



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

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3

Statistical Bulletin

Notice to readers

I. The appendix contains methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publication also includes a glossary of the statistical concepts used in the tables.

II. Symbols:

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

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

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

Additional information concerning this issue

It should be noted that as of this issue account is taken of the reporting changes introduced by the 12th update of Circular 139 (available on the Bank of Italy's website) concerning the breakdown of the variables "original maturity" and "residual maturity".

As a consequence of these changes, the concept of short term in tables based on Central Credit Register data now also refers to transactions with a maturity of less than 12 months (and no longer 18 months).


For further details see the 3.2 Methodological Appendix section and Glossary of this issue.

It should also be noted that Table TDB40500 on "Securities and derivatives trading" is being published again.

Discrepancies between the sum of columns or of rows and the totals are due not allocated items.

Key to symbols and information in the index

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

1	BIP on-line:	☒	Table distributed on the “BIP on-line statistical database” with the same characteristics
		Ø	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		○	
			Table distributed on the “BIP on-line statistical database” only
2	Frequency:	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source:	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe:	[ba]	Banks
		[bp]	Bancoposta
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
9	Page on which tabel appears in this issue		

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

June 2009

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	793	34,007	245	26,560
b. PIEDMONT	31	2,705	21	2,509
Alessandria	1	304	1	300
Asti	1	162	1	149
Biella	3	133	3	132
Cuneo	13	519	5	402
Novara	1	220	1	218
Turin	11	1,142	9	1,089
Verbano-Cusio-Ossola	1	89	1	84
Vercelli	-	136	-	135
c. VALLE D'AOSTA	1	97	-	78
Aosta	1	97	-	78
d. LIGURIA	6	993	5	959
Genova	4	536	3	526
Imperia	-	125	-	112
La Spezia	1	140	1	137
Savona	1	192	1	184
e. LOMBARDY	189	6,698	69	4,872
Bergamo	13	769	3	551
Brescia	17	967	5	616
Como	3	373	-	266
Cremona	7	297	2	206
Lecco	3	235	1	144
Lodi	4	165	1	113
Mantua	4	336	1	275
Milan	134	2,594	54	1,965
Pavia	-	341	-	290
Sondrio	4	128	2	32
Varese	-	493	-	414
f. TRENTINO-ALTO ADIGE	108	966	10	333
Bolzano	56	415	5	150
Trento	52	551	5	183
g. VENETO	60	3,647	13	2,614
Belluno	1	195	-	133
Padua	13	656	3	489
Rovigo	4	185	-	124
Treviso	10	674	3	470
Venice	6	530	2	413
Verona	13	740	4	579
Vicenza	13	667	1	406

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
38	3,020	426	4,172	84	255	5,919
-	20	9	164	1	12	657
-	-	-	3	-	1	91
-	1	-	10	-	2	61
-	-	-	-	-	1	39
-	-	8	116	-	1	151
-	2	-	-	-	-	60
-	12	1	34	1	7	181
-	4	-	1	-	-	29
-	1	-	-	-	-	45
-	-	1	19	-	-	35
-	-	1	19	-	-	35
-	7	-	22	1	5	135
-	5	-	2	1	3	51
-	2	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	8	-	-	36
5	917	46	749	69	160	1,186
1	74	9	138	-	6	201
1	127	11	205	-	19	180
-	59	3	47	-	1	100
-	15	5	75	-	1	91
-	64	2	26	-	1	65
-	11	3	40	-	1	56
-	20	3	40	-	1	70
1	361	10	143	69	125	184
-	27	-	23	-	1	101
2	94	-	2	-	-	43
-	65	-	10	-	4	95
1	99	96	532	1	2	301
1	67	49	196	1	2	111
-	32	47	336	-	-	190
6	381	40	641	1	11	548
-	39	1	23	-	-	55
2	42	8	123	-	2	101
-	4	4	57	-	-	47
1	75	6	124	-	5	95
-	35	4	81	-	1	44
1	48	7	111	1	2	95
2	138	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
h. FRIULI-VENEZIA GIULIA	26	961	7	661
Gorizia	5	110	-	67
Pordenone	3	230	1	166
Trieste	3	145	1	118
Udine	15	476	5	310
i. EMILIA ROMAGNA	57	3,592	29	2,771
Bologna	15	854	9	648
Ferrara	3	228	2	200
Forlì	11	359	5	232
Modena	6	513	3	411
Parma	2	368	2	318
Piacenza	3	224	1	161
Ravenna	5	337	3	283
Reggio Emilia	5	413	2	333
Rimini	7	296	2	185
l. MARCHE	30	1,230	10	1,005
Ancona	12	380	5	316
Ascoli Piceno	6	274	2	230
Macerata	4	246	1	213
Pesaro e Urbino	8	330	2	246
m. TUSCANY	59	2,548	20	2,101
Arezzo	4	242	-	166
Florence	16	702	8	598
Grosseto	4	164	-	125
Livorno	3	211	-	186
Lucca	4	267	3	243
Massa Carrara	2	114	1	112
Pisa	7	283	2	235
Pistoia	9	195	2	148
Prato	2	145	1	130
Siena	8	225	3	158
n. UMBRIA	10	571	6	496
Perugia	8	438	4	382
Terni	2	133	2	114
o. LAZIO	64	2,789	26	2,210
Frosinone	6	210	1	148
Latina	6	190	1	139
Rieti	2	85	1	66
Rome	43	2,098	22	1,704
Viterbo	7	206	1	153
p. ABRUZZO	14	705	6	618
Chieti	5	180	3	165
L'Aquila	2	157	1	133
Pescara	2	177	1	156
Teramo	5	191	1	164

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	71	16	226	2	3	176
-	6	5	36	-	1	22
-	18	2	46	-	-	39
-	8	1	18	1	1	4
1	39	8	126	1	1	111
4	397	23	413	1	11	330
-	87	6	115	-	4	59
-	11	1	17	-	-	26
-	34	6	93	-	-	30
2	87	-	14	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
-	34	20	191	-	-	217
-	7	7	57	-	-	48
-	3	4	41	-	-	59
-	3	3	30	-	-	49
-	21	6	63	-	-	61
3	129	36	315	-	3	276
2	51	2	25	-	-	38
-	21	8	81	-	2	44
-	6	4	33	-	-	28
-	6	3	19	-	-	20
-	4	1	20	-	-	29
-	-	1	2	-	-	15
1	19	4	29	-	-	38
-	6	7	40	-	1	22
-	4	1	11	-	-	6
-	12	5	55	-	-	36
-	33	4	42	-	-	84
-	21	4	35	-	-	53
-	12	-	7	-	-	31
6	295	24	241	8	43	265
2	38	3	24	-	-	61
1	34	4	17	-	-	30
-	11	1	8	-	-	31
2	201	11	150	8	43	87
1	11	5	42	-	-	56
-	8	8	79	-	-	172
-	2	2	13	-	-	54
-	2	1	22	-	-	44
-	3	1	18	-	-	31
-	1	4	26	-	-	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	4	146	-	116
	Campobasso	4	112	-	94
	Isernia	-	34	-	22
r.	CAMPANIA	34	1,663	8	1,389
	Avellino	4	138	1	102
	Benevento	3	95	1	78
	Caserta	4	214	2	187
	Naples	8	840	4	752
	Salerno	15	376	-	270
s.	PUGLIA	32	1,440	5	1,048
	Bari	17	622	2	448
	Brindisi	2	124	-	89
	Foggia	2	248	1	177
	Lecce	5	268	2	201
	Taranto	6	178	-	133
t.	BASILICATA	6	247	-	166
	Matera	2	83	-	64
	Potenza	4	164	-	102
u.	CALABRIA	20	524	2	424
	Catanzaro	4	104	-	86
	Cosenza	10	203	1	145
	Crotone	3	37	1	29
	Reggio Calabria	1	139	-	131
	Vibo Valentia	2	41	-	33
v.	SICILY	37	1,812	5	1,525
	Agrigento	5	168	-	128
	Caltanissetta	6	102	-	72
	Catania	6	377	2	327
	Enna	1	69	-	54
	Messina	2	239	-	219
	Palermo	9	427	3	381
	Ragusa	2	126	-	86
	Siracusa	3	129	-	102
	Trapani	3	175	-	156
z.	SARDINIA	5	673	3	665
	Cagliari	2	216	1	214
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	41	-	41
	Nuoro	-	65	-	65
	Ogliastra	-	26	-	26
	Olbia Tempio	-	76	-	76
	Oristano	1	81	-	75
	Sassari	2	134	2	134

Notes:

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	15	3	15	-	-	48
1	5	3	13	-	-	36
-	10	-	2	-	-	12
4	143	22	128	-	3	342
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	21	2	6	-	-	65
3	81	1	4	-	3	85
1	19	14	87	-	-	97
4	289	23	102	-	1	227
2	119	13	54	-	1	47
-	26	2	9	-	-	20
-	62	1	9	-	-	53
1	58	2	9	-	-	80
1	24	5	21	-	-	27
-	46	6	35	-	-	85
-	9	2	10	-	-	24
-	37	4	25	-	-	61
-	8	18	92	-	-	186
-	1	4	17	-	-	38
-	7	9	51	-	-	69
-	-	2	8	-	-	16
-	-	1	8	-	-	44
-	-	2	8	-	-	19
3	128	29	158	-	1	338
1	16	4	24	-	-	40
-	4	6	26	-	-	21
1	33	3	17	-	-	57
-	1	1	14	-	-	19
-	11	2	9	-	-	71
-	8	6	37	-	1	75
1	36	1	4	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	2	8	-	-	311
-	-	1	2	-	-	66
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	-	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2009

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	19	18
Customer trading	29	25
Underwriting	10	9
Placement	65	62
Individual portfolio management	50	50
Reception of orders	56	54
Investment advice	114	108
Multilateral trading facilities management	2	2

b. NUMBER of SIMs

117

115

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

	2009 Mar.	2009 June
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	571	569
Equity	214	211
Balanced	51	52
Bond	195	195
Liquidity	32	34
Flexible	103	101
b. NUMBER OF SICAV SUB-FUNDS	14	14
Equity	4	4
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	5
c. NUMBER OF ASSET MANAGEMENT COMPANIES	49	49
d. NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		2009 Mar.	2009 June
a.	NUMBER OF FINANCIAL INTERMEDIARIES	499	502
	Leasing	43	42
	Factoring	36	36
	Consumer credit	37	36
	Other forms of finance	19	19
	Acquisition of shareholdings	6	8
	Issue and/or management of credit cards	17	17
	Securization	338	338
	Foreign exchange trading and other activities	3	6

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 June	2008 Sept.	2008 Dec.	2009 Mar.	2009 June
a. TOTAL STOCKS					
Loans	1,585,047	1,590,081	1,607,397	1,598,219	1,608,101
<i>of which: bad debts</i>	45,790	44,591	42,138	45,678	49,943
Deposits	771,321	767,097	834,726	838,330	868,464
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,542,840	1,544,806	1,565,471	1,555,234	1,564,856
<i>of which: in non-euro-area currencies</i>	17,455	19,832	20,188	20,202	18,745
more than 12 months	960,846	971,401	-	-	-
bad debts	45,172	43,775	41,271	44,757	48,857
Deposits	756,548	753,115	816,557	822,337	852,653
<i>of which: in non-euro-area currencies</i>	26,993	31,445	30,176	25,281	22,672
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	42,198	45,273	41,924	42,982	43,235
<i>of which: bad debts</i>	617	815	867	921	1,087
Deposits	14,769	13,973	18,158	15,977	15,797

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

June 2009		Total	General government	Financial companies
a.	TOTAL	1,564,856	60,719	164,035
b.	NORTH-WEST ITALY	600,924	11,357	111,803
	Piedmont	104,799	7,397	6,822
	Valle d'Aosta	2,401	67	28
	Liguria	31,240	945	346
	Lombardy	462,483	2,948	104,607
c.	NORTH-EAST ITALY	365,239	5,013	22,489
	Trentino-Alto Adige	38,099	484	1,001
	Veneto	143,385	1,680	5,513
	Friuli-Venezia Giulia	30,137	513	2,605
	Emilia-Romagna	153,618	2,337	13,371
d.	CENTRAL ITALY	364,862	34,273	25,647
	Marche	39,904	1,018	1,952
	Tuscany	106,665	2,684	12,040
	Umbria	18,770	390	59
	Lazio	199,522	30,180	11,596
e.	SOUTHERN ITALY	157,326	7,444	2,249
	Abruzzo	22,353	443	147
	Molise	3,592	82	51
	Campania	63,376	3,843	1,410
	Puglia	45,602	1,481	622
	Basilicata	5,860	338	6
	Calabria	16,543	1,258	14
f.	ISLANDS	76,506	2,633	1,847
	Sicily	53,515	2,165	499
	Sardinia	22,990	468	1,348

Notes:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
859,038	283,278	121,075	438,774	89,964	391,099
325,014	107,936	35,083	178,439	25,560	127,191
53,823	19,661	6,505	26,844	6,727	30,029
1,436	584	273	573	219	652
17,616	3,231	2,325	11,909	2,108	10,226
252,139	84,459	25,980	139,114	16,506	86,283
226,616	80,766	32,199	108,641	24,051	87,071
24,267	6,076	4,122	13,445	3,546	8,802
91,951	33,918	11,498	44,589	9,356	34,885
16,098	6,801	1,893	6,962	2,229	8,693
94,300	33,971	14,686	43,645	8,920	34,691
198,360	63,876	32,669	97,927	18,169	88,413
22,727	8,947	4,431	8,890	3,562	10,644
57,457	16,941	7,503	30,815	7,765	26,720
11,063	4,156	1,987	4,496	1,634	5,623
107,112	33,832	18,747	53,726	5,208	45,426
76,133	23,171	14,808	35,995	14,463	57,037
13,124	5,405	2,716	4,695	2,134	6,505
1,889	733	438	651	437	1,133
31,367	8,341	5,279	17,289	3,990	22,766
20,194	6,027	4,182	9,044	5,135	18,170
3,013	938	695	1,250	728	1,776
6,546	1,726	1,498	3,066	2,038	6,687
32,916	7,529	6,316	17,771	7,722	31,388
22,420	4,842	4,038	12,538	5,425	23,007
10,496	2,687	2,278	5,233	2,297	8,381

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2009		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	949,003	350,573	250,666	216,529	90,595	40,638
	Agricultural, forestry and fishery products	37,713	10,020	11,757	7,776	5,125	3,034
	Fuel and power products	53,182	16,995	4,696	26,031	3,150	2,310
	Ores and metals	12,084	8,197	2,519	687	559	122
	Non-metallic minerals and products	19,624	5,460	7,673	3,804	1,839	848
	Chemical products	12,726	7,322	2,825	1,554	741	284
	Metal products, except transport equipment	31,073	13,711	10,121	3,742	2,975	524
	Agricultural and industrial machinery	25,847	10,957	11,333	2,470	893	194
	Office and data processing machines, etc.	4,565	1,747	1,840	530	290	157
	Electrical goods	16,185	6,402	5,420	3,094	1,011	257
	Transport equipment	13,527	4,433	3,444	3,428	1,835	386
	Food and tobacco products	29,880	8,139	10,949	4,063	4,872	1,858
	Textiles, clothing and footwear	28,080	10,397	7,470	6,921	3,034	258
	Paper and paper products	14,508	5,916	4,176	3,195	917	304
	Rubber and plastic products	11,395	5,612	2,803	1,648	1,013	319
	Other manufactured products	22,298	5,980	8,457	5,213	2,042	607
	Building and construction	132,217	38,550	35,160	34,749	16,495	7,263
	Wholesale and retail trade services, recovery and repair services	136,002	45,456	35,746	27,363	18,267	9,170
	Lodging and catering services	36,626	8,856	11,969	7,879	4,936	2,987
	Inland transport services	15,477	4,131	4,119	4,648	1,862	717
	Maritime and air transport services	8,121	1,700	697	1,436	2,378	1,911
	Auxiliary transport services	12,350	4,708	2,104	3,790	1,194	554
	Communication services	12,009	6,118	336	5,347	106	102
	Other market services	263,515	119,769	65,053	57,161	15,061	6,471

Notes:

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

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
June 2009	Total	North West	North East	Centre	South	Islands
a. CURRENT ACCOUNTS	259,436	98,698	76,228	52,092	21,431	10,987
General Government	5,954	1,928	480	2,205	834	507
Financial and insurance corporations	25,403	15,109	3,845	3,912	1,602	935
Non-financial corporations	187,347	69,508	59,803	37,154	14,053	6,828
Producer households	17,721	4,912	5,388	3,401	2,592	1,427
Consumer households	23,012	7,240	6,711	5,420	2,351	1,289
b. MORTGAGE LOANS	748,738	260,251	178,023	182,421	86,343	41,700
General government	42,519	7,879	4,195	24,129	5,410	906
Financial and insurance corporations	22,606	15,307	2,087	4,374	303	535
Non-financial corporations	335,392	121,004	89,108	76,493	33,869	14,918
Producer households	53,970	15,959	14,500	11,158	8,075	4,278
<i>of which: for house purchase</i>	19,176	5,434	4,597	4,379	3,011	1,755
Consumer households	294,251	100,102	68,132	66,268	38,686	21,063
<i>of which: for house purchase</i>	245,872	86,000	56,498	54,620	31,002	17,752
c. LOANS SECURED BY PLEDGE OF SALARY	6,239	1,382	635	1,324	1,954	944
Producer households	27	8	5	6	6	3
Consumer households	6,212	1,374	630	1,319	1,948	942
d. PERSONAL LOANS	33,725	9,142	5,572	6,960	7,698	4,353
Non-financial corporations	1	..	..	..	..	..
Producer households	1,017	286	192	196	206	137
Consumer households	32,707	8,855	5,380	6,764	7,492	4,216
e. FACTORING	3,801	1,537	393	1,109	636	126
General government	193	16	54	93	26	5
Financial and insurance corporations	42	10	7	23	2	-
Non-financial corporations	3,399	1,457	331	908	587	117
Producer households	62	9	2	31	17	5
Consumer households	104	46	..	53	5	..
f. FINANCIAL LEASING	26,341	9,868	7,244	6,302	1,988	938
General government	95	10	23	38	7	16
Financial and insurance corporations	134	40	14	76	3	1
Non-financial corporations	23,905	9,073	6,641	5,721	1,666	805
Producer households	1,669	564	448	332	231	95
Consumer households	537	181	118	137	80	21

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						
June 2009	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,062	5,101	2,780	6,324	3,676	1,180
Factoring: advances to assignor	13,506	5,955	1,813	3,395	1,998	345
nominal value of credits acquired pro-solvendo	19,826	7,248	2,671	5,700	3,490	717
Total exposure in respect of finance leases	92,445	37,050	24,006	18,989	8,934	3,410
Receivables for consumer credit	55,008	13,948	7,661	11,961	13,533	7,906
Other finance	10,998	4,062	1,358	3,479	1,380	718

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

June 2009

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,062	5,863	92	9,559	1,087	2,461
Factoring: advances to assignor	13,506	33	1,200	11,784	141	348
Nominal value of receivables acquired pro-solvendo	19,826	910	282	17,409	300	924
Total exposure in respect of finance leases	92,420	541	751	82,041	5,045	4,043
Receivables for consumer credit	55,008	-	-	-	-	-
Other finance	10,998	16	3,351	3,918	1,264	2,450

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

June 2009		Total	Banks	Financial intermediaries
a. TOTAL		109,486	54,479	55,008
b. NORTH-WEST ITALY		27,872	13,925	13,948
	Piedmont	7,865	4,157	3,708
	Valle d'Aosta	212	120	92
	Liguria	2,556	1,302	1,254
	Lombardy	17,240	8,346	8,894
c. NORTH-EAST ITALY		16,056	8,395	7,661
	Trentino-Alto Adige	909	532	376
	Veneto	6,690	3,388	3,302
	Friuli-Venezia Giulia	1,887	960	927
	Emilia-Romagna	6,571	3,515	3,055
d. CENTRAL ITALY		23,544	11,583	11,961
	Marche	2,352	1,287	1,065
	Tuscany	7,010	2,988	4,023
	Umbria	1,646	863	783
	Lazio	12,536	6,446	6,090
e. SOUTHERN ITALY		26,609	13,076	13,533
	Abruzzo	2,449	1,220	1,229
	Molise	540	249	292
	Campania	11,186	5,622	5,564
	Puglia	7,260	3,449	3,811
	Basilicata	967	445	522
	Calabria	4,205	2,090	2,115
f. ISLANDS		15,405	7,500	7,906
	Sicily	11,431	5,464	5,967
	Sardinia	3,974	2,035	1,939

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							
June 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	401,775	85,750	55,689	88,564	171,773	407,610	
b. EUROPE	333,991	75,792	48,363	76,532	133,304	388,529	
of which:	Albania	468	60	-	178	230	377
	Austria	20,842	3,738	2,157	2,280	12,668	62,282
	Belgium	7,552	5,321	325	834	1,071	551
	Bosnia and Herzegovina	688	129	45	82	431	1,906
	Bulgaria	3,540	141	108	686	2,604	2,319
	Czech Republic	3,208	268	125	721	2,094	7,061
	Croatia	8,197	406	416	2,264	5,110	13,318
	Denmark	2,625	1,094	533	174	824	-
	Finland	991	310	59	80	543	-
	France	37,946	12,215	13,325	4,554	7,853	3,743
	Germany	56,246	17,539	5,640	19,735	13,332	160,823
	Greece	4,572	441	613	877	2,642	986
	Ireland	15,373	2,682	783	5,700	6,208	1,148
	Liechtenstein	133	8	-	46	79	-
	Luxemburg	20,027	2,029	2,465	5,513	10,020	4,299
	Malta	503	143	51	57	253	-
	Montenegro	1,578	96	209	505	768	-
	Norway	2,474	718	445	228	1,083	-
	Netherlands	20,804	2,777	1,541	3,970	12,515	214
	Poland	7,562	721	122	866	5,853	20,939
	Portugal	4,898	742	1,487	1,550	1,118	..
	United Kingdom	36,911	13,428	7,342	7,570	8,570	3,883
	Romania	7,569	501	692	2,348	4,027	1,857
	Russia	12,156	1,035	2,588	2,446	6,087	5,084
	Serbia	2,487	2	348	859	1,278	866
	Slovakia	932	86	206	332	308	11,687
	Slovenia	1,760	457	356	112	835	4,087
	Spain	20,341	4,073	3,887	3,697	8,684	3,341
	Sweden	1,760	242	281	429	807	-
	Switzerland	8,460	2,864	634	2,733	2,228	1,633
	Turkey	3,571	642	169	1,373	1,388	-
	Hungary	11,971	148	348	2,254	9,221	6,801
c. ASIA		13,879	3,294	2,279	3,110	5,195	2,103
of which:	Saudi Arabia	530	220	60	89	161	-
	China	1,284	408	446	137	292	409
	South Korea	946	415	169	65	297	-
	Philippines	285	1	12	35	237	-
	Japan	3,539	380	34	1,888	1,238	==
	India	1,385	497	61	277	551	9
	Indonesia	893	25	..	35	834	

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	713	77	484	30	122	-
	Israele	85	12	..	8	65	..
	Kazakhstan	616	98	403	71	44	-
	Malaysia	176	14	27	25	109	-
	Pakistan	21	1	..	..	20	-
	Qatar	771	68	139	149	416	-
	Taiwan	19	13	..	2	4	2
	Thailand	62	23	-	27	13	-
d.	AFRICA	2,479	249	247	471	1,512	3,028
	of which: Algeria	140	7	12	45	76	-
	Egypt	987	125	62	313	487	3,028
	Morocco	46	22	-	2	21	-
	South Africa	278	13	95	11	159	-
	Tunisia	100	20	62	12	6	-
e.	AMERICA	27,956	4,699	3,200	3,888	16,168	13,611
	of which: Argentina	330	47	82	147	54	..
	Brazil	1,332	434	118	122	659	-
	Canada	1,913	303	144	548	918	-
	Chile	887	279	270	30	307	..
	Colombia	18	4	7	3	4	-
	Cuba	65	21	42	1	2	-
	Mexico	1,192	21	3	294	875	-
	Peru	149	17	92	39	1	2
	United States	21,769	3,523	2,435	2,657	13,155	13,609
	Uruguay	13	4	-	3	6	-
	Venezuela	156	1	7	14	133	-
f.	OCEANIA	3,142	183	287	469	2,203	1
	of which: Australia	2,144	160	287	306	1,391	1
	New Zealand	70	22	..	15	33	-
g.	OFF-SHORE CENTRES	15,658	1,507	1,308	2,552	10,291	338
	of which: Bahamas	497	267	101	6	123	-
	Cayman Islands	5,213	194	688	264	4,067	-
	Gibraltar	79	..	-	16	62	-
	Hong Kong	750	194	40	151	364	168
	Jersey, C.I.	2,813	52	195	931	1,635	-
	Singapore	1,153	246	45	120	741	170
h.	INTERNATIONAL ORGANIZATIONS	3,956	-	3	1,135	2,818	

Notes:

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

TDC30020							Banks
Source: Central Credit Register Stocks in millions of euros							
June 2009							
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security	
a. ITALY	1,916,216	881,620	1,366,836	449,371	18,638	561,635	
General government	82,117	30,716	54,510	8,587	71	360	
Financial companies	253,410	139,453	174,942	89,686	1,910	12,449	
Non-financial companies	1,225,177	645,165	814,083	313,081	14,021	292,325	
of which: industry	460,244	284,051	268,872	122,180	5,232	48,247	
building	150,228	67,965	112,803	41,367	539	61,475	
services	596,092	284,312	417,780	144,365	8,188	175,275	
Producer households	80,317	28,644	67,817	16,782	394	41,378	
Consumer households and nec	267,429	35,043	249,550	20,066	2,155	211,879	
b. NORTH-WEST ITALY	773,890	369,602	526,956	182,311	9,108	193,370	
General government	17,805	8,139	10,693	2,061	66	115	
Financial companies	165,451	90,178	108,058	54,323	1,455	7,294	
Non-financial companies	480,789	249,760	309,569	114,012	6,219	106,370	
of which: industry	178,519	112,232	101,669	45,483	2,210	18,913	
building	45,113	19,513	33,755	11,535	220	18,585	
services	252,814	115,970	170,647	55,698	3,755	67,233	
Producer households	22,080	7,865	18,462	4,464	122	11,466	
Consumer households and nec	85,220	12,958	78,268	7,128	1,166	67,050	
c. NORTH-EAST ITALY	474,606	240,529	338,606	123,311	4,114	142,109	
General government	9,520	5,033	4,318	525	..	79	
Financial companies	44,897	26,466	36,540	20,702	376	1,917	
Non-financial companies	328,151	188,969	215,203	90,459	3,078	76,208	
of which: industry	132,890	87,998	76,439	36,786	1,567	14,573	
building	42,183	22,148	30,603	13,306	203	15,120	
services	146,569	75,300	103,554	38,600	1,287	44,386	
Producer households	23,811	8,979	19,825	5,225	193	11,989	
Consumer households and nec	66,395	10,372	61,295	6,022	462	51,116	
d. CENTRAL ITALY	434,194	178,276	316,733	91,159	3,214	127,366	
General government	39,525	9,339	29,688	2,911	5	132	
Financial companies	37,267	18,750	26,295	12,059	78	2,851	
Non-financial companies	280,389	136,715	190,136	68,299	2,780	68,212	
of which: industry	108,617	59,697	63,852	26,714	1,211	8,072	
building	38,279	15,840	29,147	9,854	74	16,344	
services	129,113	59,516	93,486	30,722	1,489	41,601	
Producer households	16,071	5,421	13,879	3,325	60	8,564	
Consumer households and nec	58,888	7,271	55,225	4,299	290	46,904	

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

TDC30020			Banks				
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro-area currencies	with real security
e.	SOUTHERN ITALY	159,029	65,128	125,141	36,350	1,744	65,988
	General government	10,189	4,417	6,897	1,271	-	11
	Financial companies	3,596	2,842	2,267	1,646	1	353
	Non-financial companies	94,527	50,379	68,619	29,002	1,512	27,781
	<i>of which: industry</i>	<i>29,573</i>	<i>18,280</i>	<i>19,928</i>	<i>9,948</i>	<i>197</i>	<i>5,071</i>
	building	<i>17,295</i>	<i>7,863</i>	<i>13,403</i>	<i>4,984</i>	<i>36</i>	<i>7,539</i>
	services	<i>45,562</i>	<i>23,251</i>	<i>33,478</i>	<i>13,381</i>	<i>1,278</i>	<i>14,297</i>
	Producer households	12,055	4,225	10,299	2,510	17	6,234
	Consumer households and nec	37,667	2,964	36,236	1,768	213	31,110
f.	ISLANDS	74,497	28,085	59,400	16,241	458	32,801
	general government	5,078	3,788	2,913	1,819	-	22
	Financial companies	2,200	1,217	1,782	956	..	35
	Non-financial companies	41,321	19,341	30,555	11,307	433	13,754
	<i>of which: industry</i>	<i>10,646</i>	<i>5,844</i>	<i>6,985</i>	<i>3,249</i>	<i>47</i>	<i>1,619</i>
	building	<i>7,358</i>	<i>2,602</i>	<i>5,894</i>	<i>1,688</i>	<i>6</i>	<i>3,888</i>
	services	<i>22,034</i>	<i>10,274</i>	<i>16,614</i>	<i>5,964</i>	<i>380</i>	<i>7,758</i>
	Producer households	6,300	2,154	5,352	1,257	2	3,126
	Consumer households and nec	19,259	1,478	18,527	849	24	15,698

Notes: From June 2009 short-term maturity refers to an original maturity of less than 12 months.

Distribution by total credit granted

TDB30118

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

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

June 2009

	<i>from</i> 30,000 to 75,000	<i>from</i> 75,000 to 125,000	<i>from</i> 125,000 to 250,000	<i>from</i> 250,000 to 500,000	<i>from</i> 500,000 to 1,000,000
Number of borrowers	2,210,085	1,398,071	1,069,172	306,236	156,124
Facilities granted	108,801	136,598	177,916	104,384	108,402
Used margin	99,979	128,805	163,855	84,444	81,922
<i>of which:</i> backed by real security	76,399	113,727	137,085	50,522	37,963
Unused margin	10,325	9,064	16,206	22,043	28,980
Overshoot	1,503	1,271	2,145	2,103	2,501

Notes:

Distribution by total credit granted

TDB30118

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

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

June 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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Number of borrowers	113,473	42,623	34,400	6,860
Facilities granted	174,555	147,403	340,587	907,463
Used margin	128,669	106,244	234,316	601,840
<i>of which: backed by real security</i>	<i>55,583</i>	<i>43,887</i>	<i>85,069</i>	<i>103,547</i>
Unused margin	49,534	43,834	111,834	317,384
Overshoot	3,649	2,675	5,563	11,762

Notes:

Distribution by total credit used

TDB30125

Banks

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

June 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	1,480,027	886,618	716,186	217,608	109,434
Facilities granted	86,604	97,855	138,949	99,646	105,725
Used margin	72,634	86,701	120,052	74,682	76,349
<i>of which: backed by real security reali</i>	47,607	70,623	92,601	41,559	36,598
Unused margin	15,703	12,564	21,317	27,322	32,030
Overshoot	1,733	1,409	2,420	2,359	2,654

Notes:

Distribution by total credit used

TDB30125

Banks

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

June 2009

	from 1,000,00 0 to	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	76,698	27,514	20,598	3,693
Facilities granted	166,503	132,658	287,417	725,755
Used margin	118,370	95,275	200,525	516,239
<i>of which:</i> backed by real security reali	55,928	43,472	81,465	90,983
Unused margin	52,048	40,433	93,024	224,556
Overshoot	3,915	3,050	6,133	15,039

Notes:

Distribution by type of transaction and total credit granted

TDB30135					Banks
Source: Central Credit Register Stocks in millions of euros Size classes in euros					
June 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
a. SHORT-TERM LOANS in euros					
Facilities granted	17,255	14,751	27,036	38,711	51,059
Used margin	7,987	7,053	13,718	19,899	26,521
of which: backed by real security	501	557	1,194	2,016	3,036
Overshoot	943	718	1,235	1,442	1,746
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted	37	59	145	247	368
Used margin	40	58	148	229	340
of which: backed by real security	5	8	21	37	50
Overshoot	9	8	21	14	20
c. MEDIUM AND LONG-TERM LOANS: in euros					
Facilities granted	61,240	76,876	101,234	49,808	45,236
Used margin	61,119	76,391	99,964	48,201	43,237
of which: backed by real security	46,032	69,124	89,369	37,951	31,719
Overshoot	489	440	640	494	588
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted	219	329	672	345	348
Used margin	220	330	671	340	343
of which: backed by real security	187	285	554	163	64
Overshoot	3	3	5	4	5

Notes: From June 2009 short-term maturity refers to an original maturity of less than 12 months..

Distribution by type of transaction and total credit granted

TDB30135		Banks			
Source: Central Credit Register Stocks in millions of euros Size classes in euros					
June 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
a. SHORT-TERM LOANS in euros					
Facilities granted		83,940	71,907	170,442	392,994
Used margin		43,782	36,923	83,047	194,492
of which:backed by real security		5,329	4,335	7,697	6,606
Overshoot		2,555	1,803	3,482	6,215
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		756	767	2,327	6,993
Used margin		659	647	1,974	4,548
of which:backed by real security		94	97	182	96
Overshoot		31	21	120	217
c. MEDIUM AND LONG-TERM LOANS: in euros					
Facilities granted		71,068	58,989	129,935	427,009
Used margin		66,374	54,130	115,802	339,250
of which:backed by real security		48,459	38,593	75,234	88,667
Overshoot		870	666	1,559	4,260
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		552	428	1,000	7,894
Used margin		544	411	914	6,161
of which:backed by real security		96	106	261	1,787
Overshoot		14	5	7	38

Notes:

Distribution by customer location (region) and total credit granted

TDB30145									Banks
Source: Central Credit Register Stocks in millions of euros Size classes in euros									
June 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	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,625,06	942,522	768,451	260,660	139,945	101,734	38,196	30,788	6,092
Facilities granted	78,750	92,015	129,087	89,111	97,010	156,316	132,092	303,704	834,890
Used margin	69,366	83,832	114,501	68,669	70,441	111,358	92,112	201,737	544,452
b. PIEMONTE									
Number of borrowers	120,275	71,116	53,106	18,391	9,792	7,218	2,667	2,057	382
Facilities granted	5,837	6,937	8,891	6,295	6,781	11,052	9,230	20,202	46,409
Used margin	5,099	6,278	7,706	4,658	4,712	7,406	6,041	12,601	30,051
c. VALLE D'AOSTA									
Number of borrowers	3,617	1,718	1,522	595	263	177	59	42	10
Facilities granted	172	167	259	202	177	260	216	435	923
Used margin	142	142	219	146	127	175	142	336	604
d. LIGURIA									
Number of borrowers	40,194	22,064	18,760	6,529	2,812	1,976	677	562	120
Facilities granted	1,934	2,155	3,167	2,212	1,936	3,004	2,336	5,643	11,724
Used margin	1,688	1,956	2,824	1,742	1,429	2,126	1,543	3,640	8,221
e. LOMBARDY									
Number of borrowers	274,777	195,188	169,907	56,482	32,545	25,210	10,174	8,874	2,086
Facilities granted	13,509	19,187	28,405	19,379	22,623	38,766	35,272	88,712	348,669
Used margin	11,597	17,383	25,012	14,347	15,621	26,386	23,637	56,998	221,935
f. TRENTINO-ALTO ADIGE									
Number of borrowers	39,476	23,216	24,633	11,022	5,884	4,272	1,481	1,019	144
Facilities granted	1,902	2,268	4,257	3,757	4,056	6,503	5,095	9,536	10,578
Used margin	1,475	1,905	3,638	3,009	3,186	5,081	3,903	6,926	6,501
g. VENETO									
Number of borrowers	148,034	97,390	80,276	28,655	16,983	12,491	4,804	3,848	652
Facilities granted	7,249	9,550	13,386	9,869	11,784	19,221	16,683	38,030	52,896
Used margin	6,297	8,669	11,763	7,450	8,463	13,421	11,534	24,492	34,621
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	44,001	26,211	17,036	5,773	3,186	2,360	875	701	102
Facilities granted	2,164	2,544	2,829	1,977	2,221	3,654	3,043	7,078	9,405
Used margin	1,968	2,361	2,510	1,515	1,654	2,624	2,062	4,623	5,672
i. EMILIA-ROMAGNA									
Number of borrowers	139,516	90,077	80,988	28,389	16,186	12,065	4,733	3,867	811
Facilities granted	6,789	8,832	13,602	9,751	11,203	18,602	16,322	38,365	88,726
Used margin	5,599	7,839	11,766	7,072	7,580	12,455	10,882	24,117	59,556
l. MARCHE									
Number of borrowers	50,581	29,563	24,170	9,575	5,344	3,663	1,234	901	126
Facilities granted	2,457	2,886	4,088	3,303	3,715	5,615	4,284	8,611	11,100
Used margin	2,099	2,583	3,562	2,511	2,698	4,045	2,917	5,761	6,692

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	107,774	63,380	61,176	22,311	11,755	8,444	3,074	2,247	354	
Facilities granted	5,203	6,209	10,378	7,646	8,152	13,033	10,588	21,651	39,611	
Used margin	4,492	5,600	9,249	6,091	6,204	9,744	7,681	15,186	26,973	
n. UMBRIA										
Number of borrowers	29,536	15,717	11,240	4,287	2,357	1,568	573	451	62	
Facilities granted	1,432	1,526	1,894	1,474	1,635	2,408	1,993	4,442	3,516	
Used margin	1,289	1,410	1,691	1,195	1,270	1,827	1,463	3,032	2,288	
o. LAZIO										
Number of borrowers	146,836	82,147	76,386	22,567	9,883	6,998	2,539	2,389	636	
Facilities granted	7,082	8,017	13,009	7,573	6,821	10,729	8,782	24,123	158,462	
Used margin	6,384	7,449	12,035	6,334	5,307	8,280	6,729	17,739	105,177	
p. ABRUZZO										
Number of borrowers	38,709	20,067	13,598	4,785	2,580	1,757	683	460	76	
Facilities granted	1,874	1,938	2,286	1,638	1,787	2,726	2,350	4,453	5,347	
Used margin	1,686	1,776	2,008	1,280	1,334	2,017	1,689	2,983	3,647	
q. MOLISE										
Number of borrowers	7,184	3,371	2,222	809	369	257	105	61	9	
Facilities granted	345	325	371	274	260	400	371	628	344	
Used margin	311	296	322	216	205	289	270	472	226	
r. CAMPANIA										
Number of borrowers	105,525	53,245	40,201	12,525	5,986	4,094	1,431	1,114	171	
Facilities granted	5,034	5,178	6,756	4,235	4,145	6,279	4,892	10,847	17,595	
Used margin	4,610	4,819	6,183	3,474	3,207	4,776	3,675	7,786	12,212	
s. PUGLIA										
Number of borrowers	96,720	50,188	32,423	9,137	4,716	3,149	1,036	771	118	
Facilities granted	4,667	4,877	5,366	3,103	3,258	4,834	3,582	7,304	7,755	
Used margin	4,323	4,572	4,875	2,467	2,432	3,597	2,628	5,101	5,495	
t. BASILICATA										
Number of borrowers	12,543	5,010	3,252	1,264	603	407	135	101	21	
Facilities granted	600	480	547	433	421	627	459	920	1,256	
Used margin	546	441	483	344	322	450	321	664	967	
u. CALABRIA										
Number of borrowers	39,075	16,553	11,092	3,628	1,814	1,044	352	210	35	
Facilities granted	1,862	1,596	1,862	1,238	1,259	1,606	1,215	1,920	2,805	
Used margin	1,713	1,476	1,666	986	969	1,225	928	1,461	1,617	
v. SICILY										
Number of borrowers	127,891	53,067	33,410	10,035	4,930	3,348	1,130	761	124	
Facilities granted	6,139	5,110	5,572	3,416	3,417	5,109	3,887	7,343	12,204	
Used margin	5,683	4,754	5,007	2,701	2,559	3,864	2,856	4,981	8,121	
z. SARDINIA										
Number of borrowers	52,800	23,234	13,053	3,901	1,957	1,236	434	352	53	
Facilities granted	2,499	2,234	2,162	1,335	1,357	1,889	1,492	3,461	5,564	
Used margin	2,364	2,121	1,984	1,131	1,161	1,571	1,210	2,837	3,876	

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

June 2009

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,553,743	1,824,974	47,122
b.	GENERAL GOVERNMENT	88,056	60,752	2,508
	Central government	28,853	22,742	697
	Local government	58,965	37,950	1,799
	Social security funds	238	60	12
c.	FINANCIAL COMPANIES	466,837	285,834	7,001
	Monetary financial institutions	209,794	107,200	2,389
	Other financial intermediaries	214,568	153,317	3,825
	Financial auxiliaries	38,552	22,260	715
	Insurance companies and pension funds	3,923	3,057	72
d.	NON-FINANCIAL COMPANIES	1,363,029	934,944	28,489
	Public companies	40,068	26,638	1,313
	Private companies	1,191,514	807,609	24,031
	Associations of non-financial companies	1,716	1,119	28
	Craft non-financial quasi-companies	45,764	33,204	1,010
	Other non-financial quasi-companies	83,966	66,373	2,107
e.	HOUSEHOLDS	479,761	450,944	6,172
	Producer households	96,385	82,844	2,372
	Consumer households	383,376	368,100	3,800
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,885	8,539	272
g.	REST OF THE WORLD	135,486	76,943	2,545
	General government	1,496	844	10
	Monetary financial institutions	66,071	28,263	1,180
	Other financial institutions	34,447	25,123	730
	Non-financial companies	29,965	20,992	562
	Households	1,717	1,633	62
	Non-profit institutions serving households	10	8	..
	International organizations and other institutions	1,780	81	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	216	146	4

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

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
2,256,505	1,547,127	43,770	297,238	277,848	3,352
82,117	54,510	2,154	5,940	6,242	354
27,560	21,406	653	1,294	1,336	44
54,320	33,045	1,489	4,645	4,905	310
237	59	12	1	1	-
462,358	281,297	6,842	4,479	4,537	158
208,948	106,355	2,388	846	844	1
213,308	151,987	3,671	1,261	1,330	154
36,194	19,912	711	2,358	2,348	3
3,908	3,042	72	15	15	..
1,225,177	814,083	26,285	137,851	120,861	2,204
38,675	25,726	1,293	1,393	912	20
1,070,581	702,398	22,101	120,934	105,211	1,930
1,536	984	27	180	135	..
39,911	27,486	932	5,852	5,719	78
74,474	57,489	1,931	9,492	8,884	175
336,445	309,413	5,635	143,316	141,531	537
80,317	67,817	2,169	16,068	15,027	203
256,129	241,596	3,466	127,247	126,504	334
11,099	7,823	253	786	716	19
131,992	74,237	2,487	3,494	2,706	58
1,482	830	10	13	14	..
66,066	28,257	1,179	6	6	1
34,145	24,860	729	303	263	1
27,093	18,858	521	2,872	2,134	41
1,417	1,345	47	300	288	15
10	7	..	..	..	-
1,779	80	..	1	1	-
201	132	4	15	15	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

June 2009

		Total		
		Facilities granted	Used margin	Overshot
a.	TOTAL	1,459,395	1,017,770	30,862
	Agricultural, forestry and fishery products	40,158	34,043	1,080
	Fuel and power products	89,078	53,920	2,105
	Ores and metals	25,848	13,881	140
	Non-metallic minerals and products	32,831	20,916	493
	Chemical products	23,379	13,177	295
	Metal products, except transport equipment	58,063	34,922	1,054
	Agricultural and industrial machinery	51,214	30,602	1,112
	Office and data processing machines, ect.	8,062	4,919	121
	Electrical goods	29,051	17,035	480
	Transport equipment	26,322	17,397	557
	Food and tobacco products	47,410	30,388	685
	Textiles, clothing and footwear	47,402	28,965	1,149
	Paper and paper products	24,357	16,615	320
	Rubber and plastic products	20,968	12,826	308
	Other manufactured products	34,924	23,214	824
	Building and construction	175,941	134,641	4,939
	Wholesale and retail trade services, recovery and repair services	237,061	148,881	4,184
	Lodging and catering services	41,852	37,358	942
	Inland transport services	26,853	19,985	567
	Maritime and air transport services	13,567	9,282	213
	Auxiliary transport services	21,821	14,742	316
	Communication services	22,309	12,290	71
	Other market services	360,923	287,772	8,905

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshot	Facilities granted	Used margin	Overshot
1,305,478	881,886	28,454	153,916	135,884	2,407
38,534	32,547	1,059	1,624	1,497	21
85,742	51,636	2,088	3,336	2,284	18
23,564	12,282	129	2,284	1,599	11
30,433	18,705	459	2,398	2,211	34
21,909	11,914	273	1,470	1,263	23
50,145	27,854	974	7,917	7,068	80
45,518	25,522	1,059	5,696	5,080	52
6,925	4,014	113	1,137	905	8
25,011	13,908	432	4,041	3,128	47
22,103	13,769	490	4,220	3,628	67
43,430	27,063	641	3,980	3,325	44
44,397	26,179	1,080	3,005	2,786	69
21,251	13,659	284	3,106	2,956	37
18,666	10,702	274	2,302	2,124	34
31,938	20,391	769	2,986	2,822	54
160,529	121,255	4,637	15,412	13,385	302
210,280	126,851	3,847	26,781	22,029	336
38,291	33,880	881	3,561	3,478	61
20,160	14,052	409	6,692	5,933	158
12,150	8,222	191	1,417	1,060	22
18,674	11,811	286	3,147	2,931	29
21,472	11,580	66	837	710	5
314,356	244,089	8,014	46,567	43,683	891

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

June 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
a. TOTAL					
Number of borrowers	1,625,064	942,522	768,451	260,660	139,945
Facilities granted	78,750	92,015	129,087	89,111	97,010
Used margin	69,366	83,832	114,501	68,669	70,441
b. GENERAL GOVERNMENT					
Number of borrowers	546	550	1,030	1,253	1,155
Facilities granted	27	54	188	447	811
Used margin	22	42	118	226	414
c. FINANCIAL COMPANIES					
Number of borrowers	2,123	1,073	1,123	688	407
Facilities granted	99	104	196	235	274
Used margin	64	73	149	178	200
d. NON-FINANCIAL COMPANIES					
Number of borrowers	218,268	122,830	154,237	135,161	105,103
Facilities granted	10,392	11,940	27,461	47,681	73,765
Used margin	6,924	7,910	18,947	32,848	51,346
<i>of which: industry</i>					
Number of borrowers	45,769	27,577	37,914	36,108	29,446
Facilities granted	2,195	2,688	6,782	12,868	20,850
Used margin	1,367	1,614	4,137	7,666	12,329
<i>of which: building</i>					
Number of borrowers	27,074	16,797	22,709	23,152	20,033
Facilities granted	1,297	1,636	4,073	8,201	14,064
Used margin	822	1,058	2,858	5,966	10,620
<i>of which: services</i>					
Number of borrowers	140,916	75,832	90,242	72,918	53,348
Facilities granted	6,685	7,361	16,004	25,562	37,264
Used margin	4,555	5,043	11,477	18,391	27,100
e. PRODUCER HOUSEHOLDS					
Number of borrowers	226,434	109,022	103,842	43,071	15,885
Facilities granted	10,727	10,591	17,932	14,606	10,712
Used margin	8,647	9,049	15,527	12,145	8,806
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers	1,153,517	701,595	502,339	78,189	16,434
Facilities granted	56,390	68,612	82,305	25,367	10,810
Used margin	52,929	66,188	78,918	22,649	9,184

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

June 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
a. TOTAL					
Number of borrowers		101,734	38,196	30,788	6,092
Facilities granted		156,316	132,092	303,704	834,890
Used margin		111,358	92,112	201,737	544,452
b. GENERAL GOVERNMENT					
Number of borrowers		1,095	482	533	337
Facilities granted		1,707	1,693	5,979	71,209
Used margin		952	974	2,806	48,798
c. FINANCIAL COMPANIES					
Number of borrowers		409	237	403	407
Facilities granted		645	821	4,592	246,439
Used margin		523	521	2,720	167,633
d. NON-FINANCIAL COMPANIES					
Number of borrowers		87,869	35,223	28,875	5,266
Facilities granted		136,136	122,049	284,685	510,675
Used margin		95,222	84,492	189,546	323,650
<i>of which: industry</i>					
Number of borrowers		25,393	10,927	10,171	2,289
Facilities granted		39,608	38,181	103,248	233,757
Used margin		22,994	21,925	58,456	137,924
<i>of which: building</i>					
Number of borrowers		17,250	6,446	4,354	477
Facilities granted		26,599	22,169	40,429	31,724
Used margin		20,518	17,201	30,815	22,232
<i>of which: services</i>					
Number of borrowers		43,291	17,019	13,723	2,442
Facilities granted		66,925	58,796	135,169	242,041
Used margin		49,248	42,984	95,770	161,243
e. PRODUCER HOUSEHOLDS					
Number of borrowers		6,266	994	304	7
Facilities granted		9,061	3,319	2,436	244
Used margin		7,548	2,833	2,106	186
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		5,615	1,125	591	57
Facilities granted		8,058	3,762	5,263	4,769
Used margin		6,562	2,958	3,970	3,113

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
June 2009

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	1,061,037	3,275	78,103	1,811	74,535
b. NORTH-WEST ITALY	391,185	298	25,721	447	21,282
Piedmont	70,260	133	4,691	221	4,136
Valle d'Aosta	1,914	21	189	4	226
Liguria	24,997	29	1,145	38	1,149
Lombardy	294,014	114	19,697	184	15,772
c. NORTH-EAST ITALY	239,889	351	17,987	586	18,552
Trentino-Alto Adige	24,516	126	2,108	247	2,490
Veneto	93,820	81	7,233	156	8,150
Friuli-Venezia Giulia	22,463	81	1,583	55	1,181
Emilia-Romagna	99,090	63	7,063	129	6,731
d. CENTRAL ITALY	244,637	229	19,701	241	22,176
Marche	30,003	18	3,219	91	1,639
Tuscany	70,273	71	5,862	71	7,738
Umbria	13,246	13	1,532	27	1,313
Lazio	131,116	127	9,088	52	11,485
e. SOUTHERN ITALY	112,470	93	9,619	225	9,542
Abruzzo	15,480	12	2,022	28	1,041
Molise	2,216	9	241	11	231
Campania	46,929	30	2,449	25	4,782
Puglia	32,070	8	3,412	111	2,302
Basilicata	3,980	9	342	15	344
Calabria	11,796	25	1,153	35	842
f. ISLANDS	55,609	2,304	5,005	313	2,983
Sicily	38,585	1,677	3,026	134	1,518
Sardinia	17,024	627	1,978	178	1,465

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
4,321	93,045	2,230	237,705	995	52,818	5,562	492,291
1,548	37,388	186	84,583	239	21,099	1,388	197,007
613	6,775	34	18,969	95	3,064	464	31,066
1	312	..	440	1	74	12	635
116	2,169	20	7,236	40	2,979	209	9,866
817	28,132	132	57,939	103	14,982	703	155,440
1,381	22,864	532	54,912	261	10,152	1,529	110,780
142	1,175	288	3,430	119	1,274	352	12,766
601	10,051	40	22,215	40	4,193	375	40,685
193	3,025	104	5,065	45	453	294	10,384
446	8,612	100	24,203	58	4,232	508	46,946
622	17,502	403	55,054	147	12,679	1,176	114,709
248	1,635	30	5,439	65	1,243	479	15,897
101	4,486	44	17,559	44	4,361	217	29,721
91	891	23	2,614	14	662	70	5,996
182	10,490	307	29,441	24	6,412	411	63,096
522	12,120	95	28,557	122	4,927	874	45,774
157	1,434	11	3,539	17	625	151	6,443
25	204	..	563	14	118	28	772
99	6,323	64	11,733	23	2,345	179	18,876
121	2,853	6	9,463	42	1,293	303	12,155
20	447	2	687	6	164	45	1,898
100	860	12	2,571	20	383	167	5,629
249	3,126	1,014	14,598	225	3,962	595	21,237
180	2,385	187	11,117	86	2,729	401	15,144
69	741	827	3,480	139	1,233	194	6,093

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2009

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL	122,378	84	6,662	45	4,667
b. NORTH-WEST ITALY	49,503	7	2,061	11	1,616
Piedmont	9,370	6	252	6	194
Valle d'Aosta	216	-	11	-	15
Liguria	2,729	..	82	2	48
Lombardy	37,188	1	1,715	2	1,359
c. NORTH-EAST ITALY	24,421	9	1,298	19	1,018
Trentino-Alto Adige	2,566	7	124	4	201
Veneto	9,771	..	515	7	446
Friuli-Venezia Giulia	1,843	1	94	1	53
Emilia-Romagna	10,241	1	565	6	317
d. CENTRAL ITALY	30,517	6	2,144	7	1,251
Marche	4,077	5	509	4	63
Tuscany	6,968	..	436	1	386
Umbria	1,287	..	111	1	67
Lazio	18,185	1	1,090	1	735
e. SOUTHERN ITALY	11,418	1	836	7	636
Abruzzo	1,628	..	213	1	50
Molise	200	1	15	1	9
Campania	4,682	..	172	1	307
Puglia	3,224	..	285	4	198
Basilicata	301	..	27	..	11
Calabria	1,383	..	123	1	61
f. ISLANDS	5,451	60	309	1	146
Sicily	4,069	43	184	..	75
Sardinia	1,381	17	125	1	72

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
197	11,327	67	13,040	36	3,083	458	82,712
58	5,618	1	4,549	12	1,233	84	34,253
30	1,567	-	964	4	189	35	6,122
..	31	-	25	-	5	..	128
7	140	..	421	2	212	7	1,807
20	3,880	1	3,140	5	827	42	26,196
74	2,120	21	3,197	10	559	194	15,902
10	164	17	202	..	89	111	1,636
22	984	1	1,299	4	162	31	6,299
9	161	..	263	3	28	15	1,215
32	812	3	1,433	3	279	37	6,752
29	2,239	4	2,986	12	926	96	20,816
20	235	2	330	8	61	53	2,785
3	485	..	1,018	2	279	4	4,355
3	62	..	171	1	40	4	826
3	1,457	2	1,467	..	546	34	12,851
25	1,037	..	1,538	2	256	52	7,028
13	85	..	184	1	28	12	1,040
5	15	-	32	..	4	1	117
2	455	..	587	..	145	23	2,990
5	370	-	551	1	59	10	1,741
..	32	-	41	..	4	2	183
1	81	-	142	..	16	4	956
11	278	41	769	1	108	33	3,693
8	226	6	574	1	73	25	2,856
2	52	35	196	..	36	8	837

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

June 2009

		Total			Costruction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,876	757	15,119	8,523	169	8,354
b.	NORTH-WEST ITALY	4,787	66	4,721	2,877	31	2,846
	Piedmont	1,387	37	1,350	829	17	812
	Valle d'Aosta	31	3	28	23	3	20
	Liguria	107	4	104	65	4	62
	Lombardy	3,261	22	3,239	1,960	7	1,952
c.	NORTH-EAST ITALY	4,546	272	4,274	2,385	40	2,345
	Trentino-Alto Adige	473	121	352	201	8	193
	Veneto	1,766	49	1,717	896	11	885
	Friuli-Venezia Giulia	442	47	395	201	12	190
	Emilia-Romagna	1,865	54	1,811	1,087	10	1,077
d.	CENTRAL ITALY	3,691	140	3,551	2,010	33	1,977
	Marche	524	68	456	179	2	177
	Toscana	1,837	39	1,798	1,038	17	1,021
	Umbria	369	13	356	228	4	225
	Lazio	961	20	941	565	10	554
e.	SOUTHERN ITALY	1,912	162	1,750	865	38	826
	Abruzzo	197	15	181	81	..	81
	Molise	71	10	61	26	..	25
	Campania	502	35	466	275	9	265
	Puglia	736	42	694	326	8	318
	Basilicata	142	7	135	55	..	55
	Calabria	265	52	212	101	20	82
f.	ISLANDS	939	117	822	386	27	359
	Sicily	597	84	513	157	4	153
	Sardinia	343	33	309	229	23	206

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,394	291	4,103	2,960	297	2,663
1,253	34	1,219	657	1	656
380	19	361	178	1	177
6	..	5	3	..	3
27	..	27	15	..	15
841	14	826	461	..	460
1,356	90	1,266	805	142	663
72	4	68	201	109	92
631	35	595	239	3	236
182	11	171	58	24	34
472	39	433	307	6	301
768	79	689	913	28	885
231	48	183	113	18	96
305	18	287	494	4	490
72	6	66	68	3	65
160	6	153	237	3	234
715	67	647	333	57	276
80	9	71	36	6	30
30	2	28	15	7	8
139	8	130	88	18	70
277	22	255	133	12	121
64	2	62	24	5	19
126	24	102	37	9	28
301	21	280	252	69	183
225	18	208	214	62	152
76	3	73	38	7	31

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2009

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	844	22	822	328	1	327
b.	NORTH-WEST ITALY	256	4	252	97	..	97
	Piedmont	104	4	100	40	..	40
	Valle d'Aosta	3	-	3	2	-	2
	Liguria	3	..	3	1	-	1
	Lombardy	146	..	146	54	..	54
c.	NORTH-EAST ITALY	258	5	254	105	1	104
	Trentino-Alto Adige	20	..	19	6	..	5
	Veneto	115	..	114	48	-	48
	Friuli-Venezia Giulia	26	1	25	9	..	9
	Emilia-Romagna	98	3	96	42	..	42
d.	CENTRAL ITALY	186	9	177	82	..	82
	Marche	39	8	31	10	..	10
	Tuscany	74	..	73	24	..	24
	Umbria	12	1	11	3	..	3
	Lazio	62	..	62	46	-	46
e.	SOUTHERN ITALY	79	3	76	27	..	27
	Abruzzo	7	..	6	1	-	1
	Molise	4	..	3	1	-	1
	Campania	16	-	16	5	-	5
	Puglia	37	2	35	18	-	18
	Basilicata	6	-	6	1	-	1
	Calabria	9	..	9	2	..	2
f.	ISLANDS	65	2	63	17	..	17
	Sicily	44	1	43	5	..	5
	Sardinia	20	..	20	12	-	12

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
365	14	351	150	7	143
109	4	106	49	..	49
37	3	34	26	..	26
1	-	1	-	-	-
1	..	1	1	-	1
71	..	70	21	-	21
111	4	108	42	..	42
6	..	5	8	-	8
53	..	53	13	-	13
9	1	8	7	..	7
43	2	41	13	..	13
60	3	57	44	6	38
18	2	15	12	6	6
25	..	24	25	..	25
7	..	7	2	..	1
10	..	10	6	-	6
44	3	41	8	-	8
4	..	4	1	-	1
3	..	2	..	-	..
8	-	8	4	-	4
18	2	16	2	-	2
4	-	4	..	-	..
6	..	6	1	-	1
41	1	40	6	-	6
36	1	35	3	-	3
5	..	5	3	-	3

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

June 2009

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	18,269	201	1,996	799	..
b.	NORTH-WEST ITALY	4,109	43	713	222	..
	Piedmont	1,580	34	193	45	-
	Valle d'Aosta	36	..	..	2	-
	Liguria	453	5	28	6	-
	Lombardy	2,040	4	492	168	..
c.	NORTH-EAST ITALY	4,605	22	665	335	..
	Trentino-Alto Adige	1,257	-	51	63	-
	Veneto	1,285	13	307	81	-
	Friuli-Venezia Giulia	758	..	77	62	..
	Emilia-Romagna	1,305	9	229	129	..
d.	CENTRAL ITALY	2,851	24	362	134	..
	Marche	928	6	195	33	-
	Tuscany	553	8	36	46	-
	Umbria	237	..	31	9	-
	Lazio	1,132	11	101	47	..
e.	SOUTHERN ITALY	1,999	73	167	88	..
	Abruzzo	431	6	30	11	-
	Molise	88	2	10	1	-
	Campania	430	17	55	29	-
	Puglia	597	29	30	28	..
	Basilicata	98	14	6	3	-
	Calabria	356	6	36	15	-
f.	ISLANDS	4,706	39	88	19	-
	Sicily	2,667	27	66	15	-
	Sardinia	2,038	12	23	4	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short- term	Agriculture, forestry and fishing
843	640	4,598	2,715	170	6,109	198	98
134	134	493	937	78	1,319	36	15
44	87	119	465	68	496	29	15
1	2	22	3	-	6	..	-
55	2	131	121	..	104	..	-
35	44	222	348	9	712	6	..
454	177	845	547	38	1,484	37	1
95	51	387	48	..	557	5	..
124	29	120	274	3	310	23	1
118	50	170	64	1	213	3	-
117	47	168	161	33	404	7	-
77	130	584	600	12	888	38	22
21	31	51	485	3	102	1	..
8	61	107	47	7	226	7	..
23	13	49	32	1	81	..	-
25	25	377	36	1	479	30	22
52	103	169	472	16	781	77	53
38	11	23	99	1	156	56	46
1	4	4	18	..	48	..	-
6	36	78	58	3	136	11	2
4	35	11	208	12	231	10	5
1	2	9	15	..	47	..	..
3	15	44	74	..	162	..	-
126	96	2,507	158	25	1,638	9	7
55	51	1,050	45	25	1,331	4	2
71	46	1,457	113	1	308	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2009

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,028	9	130	33	-
b.	NORTH-WEST ITALY	195	1	35	5	-
	Piedmont	95	1	7	..	-
	Valle d'Aosta	..	-	-	..	-
	Liguria	19	..	1	..	-
	Lombardy	81	-	27	5	-
c.	NORTH-EAST ITALY	356	1	45	14	-
	Trentino-Alto Adige	159	-	12	3	-
	Veneto	80	..	9	2	-
	Friuli-Venezia Giulia	31	-	1	3	-
	Emilia-Romagna	86	1	23	5	-
d.	CENTRAL ITALY	200	4	42	3	-
	Marche	105	1	40	2	-
	Tuscany	34	..	..	..	-
	Umbria	11	-	1	1	-
	Lazio	50	3	1	..	-
e.	SOUTHERN ITALY	126	2	5	7	-
	Abruzzo	59	..	3	1	-
	Molise	8	..	1	-	-
	Campania	25	..	..	4	-
	Puglia	26	1	..	1	-
	Basilicata	3	..	-	..	-
	Calabria	5	..	1	1	-
f.	ISLANDS	151	2	3	4	-
	Sicily	86	2	2	..	-
	Sardinia	65	..	..	3	-

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
51	41	133	202	5	325	99	32
3	15	9	49	1	62	14	6
..	2	2	37	1	31	13	6
..	-	-	..	-	-	..	-
2	-	6	6	-	4	..	-
1	13	1	5	-	27	1	..
32	12	24	60	1	151	17	1
5	5	17	16	..	95	6	..
6	1	1	28	..	25	8	1
10	3	1	5	-	7	1	-
11	5	5	11	1	23	3	-
8	7	8	48	..	47	33	1
3	5	7	41	-	5	1	-
1	1	1	2	..	4	26	..
1	..	..	3	-	4	..	-
2	1	1	2	-	34	7	1
4	3	..	40	2	30	32	23
4	..	..	11	-	11	28	22
..	-	-	3	-	4	..	-
-	..	..	12	..	8	1	..
-	2	..	12	2	4	3	2
-	-	..	1	-	2	..	-
..	..	..	3	-	..	..	-
4	3	91	5	1	36	2	1
2	3	38	1	1	34	1	..
2	..	53	4	-	1	1	1

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

June 2009

Facilities granted

Used margin

Overshoot

a. TOTAL	126,606	120,529	2,056
<i>of which: transactions of financial intermediaries</i>	<i>97,661</i>	<i>93,943</i>	<i>1,543</i>
Piedmont	8,862	8,509	125
Valle d'Aosta	291	251	2
Liguria	2,345	2,265	32
Lombardy	38,006	36,069	444
Trentino-Alto Adige	3,023	2,843	16
Veneto	16,005	15,236	188
Friuli-Venezia Giulia	2,763	2,608	34
Emilia-Romagna	12,760	12,140	102
Marche	4,602	4,318	90
Tuscany	7,835	7,378	105
Umbria	1,324	1,234	20
Lazio	13,356	12,770	490
Abruzzo	1,791	1,711	40
Molise	212	211	7
Campania	4,962	4,793	157
Puglia	2,599	2,496	57
Basilicata	254	255	10
Calabria	1,287	1,281	53
Sicily	2,523	2,410	62
Sardinia	1,806	1,749	23

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

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

June 2009

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	32,020	14,789	17,232	39,643	25,787
<i>of which: transactions of financial intermediaries</i>	28,035	12,266	15,769	34,319	22,539
Piedmont	3,966	1,385	2,581	4,414	3,442
Valle d'Aosta	40	35	5	55	25
Liguria	782	333	449	1,022	619
Lombardy	9,787	3,426	6,360	11,055	7,118
Trentino-Alto Adige	175	67	108	279	200
Veneto	1,416	751	666	1,884	1,095
Friuli-Venezia Giulia	213	88	125	386	184
Emilia-Romagna	2,028	717	1,311	3,466	1,835
Marche	279	167	112	326	185
Tuscany	1,993	1,005	988	2,556	1,758
Umbria	399	148	251	584	370
Lazio	6,042	2,970	3,071	8,162	5,520
Abruzzo	347	293	55	447	305
Molise	54	50	4	67	29
Campania	2,816	2,052	764	3,029	2,029
Puglia	493	423	70	601	359
Basilicata	112	45	67	139	53
Calabria	394	342	53	293	196
Sicily	499	373	126	666	358
Sardinia	185	119	66	212	105

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

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
June 2009		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	145,172	2,239	15,634	118,337	2,727	6,234
b.	NORTH-WEST ITALY	59,335	636	8,911	47,142	696	1,949
	Piedmont	7,914	167	738	6,533	172	306
	Valle d'Aosta	285	1	..	255	7	22
	Liguria	3,762	34	23	3,587	47	72
	Lombardy	47,374	435	8,150	36,768	471	1,551
c.	NORTH-EAST ITALY	34,682	294	2,480	28,457	1,059	2,392
	Trentino-Alto Adige	3,908	132	45	3,078	234	419
	Veneto	9,379	77	1,068	7,490	246	498
	Friuli-Venezia Giulia	5,369	14	921	4,225	108	101
	Emilia-Romagna	16,025	72	446	13,663	471	1,374
d.	CENTRAL ITALY	41,133	764	4,021	35,003	369	975
	Marche	1,589	21	85	1,241	79	164
	Tuscany	7,516	20	1,371	5,739	141	245
	Umbria	609	7	3	527	25	47
	Lazio	31,419	716	2,562	27,496	124	521
e.	SOUTHERN ITALY	6,548	190	156	5,189	392	621
	Abruzzo	938	12	4	674	80	167
	Molise	219	1	..	178	12	29
	Campania	3,259	58	87	2,772	124	217
	Puglia	1,374	11	63	1,092	90	117
	Basilicata	231	..	..	172	21	37
	Calabria	527	108	1	300	64	54
f.	ISLANDS	3,475	354	66	2,547	211	297
	Sicily	2,168	338	4	1,660	97	69
	Sardinia	1,306	15	63	887	114	227

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

June 2009		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITIS	9,677	4,605	1,974	1,794	877	426
	General government	245	8	17	117	17	85
	Financial corporations	242	185	10	33	1	14
	Non-financial corporation	308	84	92	73	30	29
	Producer households	55	7	9	12	15	12
	Consumer households	8,827	4,321	1,847	1,559	813	287
b.	WITH AGREED MATURITY	21,585	8,646	5,127	4,245	2,290	1,277
	General government	76	16	24	26	9	..
	Financial corporations	4,167	2,048	1,234	868	2	14
	Non-financial corporation	5,210	2,340	1,326	1,196	284	64
	Producer households	309	41	109	51	50	58
	Consumer households	11,823	4,200	2,434	2,103	1,945	1,141
c.	IREDEEMABLE AT NOTICE	69,020	16,571	14,757	13,561	16,203	7,929
	General government	1,537	53	355	353	613	163
	Financial corporations	307	117	113	43	23	11
	Non-financial corporation	2,844	472	771	536	854	212
	Producer households	2,482	324	601	430	737	389
	Consumer households	61,850	15,605	12,916	12,199	13,976	7,154
d.	CUSTOMER CURRENT ACCOUNTS	715,121	266,008	149,334	179,264	82,047	38,469
	General government	31,429	6,326	4,902	12,701	4,305	3,195
	Financial corporations	66,160	36,164	9,942	18,822	849	383
	Non-financial corporation	158,315	61,857	35,696	39,910	14,357	6,494
	Producer households	38,944	12,056	9,608	7,590	6,588	3,102
	Consumer households	420,274	149,605	89,186	100,241	55,948	25,295
e.	SAVING CERTIFICATES AND CDs ISSUED	37,250	8,231	11,123	7,752	7,220	2,923
	General government	58	8	6	24	4	17
	Financial corporations	520	130	38	332	4	16
	Non-financial corporation	1,175	387	358	251	124	56
	Producer households	1,781	359	541	401	364	117
	Consumer households	33,715	7,348	10,180	6,744	6,725	2,717

Note:

Distribution by customer location (region)

TDB10263		Banks and Bancoposta
Source: supervisory returns Stocks in millions of euro		
June 2009		Total
a. TOTAL		1,093,651
b. NORTH-WEST ITALY		355,317
Piedmont		82,761
Valle d'Aosta		2,932
Liguria		29,574
Lombardy		240,051
c. NORTH-EAST ITALY		216,334
Trentino-Alto Adige		18,490
Veneto		87,603
Friuli-Venezia Giulia		24,301
Emilia-Romagna		85,941
d. CENTRAL ITALY		261,188
Marche		26,749
Tuscany		61,019
Umbria		13,558
Lazio		159,863
e. SOUTHERN ITALY		184,739
Abruzzi		21,690
Molise		5,353
Campania		77,954
Puglia		47,679
Basilicata		8,758
Calabria		23,305
f. ISLANDS		76,072
Sicily		54,551
Sardinia		21,522

Note:

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

June 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	42,391	-	20	43,212
Credit default swap	35	730	66,321	803	1,631	54,807
Credit default option	-	-	34	-	-	85
Total rate of return swap	-	-	211	-	367	2
Credit spread swap	-	-	-	-	-	-
Credit spread option	-	-	-	-	-	-
Other credit derivatives	803	619	297	-	10	311

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

June 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
a. TOTAL						
Number of holders	39,020	640	3,283	8,082	14,946	12,069
Intrinsic value	6,952	14	58	180	853	5,847
b. NORTH-WEST ITALY						
Number of holders	14,777	284	1,444	2,905	5,446	4,698
Intrinsic value	2,805	2	11	60	276	2,455
c. NORTH-EAST ITALY						
Number of holders	10,979	227	1,076	2,477	3,976	3,223
Intrinsic value	1,404	7	8	58	238	1,092
d. CENTRAL ITALY						
Number of holders	7,373	67	433	1,491	2,953	2,429
Intrinsic value	1,957	3	35	35	182	1,702
e. SOUTHERN ITALY						
Number of holders	4,331	50	250	889	1,874	1,268
Intrinsic value	562	..	3	19	111	429
f. ISLAND						
Number of holders	1,560	12	80	320	697	451
Intrinsic value	224	..	..	9	44	170

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30590

Banks

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

June 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
a. TOTAL							
Number of holders		49,785	2,413	9,630	9,208	15,536	12,998
Intrinsic value		50,383	27	108	270	1,914	48,065
b. GENERAL GOVERNMENT							
Number of holders		503	7	33	89	183	191
Intrinsic value		2,198	2	5	14	54	2,124
c. FINANCIAL COMPANIES							
Number of holders		658	10	19	44	134	451
Intrinsic value		25,234	8	23	41	439	24,723
d. NON-FINANCIAL COMPANIES							
Number of holders		35,466	352	1,892	6,842	14,381	11,999
Intrinsic value		6,888	13	53	165	825	5,832
<i>of which: industry</i>							
<i>Number of holders</i>		12,840	54	382	1,884	5,177	5,343
<i>Intrinsic value</i>		2,291	1	4	31	244	2,012
building							
<i>Number of holders</i>		4,290	39	218	929	1,873	1,231
<i>Intrinsic value</i>		564	1	32	24	112	395
services							
<i>Number of holders</i>		17,575	256	1,244	3,876	6,987	5,212
<i>Intrinsic value</i>		3,933	11	17	107	448	3,350
e. PRODUCER HOUSEHOLDS							
Number of holders		3,554	288	1,391	1,240	565	70
Intrinsic value		63	1	5	15	28	15
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		9,286	1,755	6,282	964	214	71
Intrinsic value		129	4	21	15	52	37
g. REST OF THE WORLD							
Number of holders		318	1	13	29	59	216
Intrinsic value		15,871	..	1	20	516	15,334

Notes:

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euros

June 2009

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,458,293	648,139	164,155
Italian government securities	541,987	220,310	50,277
<i>of which:</i> BOTs	88,987	56,677	4,804
CCTs	107,483	44,914	7,236
BTPs	309,310	112,230	37,299
Other debt securities	426,000	193,837	21,612
<i>of which:</i> in non-euro-area currencies	20,546	11,608	1,365
Equity securities	237,326	73,796	73,217
<i>of which:</i> in non-euro-area currencies	22,171	4,044	1,065
Units of collective investment undertakings	232,992	150,446	14,198
Other securities and the like	2,945	1,018	1,199

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
54,981	33,951	3,411	1,156,345	600,104	140,799
26,669	15,430	1,847	400,866	201,855	47,081
1,049	731	93	69,524	55,786	4,625
9,834	6,004	742	70,800	38,094	5,857
13,064	6,830	804	244,222	103,505	35,935
9,627	5,017	385	373,302	185,542	19,243
411	273	13	17,082	11,062	1,191
2,866	1,895	201	187,276	68,588	60,060
434	255	26	7,814	3,617	993
15,551	11,435	968	178,619	135,013	11,758
..	..	..	1,597	829	229

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euros

June 2009

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,458,293	648,139	164,155
b.	NORTH-WEST ITALY	712,619	290,573	52,765
	Piedmont	131,814	86,033	13,450
	Valle d'Aosta	2,773	1,582	192
	Liguria	38,098	28,330	2,843
	Lombardy	539,934	174,628	36,280
c.	NORTH-EAST ITALY	339,588	167,510	29,292
	Trentino-Alto Adige	12,604	7,788	1,230
	Veneto	97,168	61,504	10,025
	Friuli-Venezia Giulia	101,667	14,665	1,597
	Emilia-Romagna	128,148	83,553	16,440
d.	CENTRAL ITALY	312,342	107,619	73,371
	Marche	13,661	10,913	2,105
	Tuscany	59,813	38,268	6,201
	Umbria	8,658	6,786	762
	Lazio	230,209	51,653	64,303
e.	SOUTHERN ITALY	67,441	60,023	6,175
	Abruzzo	6,738	5,877	597
	Molise	1,151	989	159
	Campania	32,365	28,943	2,715
	Puglia	19,472	17,437	1,868
	Basilicata	2,035	1,842	189
	Calabria	5,681	4,935	646
f.	ISLANDS	26,304	22,415	2,553
	Sicily	19,582	17,250	1,701
	Sardinia	6,722	5,164	852

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
54,981	33,951	3,411	1,156,345	600,104	140,799
26,251	14,847	1,281	489,267	269,965	39,867
7,819	2,434	271	118,493	81,964	12,196
25	23	2	2,687	1,504	185
1,169	962	58	33,011	27,007	2,422
17,238	11,429	950	335,076	159,490	25,064
13,066	9,923	971	314,334	154,445	24,695
781	629	34	10,862	6,965	1,046
4,275	2,242	250	89,274	57,751	8,827
571	480	86	99,582	14,026	1,283
7,440	6,572	601	114,617	75,703	13,539
12,640	6,575	752	266,470	98,450	69,254
1,027	894	97	11,601	9,849	1,271
3,858	2,444	265	53,654	34,960	4,871
500	446	41	7,926	6,202	634
7,256	2,790	350	193,289	47,439	62,479
2,313	2,028	280	61,639	55,920	4,911
270	249	21	6,284	5,518	507
22	21	2	1,024	938	83
982	872	106	29,304	26,841	2,176
845	724	121	17,781	16,182	1,439
68	64	4	1,904	1,740	161
125	99	26	5,343	4,701	546
710	578	126	24,635	21,323	2,072
337	273	62	18,574	16,579	1,419
374	305	64	6,061	4,745	654

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2009		Total	Banks	SIMs
a. TOTAL SECURITIES		1,060,921	879,348	181,573
Italian government securities		517,808	463,301	54,508
<i>of which:</i> BOTs		141,237	136,542	4,695
CCT		105,082	96,550	8,531
BTPs		233,119	195,332	37,787
Other debt securities		166,518	151,691	14,828
Equity securities		354,167	245,884	108,283
Other securities		22,446	18,490	3,955
b. TOTAL DERIVATIVE INSTRUMENTS		1,950,407	1,831,635	118,773
Futures		1,014,769	944,824	69,945
<i>of which:</i> on Italian government securities		449,718	449,410	308
on interest rates		83,006	83,006	-
on stock indices		218,015	159,257	58,759
Swaps and forward rate agreements		297,586	297,484	101
<i>of which:</i> interest rate swaps		215,797	215,797	-
currency swaps		4,655	4,655	-
Forward rate agreements		76,328	76,328	-
Options on securities		52,925	25,854	27,071
<i>of which:</i> on Italian government securities		65	65	-
on debt securities		275	275	-
on equity securities		48,791	21,720	27,071
Options on futures or stock indices		488,780	470,121	18,659
<i>of which:</i> on futures on Italian government securities		693	693	-
on stock indices or futures on stock indices		104,189	86,457	17,732
Foreign currency options		12,516	11,598	918
Interest rate options		44,912	44,912	-
Other derivative instruments		38,920	36,841	2,079

Notes: The data include transactions with non-residents and interbank transactions. Securities are valued at the contract price (debt securities, ex coupon). For the methods of measuring derivative instruments, see the corresponding item in the glossary. Transactions are considered when they are concluded, even if they have not been settled. the amounts are shown net of commissions. As from January 2009 monthly flow data regarding banks will no longer be available.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2009

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	86,341	82,877	347,500
	Italian government securities	30,747	28,202	131,601
	<i>of which:</i> BOTs	6,080	4,333	8,924
	CCTs	4,708	4,559	26,108
	BTPs	15,783	14,920	84,625
	Other debt securities	21,718	18,415	77,249
	<i>of which:</i> in non-euro-area currencies	475	621	732
	Equity securities	4,496	4,739	45,895
	<i>of which:</i> in non-euro-area currencies	658	609	1,251
	Units of collective investment undertakings	20,636	19,713	92,439
	Other securities and the like	8,743	11,808	316

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
14,698	12,128	78,822	5,364	5,838	7,305	66,279	64,911	261,374
7,626	5,688	40,202	986	1,151	2,214	22,135	21,363	89,185
970	427	1,619	107	85	155	5,003	3,821	7,149
1,981	1,715	14,875	292	384	1,004	2,436	2,460	10,229
3,924	2,520	19,917	447	466	935	11,412	11,935	63,773
2,190	1,830	17,149	1,054	928	1,934	18,475	15,657	58,166
129	105	637	9	15	43	337	501	52
1,311	1,309	3,748	451	538	688	2,735	2,892	41,460
313	266	799	56	31	128	289	312	325
3,263	3,015	17,694	967	868	2,433	16,406	15,830	72,311
307	286	28	1,907	2,352	36	6,529	9,169	251

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	
	2009 Mar.	2009 June	2009 Mar.	2009 June	2009 Mar.	2009 June
a. NUMBER OF BORROWERS	6,736,188	6,820,370	5,036,748	5,045,515	2,144,765	2,255,012
<i>of which: joint</i>	<i>2,056,985</i>	<i>2,084,733</i>	<i>1,333,582</i>	<i>1,322,246</i>	<i>754,864</i>	<i>803,486</i>
b. LOAN FACILITIES						
<i>facilities granted</i>	<i>2,270,706</i>	<i>2,278,907</i>	<i>1,987,890</i>	<i>1,982,516</i>	<i>282,816</i>	<i>296,391</i>
<i>used margin</i>	<i>1,687,606</i>	<i>1,690,062</i>	<i>1,424,784</i>	<i>1,413,060</i>	<i>262,822</i>	<i>277,003</i>
<i>overshoot</i>	<i>39,576</i>	<i>43,554</i>	<i>36,509</i>	<i>40,204</i>	<i>3,067</i>	<i>3,350</i>
<i>unused margin</i>	<i>622,675</i>	<i>632,398</i>	<i>599,614</i>	<i>609,660</i>	<i>23,061</i>	<i>22,738</i>
<i>of which: matched loans</i>						
<i>facilities granted</i>	<i>363,916</i>	<i>359,294</i>	<i>325,026</i>	<i>320,739</i>	<i>38,890</i>	<i>38,555</i>
<i>used margin</i>	<i>178,902</i>	<i>173,590</i>	<i>155,242</i>	<i>150,088</i>	<i>23,660</i>	<i>23,502</i>
term loans						
<i>facilities granted</i>	<i>1,565,279</i>	<i>1,579,838</i>	<i>1,323,298</i>	<i>1,323,837</i>	<i>241,981</i>	<i>256,001</i>
<i>used margin</i>	<i>1,342,183</i>	<i>1,353,230</i>	<i>1,105,166</i>	<i>1,101,823</i>	<i>237,018</i>	<i>251,407</i>
revocable loans						
<i>facilities granted</i>	<i>341,511</i>	<i>339,775</i>	<i>339,566</i>	<i>337,940</i>	<i>1,945</i>	<i>1,835</i>
<i>used margin</i>	<i>166,521</i>	<i>163,243</i>	<i>164,377</i>	<i>161,149</i>	<i>2,144</i>	<i>2,094</i>
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	<i>213,528</i>	<i>210,662</i>	<i>210,262</i>	<i>207,110</i>	<i>3,266</i>	<i>3,552</i>
<i>used margin</i>	<i>146,550</i>	<i>145,158</i>	<i>143,637</i>	<i>142,003</i>	<i>2,913</i>	<i>3,155</i>
d. BAD DEBTS	103,941	108,412	45,479	49,791	58,461	58,621
e. NUMBER OF GUARANTORS	2,950,736	2,950,815	2,479,944	2,457,899	589,488	614,128
<i>of which: joint</i>	<i>861,170</i>	<i>860,491</i>	<i>756,293</i>	<i>748,241</i>	<i>127,212</i>	<i>135,216</i>
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	630,961	629,135	514,006	509,855	116,955	119,280

Notes: The data include transactions with non-resident customers.

Distribution by amount

TDB30205

Banks

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

June 2009		Number of borrowers	Bad debts
a. TOTAL		671,495	48,691
from 250 to 30,000		494,322	3,989
from 30,000 to 75,000		79,124	3,774
from 75,000 to 125,000		35,922	3,504
from 125,000 to 250,000		35,023	6,008
from 250,000 to 500,000		14,034	4,824
from 500,000 to 1,000,000		6,689	4,634
from 1,000,000 to 2,500,000		4,178	6,358
from 2,500,000 to 5,000,000		1,295	4,441
from 5,000,000 to 25,000,000		847	7,679
more than 25,000,000		61	3,478

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

June 2009

	General govern- ment	Financial compa- nies	Non- financial companie s	of which:			Producer hoseholds	Consumer household s
				industry	building	services		
a. ITALY								
Number of borrowers	14	693	108.034	30.924	16.009	58.773	99.952	457.643
Bad debts	23	366	31.339	11.594	5.167	13.699	5.865	10.884
b. NORTH-WEST ITALY								
Number of borrowers	1	240	30.113	8.651	4.103	17.080	21.663	107.946
Bad debts	..	136	8.872	3.383	1.322	4.086	1.251	3.229
c. NORTH-EAST ITALY								
Number of borrowers	-	128	21.971	6.887	3.157	11.589	15.802	66.895
Bad debts	-	28	7.103	2.919	1.098	2.897	1.062	1.925
d. CENTRAL ITALY								
Number of borrowers	2	187	26.690	7.597	3.834	14.815	20.768	93.831
Bad debts	..	172	8.243	2.695	1.431	3.982	1.212	2.386
e. SOUTHERN ITALY								
Number of borrowers	10	97	19.900	5.688	3.299	10.085	25.414	125.327
Bad debts	23	26	5.179	2.025	890	1.959	1.431	2.229
f. ISLANDS								
Number of borrowers	1	41	9.360	2.101	1.616	5.204	16.305	63.644
Bad debts	..	4	1.943	572	428	775	910	1.116

Note:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2009

Number of
borrowers

Bad debts

a. TOTAL		207,987	37,204
Agricultural, forestry and fishery products		12,020	2,090
Fuel and power products		350	52
Ores and metals		559	128
Non-metallic minerals and products		3,040	655
Chemical products		1,120	289
Metal products, except transport equipment		6,045	1,422
Agricultural and industrial machinery		3,038	1,049
Office and data processing machines, etc.		1,352	281
Electrical goods		3,310	1,022
Transport equipment		1,526	738
Food and tobacco products		7,093	1,525
Textiles, clothing and footwear		10,569	2,615
Paper and paper products		2,562	781
Rubber and plastic products		1,613	513
Other manufactured products		7,648	1,533
Building and construction		34,230	6,258
Wholesale and retail trade services, recovery and repair services		57,404	6,809
Lodging and catering services		14,996	1,407
Inland transport services		7,512	665
Maritime and air transport services		152	193
Auxiliary transport services		2,254	349
Communication services		636	75
Other market services		28,958	6,756

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230		Banks and financial intermediaries referred to in Act. 107 of the 1993 Banking Law		
Source: Central Credit Register Stocks in millions of euros				
June 2009		Total	Banks	Financial intermediaries
a.	TOTAL	108,455	49,832	58,623
b.	GENERAL GOVERNMENT	81	23	58
	Central government	1	..	1
	Local government	80	23	57
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,208	366	842
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,077	313	765
	Financial auxiliaries	123	51	72
	Insurance companies and pension funds	8	2	5
d.	NON-FINANCIAL COMPANIES	70,188	31,339	38,848
	Public companies	128	27	101
	Private companies	58,323	26,132	32,191
	Associations of non-financial companies	172	42	130
	Craft non-financial quasi-companies	2,865	1,535	1,330
	Other non-financial quasi-companies	8,699	3,604	5,096
e.	HOUSEHOLDS	34,271	16,545	17,727
	Producer households	13,296	5,865	7,430
	Consumer households	20,976	10,679	10,297
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	352	202	150
g.	REST OF THE WORLD	1,428	1,140	287
	General government	1	1	-
	Monetary financial institutions	45	42	2
	Other financial institutions	887	768	118
	Non-financial companies	431	286	146
	Households	64	44	21
	Non-profit institutions serving households	..	-	..
	International organizations and the other institutions	..	..	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	5	3	2

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

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

2nd quarter 2009		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL		72,699	3,283	20,964	333
b. NORTH-WEST ITALY		18,205	1,343	5,523	105
Piedmont		5,030	308	1,457	27
Valle d'Aosta		135	2	26	..
Liguria		1,584	56	665	9
Lombardy		11,456	977	3,375	69
c. NORTH-EAST ITALY		11,971	720	3,732	74
Trentino-Alto Adige		890	72	339	16
Veneto		4,684	306	1,440	25
Friuli-Venezia Giulia		1,037	59	356	4
Emilia-Romagna		5,360	283	1,597	28
d. CENTRAL ITALY		13,076	575	3,857	62
Marche		1,757	99	492	9
Tuscany		3,971	203	1,439	23
Umbria		908	30	235	3
Lazio		6,440	243	1,691	28
e. SOUTHERN ITALY		18,919	445	5,109	62
Abruzzo		1,372	40	439	5
Molise		280	10	74	1
Campania		9,961	212	2,564	31
Puglia		4,270	104	1,110	14
Basilicata		493	15	147	2
Calabria		2,543	64	775	10
f. ISLANDS		10,528	200	2,743	29
Sicily		8,619	142	2,315	21
Sardinia		1,909	58	428	8

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

2nd quarter 2009

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	72,699	3,283	20,964	333
General government	-	-	2	..
Financial companies	60	9	15	6
Non-financial companies	6,942	2,037	2,035	97
<i>of which:</i> industry	1,863	702	493	20
building	1,113	283	296	15
services	3,851	1,026	1,198	58
Producer households	6,978	254	2,763	53
Consumer households and nec	58,286	972	15,968	172

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

June 2009

		Bad debts (gross of writeoffs)	of which: backed by real security
a.	TOTAL	42,834	12,739
	Agricultural, forestry and fishery products	2,158	1,007
	Fuel and power products	52	8
	Ores and metals	150	34
	Non-metallic minerals and products	756	245
	Chemical products	377	105
	Metal products, except transport equipment	1,688	371
	Agricultural and industrial machinery	1,304	270
	Office and data processing machines, etc.	354	51
	Electrical goods	1,229	312
	Transport equipment	883	216
	Food and tobacco products	1,821	523
	Textiles, clothing and footwear	3,155	702
	Paper and paper products	927	220
	Rubber and plastic products	614	150
	Other manufactured products	1,735	457
	Building and construction	7,193	2,318
	Wholesale and retail trade services, recovery and repair services	7,926	1,696
	Lodging and catering services	1,517	693
	Inland transport services	728	169
	Maritime and air transport services	259	3
	Auxiliary transport services	402	60
	Communication services	81	9
	Other market services	7,525	3,118

Notes:

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

TDC30032

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2009

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				Industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	23	386	36,783	13,991	6,052	15,795	6,051	10,953
of which: backed by real security	..	94	10,586	3,353	1,938	4,892	2,154	5,030
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	180	10,750	4,241	1,556	4,863	1,275	3,251
of which: backed by real security	..	63	2,732	783	506	1,397	495	1,843
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	51	8,559	3,701	1,296	3,333	1,086	1,939
of which: backed by real security	-	4	2,366	731	466	1,066	440	960
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	118	9,613	3,145	1,677	4,651	1,263	2,406
of which: backed by real security	-	20	2,777	800	438	1,465	477	1,031
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	23	33	5,689	2,258	1,009	2,121	1,479	2,231
of which: backed by real security	-	6	1,960	806	343	686	481	830
f. ISLANDS								
Bad debts (gross of writeoffs)	..	4	2,172	647	515	827	948	1,126
of which: backed by real security	-	1	751	234	185	278	260	367

Notes:

Distribution by customer location (region)

TDB30260

Banks

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

June 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.	TOTAL	661,853	55,671	1.14	75,260	6,315
b.	NORTH-WEST ITALY	158,707	15,966	1.18	18,735	2,338
	Piedmont	46,972	3,691	1.16	5,299	459
	Valle d'Aosta	1,192	65	1.07	141	3
	Liguria	18,226	1,139	1.11	1,637	99
	Lombardy	92,317	11,071	1.19	11,658	1,777
c.	NORTH-EAST ITALY	103,766	11,877	1.17	12,258	1,737
	Trentino-Alto Adige	6,874	843	1.06	884	93
	Veneto	39,059	5,167	1.15	4,810	685
	Friuli-Venezia Giulia	9,960	953	1.13	1,082	124
	Emilia-Romagna	47,873	4,914	1.21	5,482	836
d.	CENTRAL ITALY	140,172	13,475	1.11	13,679	1,174
	Marche	19,916	2,447	1.17	1,764	243
	Tuscany	42,426	3,815	1.11	4,089	392
	Umbria	10,066	854	1.15	932	75
	Lazio	67,764	6,360	1.09	6,894	463
e.	SOUTHERN ITALY	170,150	9,941	1.10	19,538	753
	Abruzzo	15,109	1,177	1.13	1,423	84
	Molise	2,981	257	1.17	296	52
	Campania	75,959	3,626	1.09	10,216	318
	Puglia	45,706	3,053	1.11	4,428	174
	Basilicata	5,774	590	1.06	533	31
	Calabria	24,621	1,238	1.10	2,642	94
f.	ISLANDS	89,058	4,413	1.10	11,050	313
	Sicily	67,273	2,814	1.12	9,087	239
	Sardinia	21,785	1,599	1.06	1,963	75

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

June 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. TOTAL	661,853	55,671	1.14	75,260	6,315
General government	10	131	5.73	-	-
Financial companies	686	459	1.25	61	14
Non-financial companies	106,497	36,692	1.17	7,187	4,646
<i>of which: industry</i>	<i>30,530</i>	<i>13,928</i>	<i>1.20</i>	<i>1,925</i>	<i>1,970</i>
building	15,765	6,002	1.16	1,148	621
services	57,916	15,769	1.15	4,001	1,995
Producer households	98,073	6,512	1.11	7,412	453
Consumer households and nec	451,476	11,655	1.07	60,137	1,189

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2009-Q2	2009-Q1	2008-Q4
a.	IMPAIRED LOANS			
	Bad debts	51,271	46,901	42,710
	Substandard loans	45,166	38,168	33,280
	Restructured loans	5,350	1,876	1,657
	Overdue / overdrawn loans	12,721	11,233	8,902
b.	TOTAL NET LOANS	1,701,065	1,670,831	1,692,833

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

June 2009

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	43,482	28,944	3,920	9,282
b. NORTH-WEST ITALY	15,038	10,381	930	2,885
Piedmont and Valle d'Aosta	2,435	1,448	229	615
Liguria	490	243	79	167
Lombardy	12,113	8,691	622	2,103
c. NORTH-EAST ITALY	11,391	8,105	1,081	2,114
Trentino-Alto Adige	1,688	1,136	251	296
Veneto	4,411	3,089	387	877
Friuli-Venezia Giulia	590	340	81	167
Emilia-Romagna	4,702	3,539	362	774
d. CENTRAL ITALY	8,855	5,850	814	2,100
Marche	1,204	722	160	317
Tuscany	2,405	1,450	353	597
Umbria	531	333	73	124
Lazio	4,715	3,346	227	1,061
e. SOUTHERN ITALY	5,323	2,999	683	1,380
Abruzzi and Molise	852	555	117	179
Campania	2,074	1,254	184	631
Puglia and Basilicata	1,786	883	251	398
Calabria	611	306	132	172
f. ISLANDS	2,875	1,609	413	803
Sicily	1,999	977	305	669
Sardinia	875	631	108	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
5,309	12,195	7,105	1,330	3,534
4,025	3,066	1,931	267	858
410	531	293	67	170
12	184	69	32	82
3,602	2,352	1,569	169	607
541	3,253	2,002	352	761
32	353	231	47	74
291	1,491	879	146	331
39	277	175	36	65
180	1,132	717	123	291
567	3,274	1,888	360	966
25	440	236	62	141
216	1,284	709	191	372
10	260	144	35	80
317	1,291	798	72	372
141	1,747	882	219	633
65	406	247	46	106
9	588	293	53	237
54	563	263	86	214
13	190	79	35	76
35	855	403	131	316
31	570	220	86	259
4	285	183	45	57

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

TDB30445		Banks				
Source: Central Credit Register						
Size classes in euro						
June 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
a. TOTAL	3,954,934	1,649,240	949,974	774,331	262,958	140,906
of which: 1 facility	3,341,370	1,618,409	869,756	633,153	135,228	47,312
2 facilities	368,215	30,209	75,769	111,799	77,584	40,156
3-4 facilities	178,888	619	4,442	29,022	46,629	43,967
more than 4 facilities	66,461	3	7	357	3,517	9,471
b. GENERAL GOVERNMENT	6,981	546	550	1,030	1,253	1,155
of which: 1 facility	4,105	543	514	841	822	596
two facilities	1,855	3	36	181	374	427
3-4 facilities	821	-	-	8	57	126
more than 4 facilities	200	-	-	-	-	6
c. FINANCIAL COMPANIES	6,870	2,123	1,073	1,123	688	407
of which: 1 facility	4,693	2,031	811	719	360	200
2 facilities	1,244	91	242	313	185	108
3-4 facilities	550	1	20	89	132	73
more than 4 facilities	383	-	-	2	11	26
d. NON-FINANCIAL COMPANIES	892,832	218,268	122,830	154,237	135,161	105,103
of which: 1 facility	492,294	210,006	89,543	82,143	51,220	29,802
2 facilities	201,068	8,197	31,537	54,941	48,189	30,604
3-4 facilities	137,959	65	1,749	16,985	33,228	36,664
more than 4 facilities	61,511	-	1	168	2,524	8,033
e. PRODUCER HOUSEHOLDS	505,825	226,434	109,022	103,842	43,071	15,885
of which: 1 facility	400,896	218,064	87,933	69,764	18,757	4,776
2 facilities	75,147	8,200	19,700	26,274	14,275	4,834
3-4 facilities	26,419	170	1,386	7,687	9,275	5,149
more than 4 facilities	3,363	-	3	117	764	1,126
f. CONSUMER HOUSEHOLDS AND NEC	2,459,462	1,153,517	701,595	502,339	78,189	16,434
of which: facility	2,363,190	1,140,167	678,025	470,032	60,613	10,488
2 facilities	82,999	12,968	22,344	28,294	13,663	3,843
3-4 facilities	12,293	379	1,223	3,945	3,701	1,829
more than 4 facilities	980	3	3	68	212	274

Notes:

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

TDB30445		Banks			
Source: Central Credit Register					
Size classes in euro					
June 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
a. TOTAL		102,214	38,331	30,870	6,110
of which: 1 facility		25,798	6,938	4,146	630
2 facilities		22,600	6,193	3,408	497
3-4 facilities		35,298	11,556	6,626	729
more than 4 facilities		18,518	13,644	16,690	4,254
b. GENERAL GOVERNMENT		1,095	482	533	337
of which: 1 facility		411	139	157	82
two facilities		442	166	140	86
3-4 facilities		228	146	165	91
more than 4 facilities		14	31	71	78
c. FINANCIAL COMPANIES		409	237	403	407
of which: 1 facility		197	104	150	121
2 facilities		114	44	79	68
3-4 facilities		69	43	74	49
more than 4 facilities		29	46	100	169
d. NON-FINANCIAL COMPANIES		87,869	35,223	28,875	5,266
of which: 1 facility		19,892	5,814	3,487	387
2 facilities		18,857	5,466	2,947	330
3-4 facilities		31,840	10,726	6,133	569
more than 4 facilities		17,280	13,217	16,308	3,980
e. PRODUCER HOUSEHOLDS		6,266	994	304	7
of which: 1 facility		1,411	165	25	1
2 facilities		1,636	185	43	-
3-4 facilities		2,258	386	107	1
more than 4 facilities		961	258	129	5
f. CONSUMER HOUSEHOLDS AND NEC		5,615	1,125	591	57
of which: facility		3,141	518	195	11
2 facilities		1,407	290	181	9
3-4 facilities		839	227	135	15
more than 4 facilities		228	90	80	22

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

June 2009		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,916,216	1,366,836	4,315,768	505,578	423,108	3,681,582
b.	NORTH-WEST ITALY	773,890	526,956	1,267,081	186,288	147,530	1,071,772
	Piedmont	121,841	85,081	309,588	31,723	26,650	264,506
	Valle d'Aosta	2,819	2,042	8,788	928	756	7,596
	Liguria	34,192	25,329	103,472	12,023	10,159	90,019
	Lombardy	615,037	414,503	845,233	141,614	109,965	709,651
c.	NORTH-EAST ITALY	474,606	338,606	1,083,456	122,472	103,957	906,203
	Trentino-Alto Adige	48,075	35,743	122,979	18,097	14,723	105,952
	Veneto	178,967	130,242	430,592	49,506	42,849	360,264
	Friuli-Venezia Giulia	34,999	25,126	110,517	9,749	8,769	95,259
	Emilia-Romagna	212,564	147,494	419,368	45,120	37,615	344,728
d.	CENTRAL ITALY	434,194	316,733	915,798	105,942	90,877	777,397
	Marche	46,216	33,116	142,983	12,377	10,697	116,135
	Tuscany	122,742	91,693	314,914	32,260	28,513	258,633
	Umbria	20,389	15,565	74,277	5,818	5,243	61,656
	Lazio	244,847	176,360	383,624	55,486	46,424	340,973
e.	SOUTHERN ITALY	159,029	125,141	680,069	60,067	53,240	597,250
	Abruzzo	24,479	18,557	92,603	7,807	6,840	78,616
	Molise	3,332	2,634	15,988	1,256	1,116	13,729
	Campania	65,112	51,228	243,989	23,772	20,785	215,873
	Puglia	44,901	35,935	217,696	18,301	16,717	192,671
	Basilicata	5,765	4,594	26,278	1,946	1,756	22,764
	Calabria	15,439	12,193	83,515	6,984	6,027	73,597
f.	ISLANDS	74,497	59,400	369,364	30,808	27,504	328,960
	Sicily	52,436	41,010	264,955	21,563	19,090	234,493
	Sardinia	22,061	18,389	104,409	9,245	8,414	94,467

Notes:

Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
222,837	159,299	381,580	278,988	185,626	184,076	908,813	598,803	68,530
90,291	60,254	114,202	102,670	66,084	57,664	394,641	253,087	23,443
14,160	9,853	27,747	18,535	11,312	12,952	57,423	37,266	4,383
315	214	853	864	568	280	713	504	59
6,110	4,776	8,563	4,693	3,274	3,602	11,366	7,120	1,288
69,706	45,410	77,039	78,578	50,931	40,830	325,140	208,197	17,713
56,161	40,320	104,008	78,477	51,722	52,461	217,497	142,608	20,784
8,383	6,591	11,996	9,226	5,822	4,072	12,368	8,607	959
22,077	15,774	40,765	31,743	20,910	21,312	75,641	50,710	8,251
3,767	2,787	8,938	5,756	3,750	4,543	15,728	9,819	1,777
21,933	15,167	42,309	31,751	21,240	22,534	113,760	73,472	9,797
42,813	33,191	82,786	58,230	38,689	40,416	227,209	153,977	15,199
7,477	5,842	15,504	7,837	5,176	8,033	18,525	11,401	3,311
14,163	10,811	32,145	21,626	14,840	17,291	54,692	37,529	6,845
2,339	1,879	7,230	3,396	2,443	3,789	8,836	6,000	1,602
18,835	14,659	27,907	25,370	16,230	11,303	145,155	99,046	3,441
21,867	16,713	52,652	26,542	19,480	23,230	50,552	35,707	6,937
3,259	2,528	8,415	3,839	2,668	4,082	9,573	6,521	1,490
502	349	1,442	632	476	646	942	692	171
8,433	6,656	17,963	9,833	7,279	7,687	23,075	16,507	2,466
6,182	4,599	15,910	8,191	6,059	7,164	12,227	8,561	1,951
856	654	2,194	1,098	757	1,048	1,865	1,427	272
2,634	1,926	6,728	2,950	2,241	2,603	2,871	1,999	587
11,705	8,821	27,932	13,070	9,650	10,305	18,915	13,424	2,167
8,601	6,147	20,912	9,473	6,790	7,810	12,799	8,983	1,740
3,104	2,674	7,020	3,597	2,860	2,495	6,115	4,441	427

Distribution by customer segment of economic activity and total credit granted

TDB30465

Banks

Source: Central Credit Register
Size classes in euros

June 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
a. TOTAL						
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	92	81	72
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.67	1.00	1.06	1.19	1.39	1.63
First bank's share of total credit granted (%)	61	99	97	93	89	86
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.90	1.04	1.26	1.46	1.77	1.98
First bank's share of total credit granted (%)	77	97	90	86	82	80
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.98	1.03	1.28	1.59	1.98	2.45
First bank's share of total credit granted (%)	50	97	88	81	75	69
<i>of which: industry</i>						
Average number of banks per borrower	2.43	1.03	1.29	1.66	2.18	2.84
First bank's share of total credit granted (%)	39	98	88	78	69	60
<i>of which: building</i>						
Average number of banks per borrower	1.84	1.02	1.23	1.49	1.80	2.11
First bank's share of total credit granted (%)	65	98	90	84	79	76
<i>of which: services</i>						
Average number of banks per borrower	1.82	1.04	1.29	1.59	1.95	2.36
First bank's share of total credit granted (%)	55	97	88	81	76	72
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.29	1.03	1.20	1.41	1.89	2.38
First bank's share of total credit granted (%)	83	98	92	88	80	75
f. CONSUMER HOUSEHOLDS AND NEC						
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.

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					
June 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
a. TOTAL					
Average number of banks per borrower		2.95	3.86	5.30	8.38
First bank's share of total credit granted (%)		67	60	52	50
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.91	2.30	2.61	3.33
First bank's share of total credit granted (%)		82	79	80	58
c. FINANCIAL COMPANIES					
Average number of banks per borrower		2.05	2.76	3.58	7.19
First bank's share of total credit granted (%)		81	76	68	77
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		3.05	3.97	5.44	8.86
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	6.61	10.19
First bank's share of total credit granted (%)		52	46	39	29
<i>of which: building</i>					
Average number of banks per borrower		2.53	3.24	4.42	8.43
First bank's share of total credit granted (%)		74	69	62	47
<i>of which: services</i>					
Average number of banks per borrower		2.88	3.66	4.92	7.65
First bank's share of total credit granted (%)		68	63	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.88	3.50	4.63	5.57
First bank's share of total credit granted (%)		73	69	63	46
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.80	2.12	2.65	4.33
First bank's share of total credit granted (%)		87	85	77	55

Notes:

Lending and deposit rates

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

TDB30820

Sample of banks

 Sources: Survey of lending rates
 Percentages

June 2009		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a. ITALY								
Initial period of rate fixation:								
up to 1 year		3.91	4.14	3.93	4.60	4.14	4.95	3.64
from 1 to 5 years		3.37	3.55	3.19	4.14	3.72	5.29	4.32
more than 5 years		4.86	4.71	4.39	5.26	4.68	5.52	5.24
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		3.72	3.99	3.93	4.50	3.92	4.80	3.56
from 1 to 5 years		2.75	3.37	3.29	3.79	3.34	4.87	4.27
more than 5 years		4.54	4.66	4.56	5.53	4.49	5.28	5.07
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.75	3.89	3.76	4.17	3.91	4.45	3.47
from 1 to 5 years		4.22	3.77	3.88	4.07	3.46	5.21	4.65
more than 5 years		4.86	4.02	3.50	4.47	4.30	5.55	5.42
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		4.06	4.25	3.77	4.70	4.38	5.19	3.81
from 1 to 5 years		3.46	3.32	2.56	4.26	3.99	5.28	4.11
more than 5 years		4.81	4.69	4.38	5.00	4.69	5.48	5.11
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.77	5.08	4.87	5.31	5.10	5.92	3.94
from 1 to 5 years		4.96	4.92	5.07	4.83	4.85	5.84	4.50
more than 5 years		5.36	5.37	5.26	5.47	5.37	5.69	5.36
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		4.59	4.91	4.63	5.45	4.82	5.77	3.98
from 1 to 5 years		4.24	3.95	2.55	5.09	5.47	6.20	4.54
more than 5 years		5.52	5.60	5.15	5.93	5.63	5.78	5.48

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
June 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
a.	ITALY	6.06	10.24	9.76	8.75	7.27	5.89	3.26
b.	NORTH-WEST ITALY	5.66	10.17	9.68	8.70	7.22	5.96	3.01
	Piedmont	6.61	10.64	10.11	9.04	7.50	6.00	3.31
	Valle d'Aosta	7.94	7.67	7.41	7.98	8.67	7.93	7.00
	Liguria	7.16	10.31	9.62	8.57	7.06	5.91	3.85
	Lombardy	5.35	9.98	9.55	8.60	7.15	5.95	2.96
c.	NORTH-EAST ITALY	5.90	9.48	8.75	7.62	6.29	5.18	3.75
	Trentino-Alto Adige	4.36	7.12	6.31	5.44	4.38	3.62	3.39
	Veneto	6.34	10.03	9.52	8.29	6.84	5.54	3.92
	Friuli-Venezia Giulia	6.81	11.16	10.01	8.78	7.16	5.76	3.67
	Emilia-Romagna	5.94	9.41	8.78	7.67	6.49	5.39	3.71
d.	CENTRAL ITALY	6.05	10.45	9.92	9.23	7.82	6.19	3.30
	Marche	7.24	9.46	8.90	8.73	7.74	6.21	5.19
	Tuscany	5.77	10.17	9.57	8.95	7.84	6.41	2.64
	Umbria	7.65	10.26	9.78	9.02	7.78	6.38	5.38
	Lazio	5.82	11.07	10.70	9.73	7.83	6.03	3.50
e.	SOUTHERN ITALY	7.58	11.33	11.40	10.22	8.78	7.29	3.59
	Abruzzo	7.76	10.44	10.33	9.13	7.94	7.18	5.71
	Molise	8.09	11.20	10.22	9.99	7.91	7.79	4.28
	Campania	7.80	12.27	12.04	11.02	9.59	8.18	3.28
	Puglia	7.01	10.35	11.07	9.76	8.35	6.33	3.54
	Basilicata	7.51	11.27	11.47	10.04	8.60	6.35	3.71
	Calabria	8.07	11.99	11.67	10.39	8.82	7.25	2.44
f.	ISLANDS	6.67	10.37	10.23	9.49	8.37	6.35	3.16
	Sicily	7.08	10.42	10.42	9.66	8.46	6.49	3.47
	Sardinia	5.85	10.24	9.78	9.08	8.17	6.07	2.73

Notes:

Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

June 2009

June 2009		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.36	3.55	3.59	4.75	6.85
	up to 250,000	7.51	3.87	5.45	5.57	10.51
	from 250,000 to 1,000,000	6.50	3.86	5.25	5.47	9.15
	from 1,000,000 to 5,000,000	5.19	3.78	4.81	5.22	7.50
	from 5,000,000 to 25,000,000	3.95	3.62	4.05	4.89	6.05
	more than 25,000,000	2.93	3.29	2.81	3.64	4.24
b.	NORTH-EAST ITALY	4.34	3.43	3.37	4.51	6.72
	up to 250,000	7.76	3.74	4.98	5.37	10.61
	from 250,000 to 1,000,000	6.70	3.68	4.80	5.10	9.19
	from 1,000,000 to 5,000,000	5.33	3.61	4.54	4.86	7.51
	from 5,000,000 to 25,000,000	4.01	3.49	3.99	4.85	6.18
	more than 25,000,000	2.74	3.28	2.66	3.67	4.22
c.	NORTH-WEST ITALY	3.82	3.44	3.75	4.29	6.10
	up to 250,000	6.56	3.58	5.48	5.59	9.56
	from 250,000 to 1,000,000	5.68	3.60	5.07	5.47	7.96
	from 1,000,000 to 5,000,000	4.62	3.56	4.86	5.04	6.47
	from 5,000,000 to 25,000,000	3.54	3.45	4.14	4.49	5.26
	more than 25,000,000	2.68	3.29	2.54	3.24	4.08
d.	CENTRAL ITALY	4.63	3.65	3.36	4.75	6.98
	up to 250,000	7.35	4.24	5.52	5.48	10.63
	from 250,000 to 1,000,000	6.44	4.19	5.40	5.53	9.64
	from 1,000,000 to 5,000,000	5.15	4.06	4.79	5.38	8.04
	from 5,000,000 to 25,000,000	4.10	3.85	3.70	5.08	6.41
	more than 25,000,000	3.49	3.24	3.00	3.65	4.21
e.	SOUTHERN ITALY	5.20	4.01	5.03	5.44	8.57
	up to 250,000	8.50	4.20	5.91	5.73	11.75
	from 250,000 to 1,000,000	7.47	4.29	5.84	5.72	10.49
	from 1,000,000 to 5,000,000	5.99	4.19	5.29	5.54	8.96
	from 5,000,000 to 25,000,000	4.51	3.94	4.52	5.05	7.35
	more than 25,000,000	3.60	3.70	3.53	4.57	5.21
f.	ISLANDS	5.55	4.00	4.17	5.64	7.86
	up to 250,000	8.50	4.23	6.33	5.82	10.38
	from 250,000 to 1,000,000	7.67	4.37	6.26	5.86	9.56
	from 1,000,000 to 5,000,000	6.19	4.33	5.56	5.79	8.44
	from 5,000,000 to 25,000,000	4.71	4.10	4.45	5.45	6.43
	more than 25,000,000	3.33	3.38	2.33	4.51	3.91

Notes:

Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

June 2009

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.36	4.34	3.82	4.63	5.20	5.55
<i>of which:</i> discount lendings	6.36	5.46	4.68	7.21	7.27	7.43
advance on loan selling for factoring	4.77	4.95	3.42	4.57	4.46	4.79
b. TERM LOANS	3.65	3.51	3.50	3.75	4.29	4.23
Initial period of rate fixation:						
up to 1 year	3.55	3.43	3.44	3.65	4.01	4.00
more than 1 year	4.37	4.09	4.12	4.22	5.36	5.38
<i>of which:</i> leasing	4.24	4.16	4.09	4.36	4.84	4.56
Initial period of rate fixation:						
up to 1 year	4.14	4.06	4.01	4.27	4.63	4.43
more than 1 year	5.15	4.85	5.21	5.52	6.72	5.24
c. REVOCABLE LOANS	6.85	6.72	6.10	6.98	8.57	7.86

Notes:

Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

June 2009

June 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	4.36	3.55	4.75	6.85	2.78	5.00
	Agricultural, forestry and fishery products	4.62	3.92	5.36	7.14	3.85	5.20
	Fuel and power products	3.36	2.57	3.96	3.00	1.66	2.50
	Ores and metals	2.77	3.18	3.00	7.16	2.28	5.80
	Non-metallic minerals and products	3.97	3.25	3.69	8.10	2.69	4.46
	Chemical products	3.58	3.46	4.30	7.71	2.84	5.25
	Metal products, except transport equipment	4.53	3.60	5.03	9.70	3.48	5.14
	Agricultural and industrial machinery	4.20	3.47	4.15	8.87	3.01	4.33
	Office and data processing machines, etc.	4.47	3.77	5.46	5.95	3.82	5.36
	Electrical goods	3.86	3.51	4.51	8.02	3.56	4.52
	Transport equipment	4.42	3.18	4.66	6.69	2.85	5.53
	Food and tobacco products	3.71	3.43	4.66	5.85	3.02	5.17
	Textiles, clothing and footwear	4.14	3.99	5.10	8.83	3.26	4.78
	Paper and paper products	4.28	3.48	4.34	8.53	2.76	5.40
	Rubber and plastic products	4.01	3.68	4.91	9.25	3.53	5.09
	Other manufactured products	4.38	3.71	4.93	9.13	3.54	6.25
	Building and construction	5.53	3.78	5.14	7.01	3.74	5.16
	Wholesale and retail trade services, recovery and repair services	4.04	3.64	5.29	7.92	3.45	5.22
	Lodging and catering services	5.05	3.87	5.29	7.29	2.87	5.74
	Inland transport services	5.07	3.65	4.08	8.46	3.52	5.14
	Maritime and air transport services	4.40	3.19	4.71	4.12	3.14	5.05
	Auxiliary transport services	5.17	3.46	4.64	7.69	3.37	3.80
	Communication services	5.42	2.69	1.98	4.98	1.29	5.16
	Other market services	4.89	3.59	4.65	5.59	2.81	4.99

Notes:

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

June 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
ITALY	2.72	3.77	4.87	3.88	5.04	5.37
North-west Italy	2.82	3.61	5.19	3.73	4.85	5.39
North-east Italy	3.15	4.02	4.12	3.67	4.67	5.04
Central Italy	2.24	3.67	4.74	4.09	5.08	5.33
Southern Italy	3.77	5.14	5.42	4.42	5.58	5.59
Islands	2.65	4.30	4.81	4.38	5.26	5.56

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						
June 2009		Total	of which:			
			Term loans			revocable loans
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.21	3.39	4.32	5.23	5.82
b.	NORTH-WEST ITALY	4.03	3.32	4.27	5.07	5.53
	Piedmont	4.23	3.33	4.62	5.18	5.79
	Valle d'Aosta	4.40	3.57	5.99	4.97	7.43
	Liguria	4.39	3.40	4.12	5.38	6.39
	Lombardy	3.93	3.31	4.22	4.97	5.37
c.	NORTH-EAST ITALY	3.96	3.21	4.64	5.42	5.73
	Trentino-Alto Adige	4.16	3.75	4.16	5.48	5.11
	Veneto	3.92	3.12	4.79	5.47	5.50
	Friuli-Venezia Giulia	4.12	3.18	5.00	5.39	6.77
	Emilia-Romagna	3.92	3.18	4.56	5.38	6.06
d.	CENTRAL ITALY	4.35	3.60	4.07	5.10	5.52
	Marche	4.37	3.62	4.25	5.11	5.50
	Tuscany	4.23	3.65	4.11	4.99	6.20
	Umbria	4.57	3.70	4.55	5.33	7.18
	Lazio	4.39	3.55	3.92	5.11	5.04
e.	SOUTHERN ITALY	4.69	3.64	4.50	5.36	7.53
	Abruzzo	4.65	3.65	4.94	5.34	7.76
	Molise	4.82	3.57	4.51	5.45	8.84
	Campania	4.60	3.67	4.19	5.26	7.74
	Puglia	4.80	3.63	4.59	5.47	7.01
	Basilicata	4.80	3.66	4.71	5.38	7.42
	Calabria	4.72	3.50	4.81	5.42	7.84
f.	ISLANDS	4.72	3.65	4.53	5.49	8.16
	Sicily	4.62	3.54	4.26	5.47	8.10
	Sardinia	4.97	4.01	5.11	5.55	8.42

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

June 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
a.	ITALY	3.43	3.29	5.29	5.23
b.	NORTH-WEST ITALY	3.37	3.24	5.11	5.09
	Piedmont and Valle d'Aosta	3.40	3.19	5.31	5.28
	Liguria	3.36	3.25	5.37	5.31
	Lombardy	3.36	3.24	4.97	4.99
c.	NORTH-EAST ITALY	3.15	3.10	5.45	5.44
	Trentino-Alto Adige	3.69	3.66	5.55	5.47
	Veneto	3.08	3.01	5.49	5.48
	Friuli-Venezia Giulia	3.13	3.03	5.46	5.44
	Emilia Romagna	3.15	3.08	5.39	5.38
d.	CENTRAL ITALY	3.70	3.49	5.09	5.10
	Marche	3.70	3.46	5.11	5.14
	Tuscany	3.64	3.57	4.98	4.94
	Umbria	3.69	3.46	5.29	5.27
	Lazio	3.76	3.44	5.11	5.15
e.	SOUTHERN ITALY	3.77	3.50	5.44	5.35
	Abruzzo and Molise	3.79	3.53	5.38	5.34
	Campania	3.84	3.53	5.36	5.28
	Puglia	3.74	3.49	5.54	5.43
	Basilicata	3.78	3.37	5.46	5.28
	Calabria	3.54	3.37	5.44	5.35
f.	ISLANDS	3.72	3.46	5.55	5.45
	Sicily	3.63	3.35	5.53	5.43
	Sardinia	3.99	3.85	5.60	5.51

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

June 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
ITALY	3.20	3.02	5.19	5.05
NORTH-WEST ITALY	3.17	3.03	5.13	5.01
NORTH-EAST ITALY	3.01	2.91	5.06	4.92
CENTRAL ITALY	3.30	3.04	5.18	5.09
SOUTHERN ITALY	3.47	3.23	5.29	5.13
ISLANDS	3.61	3.10	5.47	5.16

Notes:

Only lending in euros to the consumer households is considered.

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

TDB30920		Sample of banks						
Source: Survey of ending rates Percentages								
June 2009		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	5.19	5.35	4.85	6.24	5.48	8.11	5.69
b.	NORTH-WEST ITALY	4.97	5.24	4.85	6.34	5.29	8.12	5.48
	Piedmont and Valle d'Aosta	5.62	5.58	5.20	6.53	5.69	8.43	5.84
	Liguria	6.07	5.98	5.58	6.59	5.97	8.30	6.39
	Lombardy	4.72	5.08	4.71	6.24	5.12	7.96	5.27
c.	NORTH-EAST ITALY	4.76	4.69	4.30	5.33	4.90	7.18	5.69
	Trentino-Alto Adige	3.99	3.87	3.52	4.31	3.86	5.61	5.03
	Veneto	4.87	4.80	4.36	5.61	5.07	7.63	5.53
	Friuli-Venezia Giulia	5.33	5.20	4.57	6.04	5.87	8.49	6.61
	Emilia-Romagna	4.75	4.70	4.29	5.35	4.89	7.23	5.98
d.	CENTRAL ITALY	5.37	5.65	5.12	6.47	5.72	8.20	5.38
	Marche	5.29	5.18	4.67	5.90	5.56	7.72	5.56
	Tuscany	5.12	5.66	5.22	6.63	5.76	8.22	6.07
	Umbria	5.64	5.46	5.05	6.58	5.39	8.45	6.86
	Lazio	5.55	5.86	5.39	6.55	5.77	8.49	5.09
e.	SOUTHERN ITALY	6.43	6.61	5.99	7.35	6.77	9.36	6.81
	Campania	6.63	7.08	6.65	7.94	7.07	9.83	7.00
	Abruzzo and Molise	6.13	5.96	5.14	6.84	6.50	9.09	6.97
	Puglia and Basilicata	6.17	6.25	5.78	6.83	6.29	9.21	6.52
	Calabria	7.20	7.55	7.16	8.45	7.37	9.28	6.83
f.	ISLANDS	6.26	6.69	6.59	7.34	6.52	8.87	7.06
	Sicily	6.49	6.66	6.75	7.39	6.42	8.92	7.36
	Sardinia	5.76	6.75	6.28	7.24	6.81	8.68	6.42

Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
June 2009		Total	General govern- ment	Financial companies	Non financial companies	of which: industry building services		Producer house- holds	Consumer house- holds and nec	
a.	ITALY	0.60	1.14	0.85	0.82	0.84	0.73	0.82	0.44	0.45
b.	NORTH-EAST ITALY	0.58	1.06	0.86	0.77	0.80	0.74	0.76	0.45	0.45
	Piedmont	0.47	1.07	0.83	0.72	0.71	0.63	0.75	0.38	0.36
	Valle d'Aosta	0.47	1.00	0.87	0.67	0.83	0.57	0.59	0.27	0.32
	Liguria	0.55	1.31	0.89	0.92	0.71	0.89	0.97	0.39	0.41
	Lombardy	0.62	1.01	0.86	0.77	0.82	0.75	0.74	0.48	0.49
c.	NORTH-WEST ITALY	0.61	1.53	0.61	0.88	0.86	0.80	0.90	0.47	0.46
	Trentino-Alto Adige	0.75	1.91	1.02	1.04	0.92	0.77	1.13	0.50	0.43
	Veneto	0.58	1.69	0.45	0.87	0.87	0.80	0.87	0.48	0.45
	Friuli-Venezia Giulia	0.54	1.27	0.49	0.81	0.79	0.71	0.85	0.39	0.34
	Emilia-Romagna	0.63	1.47	1.03	0.87	0.86	0.80	0.90	0.48	0.50
d.	CENTRAL ITALY	0.68	1.09	0.97	0.90	0.91	0.78	0.91	0.46	0.48
	Marche	0.57	1.52	1.14	0.71	0.71	0.67	0.72	0.46	0.49
	Tuscany	0.61	1.31	0.98	0.77	0.80	0.74	0.75	0.48	0.53
	Umbria	0.65	1.83	0.64	1.01	0.83	0.58	1.15	0.46	0.45
	Lazio	0.72	1.05	0.97	0.94	0.97	0.80	0.95	0.44	0.46
e.	SOUTHERN ITALY	0.45	0.85	0.83	0.66	0.70	0.60	0.66	0.37	0.38
	Abruzzo	0.62	0.98	1.02	0.98	1.05	0.89	0.94	0.55	0.48
	Molise	0.54	1.19	0.78	0.68	0.58	0.80	0.65	0.35	0.38
	Campania	0.40	0.78	0.74	0.56	0.54	0.45	0.59	0.29	0.34
	Puglia	0.47	0.98	0.62	0.71	0.76	0.64	0.70	0.42	0.40
	Basilicata	0.53	0.70	0.55	0.65	0.61	0.68	0.68	0.47	0.47
	Calabria	0.38	0.75	0.69	0.55	0.53	0.64	0.51	0.33	0.32
f.	ISLANDS	0.58	1.29	0.97	0.76	0.91	0.60	0.74	0.43	0.45
	Sicily	0.53	1.00	0.94	0.79	0.96	0.61	0.73	0.42	0.44
	Sardinia	0.66	1.54	1.00	0.71	0.72	0.59	0.75	0.44	0.47

Notes:

Only deposit in euros is considered.

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

TDB30960					Sample of banks				
Source: Survey of deposit rates Percentages Size classes in euros									
June 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.	TOTAL	0.29	0.37	0.54	0.94	0.20	0.32	0.54	0.89
b.	NORTH-WEST ITALY	0.28	0.37	0.55	0.87	0.19	0.31	0.56	0.93
	Piedmont	0.26	0.34	0.51	0.83	0.15	0.25	0.48	0.80
	Valle d'Aosta	0.22	0.27	0.42	0.76	0.12	0.20	0.37	0.95
	Liguria	0.24	0.34	0.57	1.06	0.17	0.27	0.53	0.92
	Lombardy	0.30	0.39	0.56	0.86	0.21	0.34	0.59	0.97
c.	NORTH-EAST ITALY	0.31	0.41	0.61	1.01	0.19	0.32	0.60	0.95
	Trentino-Alto Adige	0.34	0.42	0.60	1.19	0.24	0.33	0.55	0.86
	Veneto	0.33	0.42	0.64	0.99	0.17	0.29	0.59	0.98
	Friuli-Venezia Giulia	0.29	0.36	0.56	0.93	0.13	0.23	0.47	0.82
	Emilia-Romagna	0.31	0.40	0.59	1.02	0.21	0.36	0.64	0.96
d.	CENTRAL ITALY	0.32	0.38	0.53	1.01	0.24	0.35	0.52	0.83
	Marche	0.29	0.40	0.60	0.84	0.21	0.39	0.64	0.93
	Tuscany	0.39	0.45	0.59	0.89	0.30	0.43	0.62	0.91
	Umbria	0.36	0.40	0.55	1.24	0.23	0.36	0.56	0.81
	Lazio	0.26	0.32	0.46	1.03	0.20	0.30	0.46	0.80
e.	SOUTHERN ITALY	0.23	0.29	0.46	0.83	0.16	0.26	0.45	0.79
	Abruzzo	0.34	0.43	0.67	1.18	0.20	0.33	0.60	1.08
	Molise	0.26	0.33	0.50	0.82	0.15	0.24	0.47	0.95
	Campania	0.18	0.22	0.37	0.71	0.15	0.22	0.40	0.72
	Puglia	0.25	0.34	0.53	0.86	0.17	0.29	0.50	0.80
	Basilicata	0.26	0.36	0.53	0.84	0.20	0.35	0.62	0.88
	Calabria	0.20	0.25	0.43	0.69	0.14	0.23	0.42	0.73
f.	ISLANDS	0.28	0.35	0.51	0.92	0.23	0.34	0.54	0.89
	Sicily	0.27	0.34	0.50	0.94	0.20	0.32	0.54	0.91
	Sardinia	0.31	0.37	0.51	0.87	0.29	0.40	0.55	0.83

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

	2009 Apr.	2009 May	2009 June
a. TOTAL	291,403	293,323	303,751
b. GOLD AND GOLD RECEIVABLES	54,407	54,407	52,482
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	26,770	27,135	26,598
Receivables from the IMF	2,005	2,206	2,339
Securities (other than shares)	23,252	23,549	22,834
Current accounts and other deposits	1,391	1,270	1,146
Reverse operations	117	105	275
Other claims	4	5	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,727	1,376	1,321
Financial counterparties	1,727	1,376	1,321
<i>of which:</i> securities (other than shares)	598	567	531
reverse operations	296	4	-
other claims	833	806	791
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	10	9	7
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	10	9	7
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	29,520	26,659	34,188
Main refinancing operations	3,254	4,265	4,323
Longer-term refinancing operations	26,266	22,393	29,863
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	..	..	1
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	221	235	222
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	40,566	40,649	41,590
i. GENERAL GOVERNMENT DEBT	17,870	17,870	17,845

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Bank of Italy

	2009 Apr.	2009 May	2009 June
<i>(cont)</i>			
I. INTRA-EUROSISTEM CLAIMS	75,235	80,570	81,526
Participating interest in the ECB	736	736	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)	67,300	72,635	73,591
m ITEMS TO BE SETTLED	3	4	364
n. OTHER ASSETS	44,060	43,241	46,064
Euro-area coins	35	31	32
UIC endowment fund	-	-	-
Investments of reserves and provisions	30,208	29,372	32,502
Other financial assets	-	-	-
Intangible fixed assets	37	38	39
Tangible fixed assets	3,573	3,574	3,574
Accrued income and prepaid expenses	1,592	1,607	1,533
Deferred tax assets	6,413	6,413	6,413
Sundry	2,201	2,205	1,971
o. EXPENSE FOR THE YEAR	1,015	1,168	1,546
p. MEMORANDUM ACCOUNTS	352,601	346,419	361,095

Notes:.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2009 Apr.	2009 May	2009 June
a. TOTAL	291,403	293,323	303,751
b. BANKNOTES IN CIRCULATION	125,030	125,404	125,807
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	21,754	26,749	33,769
Current accounts (covering the minimum reserve system)	20,418	26,719	32,282
Deposit facility	1,336	29	1,487
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	1	1	..
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	54,704	51,036	56,910
General government	54,698	51,036	56,909
<i>of which:</i> Treasury payment account	54,516	50,835	56,625
sinking fund for the redemption of government securities	20	20	20
other liabilities	163	181	264
Other counterparties	6	..	1
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	365	361	328
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	365	361	328
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	505	532	486
Financial sector counterparties	-	-	-
General government	505	532	486
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	72	239
Deposits and balances	2	2	2
Other liabilities	..	70	238
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	788	788	772
l. INTRA-EUROSISTEM LIABILITIES	9,723	9,100	8,573
Promissory notes covering debt certificates issued by the ECB	-	-	-
Net liabilities related to the allocation of euro banknotes within the Eurosystem	9,723	9,100	8,573
Other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2009 Apr.	2009 May	2009 June
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	29	34	68
n.	OTHER LIABILITIES	2,081	1,981	1,915
	Bank of Italy drafts	281	251	258
	Accrued expenses and deferred income	219	217	34
	Sundry	1,581	1,513	1,623
o.	PROVISIONS	8,246	8,246	8,246
	Provisions for specific risks	1,775	1,775	1,775
	Sundry staff-related provisions	6,470	6,470	6,470
p.	REVALUATION ACCOUNTS	39,151	39,151	36,773
q.	PROVISION FOR GENERAL RISKS	7,096	7,096	7,096
r.	CAPITAL AND RESERVES	19,622	19,622	19,634
	Capital	..	..	..
	Ordinary and extraordinary reserves	11,883	11,883	11,894
	Other reserves	7,740	7,740	7,740
s.	PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	175	175	-
t.	INCOME FOR THE YEAR	2,132	2,976	3,137
u.	MEMORANDUM ACCOUNTS	352,601	346,419	361,095

Notes:

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.

From June 2009 onwards, following the reporting changes introduced by the 12th update of Circular 139 concerning the breakdown of the variables "original maturity" and "residual maturity" used in reports to the Central Credit Register, the concept of short term now refers to maturities of less than 12 months. Previously it had referred to a maturities of less than 18 months.

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).

As of June 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 performing loans for a total nominal value of about 25.1 billion euros.

Glossary

Glossary of terms in the tables

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

COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities held for safekeeping or administration in connection with acting as depository bank or or portfolio management activity. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
DEPOSITS AND POSTAL SAVINGS	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).

DERIVATES TRADING (QUARTERLY FLOW)	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)	Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FINANCIAL DERIVATES: INTRINSIC VALUE	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS	
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.

INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
LOANS	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an "adjusted bad debt".
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.

OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PHONE BANKING	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS - NUMBER	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
REAL SECURITY: AMOUNT BACKED	this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
RECEIVABLES FOR CONSUMER CREDIT	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
RECEPTION OF ORDERS	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

REPORTING INSTITUTION

REPORTING INSTITUTIONS - persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major, large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used and as of December 2008, the second classification is no longer used. SIZE CLASS OF BANKS - the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets of between 9 billion and 26 billion; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the "Additional information" concerning the Statistical Bulletin II/2007, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2006, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. INSTITUTIONAL CATEGORIES OF BANKS - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), branches of foreign banks and central credit institutions. As of January 2005, the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as limited companies" category. GEOGRAPHICAL COVERAGE OF BANKS - the classification, used until 2006, refers to "banks raising mainly short-term funds" and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks). As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy's Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

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.

SHORT TERM

Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.

SOUTHERN ITALY

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

**SUBSIDIZED LOANS - AMOUNTS
OUTSTANDING**

Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.

TERM LOANS

classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.

TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.

