4.76	4.66	5.49	7.30
	more than 25,000,000	4.19	4.17	5.23	4.37	2.92
<b>e. SOUTHERN ITALY</b>		<b>5.95</b>	<b>4.87</b>	<b>5.66</b>	<b>5.75</b>	<b>9.30</b>
	up to 250,000	9.36	5.11	6.41	5.95	12.86
	from 250,000 to 1,000,000	8.18	5.15	6.30	5.96	11.34
	from 1,000,000 to 5,000,000	6.69	5.02	5.92	5.88	9.72
	from 5,000,000 to 25,000,000	5.30	4.84	5.19	5.49	8.06
	more than 25,000,000	4.37	4.53	4.43	5.09	5.68
<b>f. ISLANDS</b>		<b>6.28</b>	<b>4.73</b>	<b>5.47</b>	<b>5.71</b>	<b>8.95</b>
	up to 250,000	9.28	5.11	6.53	5.96	11.15
	from 250,000 to 1,000,000	8.31	5.14	6.49	5.95	10.29
	from 1,000,000 to 5,000,000	6.88	4.96	5.82	5.85	9.17
	from 5,000,000 to 25,000,000	5.36	4.78	4.67	5.42	7.33
	more than 25,000,000	4.28	4.25	4.12	4.69	5.92

## 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

March 2009

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>5.14</b>	<b>5.11</b>	<b>4.65</b>	<b>5.42</b>	<b>5.95</b>	<b>6.28</b>
<i>of which:</i> discount lendings	6.52	5.76	5.52	6.92	7.40	7.76
advance on loan selling for factoring	4.96	4.66	4.28	4.92	5.78	5.37
<b>b. TERM LOANS</b>	<b>4.60</b>	<b>4.50</b>	<b>4.51</b>	<b>4.67</b>	<b>5.03</b>	<b>4.89</b>
Initial period of rate fixation:						
up to 1 year	4.52	4.44	4.48	4.56	4.87	4.73
more than 1 year	5.17	4.97	4.84	5.23	5.73	5.68
<i>of which:</i> leasing	4.84	4.83	4.84	4.76	5.19	4.89
Initial period of rate fixation:						
up to 1 year	4.78	4.79	4.80	4.69	4.99	4.79
more than 1 year	5.36	5.08	5.40	5.71	6.93	5.39
<b>c. REVOCABLE LOANS</b>	<b>7.27</b>	<b>7.44</b>	<b>6.76</b>	<b>6.45</b>	<b>9.30</b>	<b>8.95</b>

## Notes:

Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates  
Percentages

March 2009

March 2009		Outstanding amounts			New business in the quarter		
		Matched loans	Term loans		Revocable loans	Term loans (APRC)	
			Initial period of rate fixation			Initial period of rate fixation	
			up to 5 years	more than 5 years		up to 5 years	more than 5 years
a.	TOTAL	5.14	4.54	5.25	7.29	3.48	5.19
	Agricultural, forestry and fishery products	5.36	4.96	5.73	7.96	4.57	5.21
	Fuel and power products	4.24	3.92	5.04	2.63	2.33	3.32
	Ores and metals	3.71	4.16	3.50	8.02	2.98	5.18
	Non-metallic minerals and products	4.76	4.34	5.22	8.36	3.16	4.97
	Chemical products	4.40	4.58	4.63	8.28	3.36	4.13
	Metal products, except transport equipment	5.26	4.72	5.34	10.64	4.23	5.35
	Agricultural and industrial machinery	5.02	4.49	4.48	9.90	3.93	4.93
	Office and data processing machines, etc.	5.27	4.80	5.74	6.36	3.72	5.58
	Electrical goods	4.96	4.83	4.85	8.95	4.03	4.54
	Transport equipment	5.05	4.50	4.96	4.58	3.69	5.36
	Food and tobacco products	4.54	4.46	5.16	5.98	3.76	5.69
	Textiles, clothing and footwear	5.01	4.84	5.43	9.95	3.80	5.49
	Paper and paper products	5.14	4.51	5.09	9.45	3.14	5.74
	Rubber and plastic products	4.84	4.62	5.44	9.95	4.46	5.45
	Other manufactured products	5.22	4.71	5.64	10.04	4.27	5.36
	Building and construction	6.25	4.64	5.60	7.83	4.47	5.29
	Wholesale and retail trade services, recovery and repair services	4.85	4.65	5.65	8.13	4.02	5.45
	Lodging and catering services	5.84	4.86	5.53	8.38	3.33	5.32
	Inland transport services	5.84	4.50	4.65	9.45	4.39	5.22
	Maritime and air transport services	5.40	5.25	4.63	5.58	3.92	5.83
	Auxiliary transport services	6.11	4.29	5.04	8.61	3.98	5.36
	Communication services	6.41	3.75	6.33	5.78	3.28	5.45
	Other market services	5.56	4.52	5.05	6.18	3.48	5.11

## 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

**March 2009**

	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
<b>ITALY</b>	<b>3.42</b>	<b>4.49</b>	<b>5.11</b>	<b>4.68</b>	<b>5.46</b>	<b>5.38</b>
North-west Italy	3.48	4.62	5.11	4.61	5.22	5.32
North-east Italy	3.86	4.18	4.66	4.54	5.33	5.20
Central Italy	2.95	4.27	5.24	4.93	5.16	5.41
Southern Italy	4.39	5.50	5.48	4.94	5.86	5.46
Islands	3.46	5.23	4.85	4.72	6.38	5.68

**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						
March 2009		Total	of which:			Revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.98	4.40	5.71	5.70	6.72
b.	NORTH-WEST ITALY	4.90	4.37	5.36	5.76	6.46
	Piedmont	5.00	4.25	5.69	5.76	6.63
	Valle d'Aosta	5.06	4.30	6.27	5.42	8.97
	Liguria	5.01	4.23	5.00	5.74	7.27
	Lombardy	4.85	4.40	5.25	5.76	6.33
c.	NORTH-EAST ITALY	4.80	4.27	5.97	5.70	6.65
	Trentino-Alto Adige	4.77	4.39	5.58	5.68	5.90
	Veneto	4.83	4.29	5.91	5.71	6.51
	Friuli-Venezia Giulia	4.87	4.18	6.01	5.62	7.88
	Emilia-Romagna	4.76	4.24	6.03	5.72	6.92
d.	CENTRAL ITALY	5.07	4.57	5.68	5.57	6.40
	Marche	5.13	4.64	5.50	5.67	6.47
	Tuscany	5.02	4.66	5.56	5.38	7.21
	Umbria	5.14	4.47	5.83	5.70	7.72
	Lazio	5.09	4.50	5.82	5.63	5.85
e.	SOUTHERN ITALY	5.31	4.55	6.17	5.78	8.40
	Abruzzo	5.25	4.52	6.27	5.73	8.11
	Molise	5.35	4.52	5.84	5.73	10.16
	Campania	5.32	4.62	6.42	5.80	8.49
	Puglia	5.31	4.50	5.71	5.78	8.08
	Basilicata	5.32	4.54	6.00	5.70	8.36
	Calabria	5.28	4.46	6.48	5.79	9.23
f.	ISLANDS	5.23	4.42	5.96	5.78	8.85
	Sicily	5.19	4.35	5.99	5.77	8.88
	Sardinia	5.33	4.62	5.88	5.82	8.77

**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

**March 2009**

		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
<b>a.</b>	<b>ITALY</b>	<b>4.41</b>	<b>4.27</b>	<b>5.67</b>	<b>5.67</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4.37</b>	<b>4.25</b>	<b>5.74</b>	<b>5.75</b>
	Piedmont and Valle d'Aosta	4.21	4.09	5.72	5.73
	Liguria	4.13	4.12	5.70	5.69
	Lombardy	4.43	4.29	5.76	5.77
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4.24</b>	<b>4.15</b>	<b>5.68</b>	<b>5.70</b>
	Trentino-Alto Adige	4.24	4.28	5.71	5.68
	Veneto	4.26	4.16	5.68	5.70
	Friuli-Venezia Giulia	4.13	4.05	5.64	5.66
	Emilia Romagna	4.24	4.14	5.68	5.70
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>4.63</b>	<b>4.44</b>	<b>5.48</b>	<b>5.54</b>
	Marche	4.65	4.45	5.63	5.64
	Tuscany	4.70	4.55	5.34	5.31
	Umbria	4.43	4.27	5.71	5.62
	Lazio	4.59	4.37	5.47	5.63
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4.59</b>	<b>4.38</b>	<b>5.76</b>	<b>5.73</b>
	Abruzzo and Molise	4.60	4.34	5.71	5.70
	Campania	4.69	4.44	5.75	5.74
	Puglia	4.51	4.31	5.78	5.72
	Basilicata	4.56	4.26	5.74	5.67
	Calabria	4.48	4.33	5.74	5.72
<b>f.</b>	<b>ISLANDS</b>	<b>4.46</b>	<b>4.22</b>	<b>5.75</b>	<b>5.71</b>
	Sicily	4.41	4.14	5.74	5.69
	Sardinia	4.62	4.49	5.79	5.77

**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

**March 2009**

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
<b>ITALY</b>	<b>4.05</b>	<b>3.89</b>	<b>5.18</b>	<b>5.04</b>
NORTH-WEST ITALY	3.97	3.89	5.18	5.06
NORTH-EAST ITALY	3.83	3.75	5.02	4.92
CENTRAL ITALY	4.23	4.01	5.17	5.02
SOUTHERN ITALY	4.45	4.09	5.28	5.10
ISLANDS	4.67	3.89	5.39	5.18

**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								
March 2009		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	5.69	6.00	5.49	7.02	6.13	8.97	6.46
b.	NORTH-WEST ITALY	5.43	6.01	5.57	7.15	6.12	9.08	6.35
	Piedmont and Valle d'Aosta	6.62	6.57	5.84	7.25	7.15	9.27	6.62
	Liguria	7.13	7.03	6.62	7.50	7.07	9.40	7.07
	Lombardy	5.09	5.81	5.47	7.09	5.82	8.96	6.20
c.	NORTH-EAST ITALY	5.32	5.45	4.99	6.17	5.72	7.96	6.59
	Trentino-Alto Adige	4.90	4.78	4.45	5.31	4.76	6.48	5.79
	Veneto	5.57	5.67	5.19	6.52	6.00	8.44	6.54
	Friuli-Venezia Giulia	5.30	5.11	4.04	6.90	6.58	9.40	7.64
	Emilia-Romagna	5.20	5.45	5.09	6.06	5.63	7.92	6.80
d.	CENTRAL ITALY	5.72	5.86	5.42	7.16	5.73	9.10	5.97
	Marche	6.18	6.05	5.59	6.71	6.39	8.56	6.41
	Tuscany	5.91	6.44	6.07	7.42	6.48	9.14	7.03
	Umbria	6.43	6.25	5.76	7.45	6.26	9.23	7.46
	Lazio	5.36	5.40	4.58	7.13	5.21	9.51	5.53
e.	SOUTHERN ITALY	7.26	7.36	6.71	8.06	7.57	10.23	7.52
	Campania	7.34	7.75	7.17	8.63	7.84	10.82	7.62
	Abruzzo and Molise	6.88	6.72	5.99	7.41	7.19	9.82	7.43
	Puglia and Basilicata	7.09	7.06	6.54	7.60	7.18	10.01	7.35
	Calabria	8.35	8.35	7.95	9.30	8.14	10.33	7.82
f.	ISLANDS	7.22	7.64	7.61	8.26	7.47	9.61	7.66
	Sicily	7.51	7.62	7.74	8.30	7.40	9.66	8.18
	Sardinia	6.58	7.67	7.33	8.15	7.68	9.41	6.63

## 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										
March 2009		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.08	2.17	1.80	1.52	1.57	1.34	1.53	0.77	0.77
b.	NORTH-EAST ITALY	1.06	2.18	1.85	1.47	1.55	1.36	1.43	0.75	0.74
	Piedmont	0.84	2.07	1.75	1.34	1.37	1.13	1.35	0.64	0.60
	Valle d'Aosta	0.88	2.22	1.63	1.31	1.73	1.11	1.08	0.51	0.51
	Liguria	0.93	2.26	1.61	1.49	1.42	1.69	1.49	0.69	0.68
	Lombardy	1.14	2.19	1.87	1.50	1.60	1.39	1.45	0.80	0.80
c.	NORTH-WEST ITALY	1.10	2.58	1.46	1.63	1.62	1.49	1.66	0.84	0.79
	Trentino-Alto Adige	1.46	3.17	2.00	2.00	1.89	1.64	2.09	1.03	0.88
	Veneto	1.03	2.78	1.16	1.57	1.59	1.48	1.54	0.79	0.75
	Friuli-Venezia Giulia	1.04	2.18	1.42	1.57	1.52	1.41	1.63	0.73	0.57
	Emilia-Romagna	1.13	2.52	2.00	1.65	1.64	1.50	1.70	0.88	0.85
d.	CENTRAL ITALY	1.25	2.06	1.91	1.64	1.63	1.41	1.70	0.85	0.88
	Marche	1.12	2.61	2.19	1.53	1.56	1.25	1.57	0.93	0.94
	Tuscany	1.13	2.22	2.07	1.51	1.52	1.35	1.51	0.90	0.93
	Umbria	1.07	1.73	1.22	1.63	1.50	1.07	1.77	0.91	0.86
	Lazio	1.32	2.04	1.89	1.69	1.68	1.44	1.75	0.77	0.85
e.	SOUTHERN ITALY	0.80	1.90	1.61	1.20	1.31	1.03	1.20	0.65	0.65
	Abruzzo	1.01	1.99	1.73	1.59	1.76	1.39	1.53	0.86	0.78
	Molise	1.07	2.33	1.39	1.17	1.03	1.10	1.12	0.70	0.70
	Campania	0.73	1.78	1.64	1.07	1.13	0.80	1.11	0.55	0.60
	Puglia	0.84	2.07	1.27	1.29	1.41	1.13	1.30	0.74	0.70
	Basilicata	0.96	1.79	1.25	1.25	1.33	1.13	1.25	0.81	0.80
	Calabria	0.68	1.72	1.55	0.94	0.91	1.16	0.85	0.54	0.54
f.	ISLANDS	1.00	2.26	1.76	1.36	1.50	1.13	1.37	0.76	0.74
	Sicily	0.94	1.97	1.66	1.36	1.55	1.12	1.33	0.74	0.73
	Sardinia	1.11	2.67	1.85	1.37	1.34	1.15	1.44	0.79	0.77

## 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									
March 2009		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.	<b>TOTAL</b>	<b>0.49</b>	<b>0.66</b>	<b>1.01</b>	<b>1.75</b>	<b>0.34</b>	<b>0.55</b>	<b>0.94</b>	<b>1.60</b>
b.	<b>NORTH-WEST ITALY</b>	<b>0.47</b>	<b>0.65</b>	<b>1.02</b>	<b>1.65</b>	<b>0.31</b>	<b>0.51</b>	<b>0.92</b>	<b>1.62</b>
	Piedmont	0.42	0.57	0.92	1.55	0.25	0.42	0.80	1.45
	Valle d'Aosta	0.34	0.46	0.78	1.57	0.22	0.36	0.65	1.44
	Liguria	0.40	0.60	1.00	1.69	0.29	0.50	0.93	1.50
	Lombardy	0.51	0.69	1.05	1.67	0.34	0.55	0.96	1.67
c.	<b>NORTH-EAST ITALY</b>	<b>0.54</b>	<b>0.74</b>	<b>1.15</b>	<b>1.88</b>	<b>0.32</b>	<b>0.55</b>	<b>1.03</b>	<b>1.74</b>
	Trentino-Alto Adige	0.70	0.92	1.26	2.25	0.48	0.69	1.14	1.74
	Veneto	0.52	0.72	1.13	1.80	0.27	0.49	1.00	1.79
	Friuli-Venezia Giulia	0.47	0.66	1.09	1.78	0.22	0.39	0.80	1.47
	Emilia-Romagna	0.56	0.77	1.17	1.91	0.37	0.62	1.10	1.75
d.	<b>CENTRAL ITALY</b>	<b>0.54</b>	<b>0.71</b>	<b>1.02</b>	<b>1.85</b>	<b>0.43</b>	<b>0.65</b>	<b>1.00</b>	<b>1.57</b>
	Marche	0.58	0.83	1.26	1.86	0.43	0.76	1.26	1.78
	Tuscany	0.64	0.82	1.15	1.78	0.51	0.76	1.14	1.70
	Umbria	0.63	0.79	1.14	1.91	0.42	0.67	1.09	1.75
	Lazio	0.42	0.56	0.85	1.86	0.36	0.56	0.89	1.52
e.	<b>SOUTHERN ITALY</b>	<b>0.37</b>	<b>0.50</b>	<b>0.79</b>	<b>1.57</b>	<b>0.28</b>	<b>0.46</b>	<b>0.80</b>	<b>1.40</b>
	Abruzzo	0.52	0.69	1.08	1.93	0.37	0.58	0.98	1.73
	Molise	0.43	0.58	0.93	1.48	0.27	0.46	0.87	1.68
	Campania	0.30	0.40	0.65	1.44	0.26	0.40	0.70	1.31
	Puglia	0.41	0.59	0.92	1.63	0.30	0.51	0.91	1.48
	Basilicata	0.43	0.60	0.96	1.61	0.35	0.59	1.04	1.64
	Calabria	0.32	0.42	0.69	1.26	0.25	0.42	0.72	1.21
f.	<b>ISLANDS</b>	<b>0.48</b>	<b>0.63</b>	<b>0.92</b>	<b>1.65</b>	<b>0.36</b>	<b>0.57</b>	<b>0.94</b>	<b>1.56</b>
	Sicily	0.45	0.60	0.90	1.63	0.34	0.54	0.93	1.54
	Sardinia	0.52	0.68	0.95	1.67	0.41	0.61	0.95	1.62

## 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.
<b>a. TOTAL</b>	–	–	<b>280,329</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	–	–	<b>48,995</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	–	–	<b>26,647</b>
Receivables from the IMF	–	–	1,790
Securities (other than shares)	–	–	22,876
Current accounts and other deposits	–	–	1,938
Reverse operations	–	–	39
Other claims	–	–	3
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	–	–	<b>6,952</b>
Financial counterparties	–	–	6,952
<i>of which:</i> securities (other than shares)	–	–	322
reverse operations	–	–	6,141
other claims	–	–	489
General government	–	–	–
Other counterparties	–	–	–
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	–	–	<b>9</b>
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	9
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	–	–	<b>50,344</b>
Main refinancing operations	–	–	12,980
Longer-term refinancing operations	–	–	36,976
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	383
Credits related to margin calls	–	–	6
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	–	–	<b>154</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	–	–	<b>41,228</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	–	–	<b>17,946</b>





TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	2009 Jan.	2009 Feb.	2009 Mar.
<b>a. TOTAL</b>	<b>281,028</b>	<b>276,677</b>	<b>298,639</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>48,995</b>	<b>48,995</b>	<b>54,407</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>26,445</b>	<b>26,387</b>	<b>26,871</b>
Receivables from the IMF	1,756	1,717	2,016
Securities (other than shares)	22,976	23,049	23,005
Current accounts and other deposits	1,455	1,419	1,690
Reverse operations	255	199	157
Other claims	3	3	3
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>6,392</b>	<b>1,754</b>	<b>1,760</b>
Financial counterparties	6,392	1,754	1,760
<i>of which:</i> securities (other than shares)	396	461	562
reverse operations	5,431	777	451
other claims	564	516	748
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>10</b>	<b>11</b>	<b>10</b>
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	10	11	10
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>38,561</b>	<b>33,419</b>	<b>33,631</b>
Main refinancing operations	9,923	14,464	13,399
Longer-term refinancing operations	28,555	18,931	20,233
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	81	23	-
Credits related to margin calls	2	1	..
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>188</b>	<b>651</b>	<b>234</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>40,973</b>	<b>41,639</b>	<b>41,644</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>17,946</b>	<b>17,896</b>	<b>17,870</b>

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Bank of Italy

	2	2.	.
<i>(cont)</i>			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>58,569</b>	<b>62,821</b>	<b>77,952</b>
Participating interest in the ECB	720	720	736
Claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	7,199
Net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
Other intra-eurosystem claims (net)	50,650	54,902	70,016
<b>m ITEMS TO BE SETTLED</b>	<b>7</b>	<b>7</b>	<b>3</b>
<b>n. OTHER ASSETS</b>	<b>42,776</b>	<b>42,776</b>	<b>43,427</b>
Euro-area coins	33	33	37
UIC endowment fund	-	-	-
Investments of reserves and provisions	28,811	28,855	29,582
Other financial assets	-	-	-
Intangible fixed assets	36	36	36
Tangible fixed assets	3,570	3,571	3,571
Accrued income and prepaid expenses	1,504	1,470	1,559
Deferred tax assets	6,413	6,413	6,413
Sundry	2,409	2,399	2,230
<b>o. EXPENSE FOR THE YEAR</b>	<b>166</b>	<b>319</b>	<b>830</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>385,412</b>	<b>357,104</b>	<b>360,262</b>

**Notes:** The October and November 2008 data were published in the previous issue.

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Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	2008 Oct.	2008 Nov.	2008 Dec.
<b>a. TOTAL</b>	-	-	<b>280,329</b>
<b>b. BANKNOTES IN CIRCULATION</b>	-	-	<b>126,159</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	-	-	<b>35,441</b>
Current accounts (covering the minimum reserve system)	-	-	28,435
Deposit facility	-	-	6,966
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	-	41
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	-	-	-
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	-	-	<b>19,413</b>
General government	-	-	19,413
<i>of which:</i> Treasury payment account	-	-	19,095
sinking fund for the redemption of government securities	-	-	20
other liabilities	-	-	298
Other counterparties	-	-	..
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	-	-	<b>201</b>
Liabilities to non-euro-area EU central banks	-	-	..
Other liabilities	-	-	201
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	-	-	<b>411</b>
Financial sector counterparties	-	-	-
General government	-	-	411
Other counterparties	-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	-	-	<b>2</b>
Deposits and balances	-	-	2
Other liabilities	-	-	-
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	-	-	<b>776</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	-	-	<b>13,313</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	13,313
Other intra-Eurosystem liabilities (net)	-	-	-

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		2007 Dec.	
<i>(cont.)</i>			
<b>m</b>	<b>ITEMS TO BE SETTLED</b>	–	51
<b>n.</b>	<b>OTHER LIABILITIES</b>	–	<b>2,644</b>
	Bank of Italy drafts	–	509
	Accrued expenses and deferred income	–	81
	Sundry	–	2,053
<b>o.</b>	<b>PREVISIONS</b>	–	<b>8,246</b>
	Provisions for specific risks	–	1,775
	Sundry staff-related provisions	–	6,471
<b>p.</b>	<b>REVALUATION ACCOUNTS</b>	–	<b>33,880</b>
<b>q.</b>	<b>PROVISION FOR GENERAL RISKS</b>	–	<b>7,096</b>
<b>r.</b>	<b>CAPITAL AND RESERVES</b>	–	<b>19,622</b>
	Capital	–	..
	Ordinary and extraordinary reserves	–	11,883
	Other reserves	–	7,740
<b>s.</b>	<b>PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	–	–
<b>t.</b>	<b>INCOME FOR THE YEAR</b>	–	<b>13,074</b>
<b>u.</b>	<b>MEMORANDUM ACCOUNTS</b>	–	<b>419,329</b>

**Notes:** The October and November 2008 data were published in the previous issue.

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	2009 Jan.	2009 Feb.	2009 Mar.
<b>a. TOTAL</b>	<b>281,028</b>	<b>276,677</b>	<b>298,639</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>121,864</b>	<b>122,214</b>	<b>123,061</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>21,309</b>	<b>22,958</b>	<b>18,888</b>
Current accounts (covering the minimum reserve system)	19,891	20,826	17,962
Deposit facility	1,415	2,131	926
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	3	2	1
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>53,690</b>	<b>46,971</b>	<b>66,722</b>
General government	53,690	46,971	66,722
<i>of which:</i> Treasury payment account	53,497	46,754	66,453
sinking fund for the redemption of government securities	20	20	20
other liabilities	173	197	249
Other counterparties	..	..	..
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>431</b>	<b>951</b>	<b>400</b>
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	431	951	400
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>503</b>	<b>503</b>	<b>511</b>
Financial sector counterparties	-	-	-
General government	503	503	511
Other counterparties	-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>45</b>	<b>161</b>	<b>2</b>
Deposits and balances	2	2	2
Other liabilities	43	159	..
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>776</b>	<b>776</b>	<b>788</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>10,758</b>	<b>9,934</b>	<b>10,142</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Net liabilities related to the allocation of euro banknotes within the Eurosystem	10,758	9,934	10,142
Other intra-Eurosystem liabilities (net)	-	-	-

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Bank of Italy

		2007 Oct.	2007 Nov.	2007 Dec.
	<i>(cont.)</i>			
m	<b>ITEMS TO BE SETTLED</b>	<b>38</b>	<b>44</b>	<b>29</b>
n.	<b>OTHER LIABILITIES</b>	<b>2,012</b>	<b>1,881</b>	<b>2,116</b>
	Bank of Italy drafts	362	305	277
	Accrued expenses and deferred income	44	33	242
	Sundry	1,606	1,543	1,597
o.	<b>PREVISIONS</b>	<b>8,246</b>	<b>8,246</b>	<b>8,246</b>
	Provisions for specific risks	1,775	1,775	1,775
	Sundry staff-related provisions	6,471	6,471	6,470
p.	<b>REVALUATION ACCOUNTS</b>	<b>33,880</b>	<b>33,880</b>	<b>39,151</b>
q.	<b>PROVISION FOR GENERAL RISKS</b>	<b>7,096</b>	<b>7,096</b>	<b>7,096</b>
r.	<b>CAPITAL AND RESERVES</b>	<b>19,622</b>	<b>19,622</b>	<b>19,622</b>
	Capital	..	..	..
	Ordinary and extraordinary reserves	11,883	11,883	11,883
	Other reserves	7,740	7,740	7,740
s.	<b>PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>175</b>	<b>175</b>	<b>175</b>
t.	<b>INCOME FOR THE YEAR</b>	<b>583</b>	<b>1,264</b>	<b>1,691</b>
u.	<b>MEMORANDUM ACCOUNTS</b>	<b>385,412</b>	<b>357,104</b>	<b>360,262</b>

**Notes:** The October and November 2008 data were published in the previous 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 30,000 euros;

- the total value of personal guarantees provided by the customer is at least 30,000 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 30,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 30,000 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/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 75,000 euro.

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.

As of January 2009: following the update of Circ. No. 139 of 11 February 1991, the reporting threshold for the inclusion in the Central Credit register has been lowered from § 75,000 to § 30,000.

Bad debts continue to be recorded without any limit on their amount. Adjusted bad debt and default rates of loan facilities have been constructed keeping the § 75,000 threshold for inclusion unchanged.

### 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 counterparty in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

As of June 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 15 billion euros.

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.

As of December 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 6.4 billion euro.

As of March 2009: 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 11.3 billion euro (including 4.8 million of bad debts).

## Glossary



## Glossary of terms in the tables

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

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

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



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

<b>PARTICIPATING INTERESTS FOR SUPERVISORY PURPOSES</b>	Taken to mean shareholdings other than those classified in the trading portfolio that give (individual or joint) control or a significant influence or that satisfy at least one of the two following requirements: a) they constitute capital rights of the above-mentioned firms, whether represented by securities or not, which, by creating a lasting relationship with them, are intended to develop the business of the investee company; b) the rights to vote in the ordinary shareholders meeting or the capital rights are equal to at least 10 per cent or, in the case of participating interests in insurance companies, to at least 20 per cent. For the purpose of calculating the percentage of voting rights or capital held, consideration shall also be given to any deriving shareholdings classified in the trading portfolio. In such case this item shall refer to the entire shareholding (including the part classified in the trading portfolio in the financial statements).
<b>PARTICIPATING INTERESTS IN FINANCIAL AUXILIARIES</b>	a non-financial company in which a bank or banking group holds, on its own or jointly with others, a controlling interest and which engages exclusively or prevalently in activities that are auxiliary to the business of the bank or the banking group or, where the interest is held jointly, of the investors; an object of this nature must be laid down in the company's bylaws.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PAYABLES TO BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS - NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)</b>	The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. It should be noted that the denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
<b>REAL SECURITY: AMOUNT BACKED</b>	this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
<b>RECEIVABLES FOR CONSUMER CREDIT AND THE ISSUE OR MANAGEMENT OF CREDIT CARDS</b>	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

**REPORTING INSTITUTION**

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

**RESIDENTS**

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

**RESIDUAL MATURITY**

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

**REVOCABLE LOANS**

classification used by the Central Credit Register for overdrafts.

**SECURITIES**

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

**SECURITIES ON DEPOSIT  
(NOMINAL VALUE)**

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

**SECURITIES UNDER  
MANAGEMENT (NOMINAL  
VALUE)**

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

**SOUTHERN ITALY**

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

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

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

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

