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4

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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

As of this issue of the Statistical Bulletin, the monthly accounts of the Bank of Italy (Tables TDB40605 and TDB40615) are shown on the basis of the new format approved by a decree of the Ministry for the Economy and Finance issued on 21 October 2009.

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

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2009

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	794	33,993	246	26,501
b. PIEDMONT	32	2,716	22	2,514
Alessandria	1	305	1	301
Asti	1	162	1	148
Biella	4	134	4	133
Cuneo	13	523	5	405
Novara	1	218	1	216
Turin	11	1,148	9	1,091
Verbano-Cusio-Ossola	1	91	1	86
Vercelli	-	135	-	134
c. VALLE D'AOSTA	1	97	-	78
Aosta	1	97	-	78
d. LIGURIA	6	991	5	956
Genova	4	536	3	525
Imperia	-	126	-	113
La Spezia	1	139	1	136
Savona	1	190	1	182
e. LOMBARDY	188	6,693	69	4,856
Bergamo	13	772	3	553
Brescia	17	968	5	615
Como	3	372	-	264
Cremona	7	297	2	206
Lecco	3	237	1	144
Lodi	4	165	1	113
Mantua	4	336	1	274
Milan	133	2,589	54	1,957
Pavia	-	340	-	289
Sondrio	4	128	2	32
Varese	-	489	-	409
f. TRENTINO-ALTO ADIGE	108	968	10	335
Bolzano	56	417	5	152
Trento	52	551	5	183
g. VENETO	60	3,647	13	2,607
Belluno	1	194	-	132
Padua	13	657	3	488
Rovigo	4	187	-	125
Treviso	10	672	3	468
Venice	6	531	2	412
Verona	13	740	4	579
Vicenza	13	666	1	403

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>	
39	3,023	426	4,199	83	270	5,917
-	20	9	167	1	15	657
-	-	-	3	-	1	91
-	1	-	11	-	2	61
-	-	-	-	-	1	39
-	-	8	117	-	1	151
-	2	-	-	-	-	60
-	12	1	35	1	10	181
-	4	-	1	-	-	29
-	1	-	-	-	-	45
-	-	1	19	-	-	35
-	-	1	19	-	-	35
-	7	-	22	1	6	136
-	5	-	2	1	4	52
-	2	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	8	-	-	36
5	915	46	755	68	167	1,186
1	74	9	138	-	7	202
1	128	11	206	-	19	180
-	59	3	47	-	2	100
-	15	5	75	-	1	91
-	64	2	28	-	1	65
-	11	3	40	-	1	56
-	20	3	41	-	1	70
1	358	10	144	68	130	184
-	26	-	24	-	1	100
2	94	-	2	-	-	43
-	66	-	10	-	4	95
1	100	96	531	1	2	301
1	67	49	196	1	2	111
-	33	47	335	-	-	190
6	383	40	645	1	12	548
-	39	1	23	-	-	55
2	42	8	125	-	2	101
-	4	4	58	-	-	47
1	75	6	124	-	5	95
-	36	4	81	-	2	44
1	48	7	111	1	2	95
2	139	10	123	-	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	959	7	659
Gorizia	5	110	-	67
Pordenone	3	229	1	166
Trieste	3	144	1	117
Udine	15	476	5	309
i. EMILIA ROMAGNA	57	3,590	29	2,765
Bologna	14	851	8	645
Ferrara	3	228	2	199
Forlì	11	358	5	231
Modena	7	512	4	410
Parma	2	367	2	317
Piacenza	3	224	1	162
Ravenna	5	340	3	286
Reggio Emilia	5	416	2	334
Rimini	7	294	2	181
l. MARCHE	30	1,229	10	1,003
Ancona	12	378	5	314
Ascoli Piceno	6	276	2	231
Macerata	4	246	1	213
Pesaro e Urbino	8	329	2	245
m. TUSCANY	59	2,550	20	2,100
Arezzo	4	243	-	166
Florence	16	702	8	597
Grosseto	4	164	-	125
Livorno	3	211	-	186
Lucca	4	267	3	243
Massa Carrara	2	114	1	112
Pisa	7	284	2	236
Pistoia	9	195	2	148
Prato	2	145	1	129
Siena	8	225	3	158
n. UMBRIA	10	572	6	497
Perugia	8	437	4	381
Terni	2	135	2	116
o. LAZIO	64	2,781	26	2,195
Frosinone	6	208	1	146
Latina	6	191	1	139
Rieti	2	85	1	66
Rome	43	2,089	22	1,691
Viterbo	7	208	1	153
p. ABRUZZO	14	708	6	620
Chieti	5	182	3	166
L'Aquila	2	157	1	133
Pescara	2	177	1	156
Teramo	5	192	1	165

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	70	16	227	2	3	176
-	6	5	36	-	1	22
-	17	2	46	-	-	39
-	8	1	18	1	1	4
1	39	8	127	1	1	111
4	398	23	416	1	11	330
-	87	6	115	-	4	59
-	11	1	18	-	-	26
-	34	6	93	-	-	30
2	87	-	14	1	1	47
-	36	-	12	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	44	3	36	-	2	45
1	42	4	71	-	-	19
-	34	20	192	-	-	217
-	7	7	57	-	-	48
-	3	4	42	-	-	59
-	3	3	30	-	-	49
-	21	6	63	-	-	61
3	130	36	317	-	3	276
2	51	2	26	-	-	38
-	21	8	82	-	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
-	5	1	11	-	-	6
-	12	5	55	-	-	36
-	33	4	42	-	-	84
-	21	4	35	-	-	53
-	12	-	7	-	-	31
6	294	24	246	8	46	264
2	38	3	24	-	-	61
1	34	4	18	-	-	30
-	11	1	8	-	-	31
2	200	11	152	8	46	86
1	11	5	44	-	-	56
-	8	8	80	-	-	172
-	2	2	14	-	-	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	1,653	8	1,380
	Avellino	4	137	1	101
	Benevento	3	95	1	78
	Caserta	4	211	2	184
	Naples	8	837	4	750
	Salerno	15	373	-	267
s.	PUGLIA	32	1,437	5	1,044
	Bari	17	619	2	445
	Brindisi	2	123	-	88
	Foggia	2	247	1	176
	Lecce	5	269	2	201
	Taranto	6	179	-	134
t.	BASILICATA	6	248	-	167
	Matera	2	83	-	64
	Potenza	4	165	-	103
u.	CALABRIA	21	528	2	426
	Catanzaro	5	107	-	87
	Cosenza	10	203	1	145
	Crotone	3	37	1	29
	Reggio Calabria	1	140	-	132
	Vibo Valentia	2	41	-	33
v.	SICILY	37	1,810	5	1,521
	Agrigento	5	170	-	129
	Caltanissetta	6	103	-	72
	Catania	6	376	2	326
	Enna	1	69	-	54
	Messina	2	237	-	217
	Palermo	9	426	3	380
	Ragusa	2	126	-	86
	Siracusa	3	128	-	101
	Trapani	3	175	-	156
z.	SARDINIA	5	670	3	662
	Cagliari	2	215	1	213
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	41	-	41
	Nuoro	-	65	-	65
	Ogliastra	-	26	-	26
	Olbia Tempio	-	75	-	75
	Oristano	1	81	-	75
	Sassari	2	133	2	133

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	127	-	3	340
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	21	2	6	-	-	63
3	81	1	3	-	3	85
1	19	14	87	-	-	97
4	289	23	103	-	1	227
2	119	13	54	-	1	47
-	26	2	9	-	-	20
-	62	1	9	-	-	53
1	58	2	10	-	-	80
1	24	5	21	-	-	27
-	46	6	35	-	-	85
-	9	2	10	-	-	24
-	37	4	25	-	-	61
1	10	18	92	-	-	186
1	3	4	17	-	-	38
-	7	9	51	-	-	69
-	-	2	8	-	-	16
-	-	1	8	-	-	44
-	-	2	8	-	-	19
3	128	29	160	-	1	338
1	16	4	25	-	-	40
-	4	6	27	-	-	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

September 2009

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	18	17
Customer trading	28	25
Underwriting	8	8
Placement	63	61
Individual portfolio management	50	49
Reception of orders	55	52
Investment advice	112	105
Multilateral trading facilities management	2	2

b. NUMBER of SIMs

116

112

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 June	2009 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	569	566
Equity	211	206
Balanced	52	51
Bond	195	196
Liquidity	34	33
Flexible	101	108
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 June	2009 Sept.
a. NUMBER OF FINANCIAL INTERMEDIARIES	502	458
Leasing	42	41
Factoring	36	36
Consumer credit	36	36
Other forms of finance	19	19
Acquisition of shareholdings	8	8
Issue and/or management of credit cards	17	17
Securization	338	294
Foreign exchange trading and other activities	6	7

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 Sept.	2008 Dec.	2009 Mar.	2009 June	2009 Sept.
a. TOTAL STOCKS					
Loans	1,590,081	1,607,865	1,598,672	1,608,108	1,601,246
<i>of which:</i> bad debts	44,591	42,138	45,683	49,953	56,045
Deposits	767,097	834,726	838,331	868,467	872,484
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,544,806	1,565,734	1,555,479	1,564,856	1,554,911
<i>of which:</i> in non-euro-area currencies	19,832	20,188	20,202	18,745	17,915
more than 12 months	971,401	-	-	-	-
bad debts	43,775	41,271	44,760	48,858	54,945
Deposits	753,115	816,557	822,338	852,653	856,597
<i>of which:</i> in non-euro-area currencies	31,445	30,172	25,281	22,672	21,507
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	45,273	42,129	43,191	43,243	46,333
<i>of which:</i> bad debts	815	867	922	1,095	1,099
Deposits	13,973	18,158	15,978	15,800	15,874

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 euro

September 2009		Total	General government	Financial companies
a. TOTAL		1,554,911	60,134	161,283
b. NORTH-WEST ITALY		594,873	11,066	108,688
	Piedmont	104,213	7,025	6,925
	Valle d'Aosta	2,377	67	19
	Liguria	31,264	985	392
	Lombardy	457,019	2,988	101,353
c. NORTH-EAST ITALY		363,781	4,968	23,773
	Trentino-Alto Adige	38,395	498	1,098
	Veneto	142,616	1,627	5,832
	Friuli-Venezia Giulia	29,738	439	2,613
	Emilia-Romagna	153,033	2,404	14,230
d. CENTRAL ITALY		361,345	33,161	24,758
	Marche	40,214	904	2,003
	Tuscany	107,579	2,526	11,134
	Umbria	18,898	402	60
	Lazio	194,655	29,329	11,560
e. SOUTHERN ITALY		158,445	8,028	2,192
	Abruzzo	22,390	433	151
	Molise	3,475	97	52
	Campania	63,648	4,302	1,320
	Puglia	46,343	1,557	638
	Basilicata	5,912	318	11
	Calabria	16,676	1,321	20
f. ISLANDS		76,467	2,911	1,872
	Sicily	53,714	2,458	516
	Sardinia	22,753	453	1,356

Notes:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
850,405	275,128	121,144	438,106	89,855	393,233
321,991	106,840	35,223	176,318	25,500	127,628
53,418	19,485	6,526	26,565	6,750	30,095
1,418	578	281	552	218	655
17,551	3,459	2,371	11,577	2,074	10,263
249,604	83,318	26,045	137,623	16,458	86,616
223,919	78,840	32,038	108,012	23,949	87,172
24,224	6,189	4,088	13,314	3,560	9,015
91,105	33,377	11,283	44,515	9,255	34,796
15,734	6,720	1,895	6,674	2,222	8,731
92,857	32,555	14,772	43,509	8,912	34,630
195,945	59,121	32,621	100,261	18,178	89,303
22,948	8,994	4,466	9,030	3,556	10,802
59,171	16,864	7,574	32,497	7,742	27,005
11,154	4,164	2,030	4,527	1,639	5,643
102,671	29,098	18,551	54,207	5,241	45,853
76,109	22,864	14,935	36,117	14,457	57,659
13,052	5,252	2,805	4,671	2,150	6,605
1,741	570	431	674	436	1,148
31,265	8,290	5,277	17,238	3,955	22,806
20,547	6,127	4,199	9,264	5,146	18,455
3,052	937	710	1,269	736	1,796
6,453	1,687	1,514	3,001	2,034	6,848
32,441	7,463	6,328	17,399	7,771	31,472
22,102	4,893	4,026	12,231	5,488	23,149
10,338	2,570	2,302	5,167	2,283	8,322

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euro

September 2009		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	940,260	347,491	247,868	214,123	90,566	40,212
	Agricultural, forestry and fishery products	38,160	10,189	11,916	7,870	5,182	3,005
	Fuel and power products	48,879	17,181	4,820	21,492	3,061	2,326
	Ores and metals	11,852	8,072	2,439	673	548	120
	Non-metallic minerals and products	19,537	5,409	7,604	3,880	1,825	819
	Chemical products	12,446	7,137	2,758	1,539	733	280
	Metal products, except transport equipment	30,257	13,274	9,756	3,732	2,983	513
	Agricultural and industrial machinery	25,515	10,860	11,185	2,410	871	190
	Office and data processing machines, etc.	4,601	1,690	1,907	551	293	159
	Electrical goods	15,495	6,194	4,868	3,146	996	291
	Transport equipment	12,685	4,431	3,044	3,177	1,658	375
	Food and tobacco products	29,570	8,093	10,791	4,019	4,856	1,811
	Textiles, clothing and footwear	28,024	10,311	7,375	7,007	3,074	258
	Paper and paper products	14,589	6,081	4,147	3,123	932	306
	Rubber and plastic products	11,134	5,486	2,712	1,642	983	311
	Other manufactured products	22,124	5,911	8,355	5,209	2,043	606
	Building and construction	132,262	38,663	34,983	34,715	16,626	7,276
	Wholesale and retail trade services, recovery and repair services	134,956	44,735	35,042	27,596	18,374	9,210
	Lodging and catering services	35,652	8,546	11,632	7,796	4,733	2,945
	Inland transport services	15,868	4,114	4,070	5,129	1,837	719
	Maritime and air transport services	7,981	1,429	647	1,479	2,464	1,962
	Auxiliary transport services	12,132	4,582	2,077	3,730	1,205	539
	Communication services	11,785	6,210	309	5,059	110	98
	Other market services	264,755	118,896	65,434	59,149	15,182	6,094

Notes:

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

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
September 2009	Total	North West	North East	Centre	South	Islands
a. CURRENT ACCOUNTS	252,612	95,518	73,983	51,385	20,996	10,731
General Government	6,259	1,524	493	2,258	951	1,033
Financial and insurance corporations	22,569	13,780	3,524	3,356	955	954
Non-financial corporations	183,577	68,063	58,202	37,101	14,159	6,051
Producer households	17,730	5,006	5,311	3,410	2,582	1,420
Consumer households	22,478	7,145	6,453	5,259	2,348	1,273
b. MORTGAGE LOANS	758,093	262,901	179,187	186,298	87,333	42,373
General government	42,754	7,952	4,076	24,222	5,506	998
Financial and insurance corporations	23,717	16,383	2,067	4,441	315	510
Non-financial corporations	339,189	121,787	89,630	78,768	33,884	15,119
Producer households	53,704	15,785	14,459	11,089	8,043	4,328
<i>of which: for house purchase</i>	<i>18,875</i>	<i>5,304</i>	<i>4,459</i>	<i>4,329</i>	<i>3,003</i>	<i>1,779</i>
Consumer households	298,729	100,993	68,955	67,777	39,586	21,418
<i>of which: for house purchase</i>	<i>248,763</i>	<i>86,677</i>	<i>56,976</i>	<i>55,444</i>	<i>31,638</i>	<i>18,027</i>
c. LOANS SECURED BY PLEDGE OF SALARY	5,860	1,247	614	1,051	1,991	957
Producer households	7	1	1	2	1	1
Consumer households	5,854	1,247	613	1,048	1,990	956
d. PERSONAL LOANS	33,159	9,064	5,445	6,847	7,531	4,272
Non-financial corporations	1	..	..	..	..	..
Producer households	979	272	183	189	200	135
Consumer households	32,180	8,792	5,262	6,659	7,331	4,136
e. FACTORING	3,675	1,481	381	1,053	631	129
General government	178	18	52	90	11	7
Financial and insurance corporations	37	8	5	23	1	-
Non-financial corporations	3,295	1,402	321	858	596	118
Producer households	61	8	2	29	17	5
Consumer households	103	45	..	52	6	..
f. FINANCIAL LEASING	25,441	9,435	6,895	6,170	2,008	933
General government	148	10	78	36	7	16
Financial and insurance corporations	130	38	13	76	3	1
Non-financial corporations	22,985	8,654	6,253	5,587	1,691	800
Producer households	1,627	546	428	327	229	96
Consumer households	551	187	122	145	77	20

Notes: 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 euro

September 2009

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	17,484	4,628	2,525	6,052	3,237	1,042
Factoring: advances to assignor	12,199	5,005	1,684	3,312	1,857	342
nominal value of credits acquired pro-solvendo	18,522	6,403	2,408	5,800	3,215	696
Total exposure in respect of finance leases	91,152	36,375	23,737	18,814	8,841	3,346
Receivables for consumer credit	55,298	14,378	8,175	12,205	12,739	7,801
Other finance	10,670	3,299	1,253	4,139	1,282	697

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 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 euro

September 2009

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	17,484	5,652	74	9,024	1,000	1,735
Factoring: advances to assignor	12,199	21	1,080	10,663	101	333
Nominal value of receivables acquired pro-solvendo	18,522	1,100	286	15,958	242	936
Total exposure in respect of finance leases	91,128	528	753	81,159	4,776	3,911
Receivables for consumer credit	55,298	-	-	-	-	-
Other finance	10,670	84	3,209	3,659	1,246	2,472

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 euro

September 2009

	Total	Banks	Financial intermediaries
a. TOTAL	107,315	52,017	55,298
b. NORTH-WEST ITALY	27,760	13,382	14,378
Piedmont	7,729	3,900	3,830
Valle d'Aosta	216	116	100
Liguria	2,622	1,227	1,395
Lombardy	17,193	8,140	9,054
c. NORTH-EAST ITALY	16,021	7,846	8,175
Trentino-Alto Adige	911	509	401
Veneto	6,749	3,149	3,600
Friuli-Venezia Giulia	1,861	892	969
Emilia-Romagna	6,501	3,296	3,205
d. CENTRAL ITALY	23,082	10,877	12,205
Marche	2,261	1,195	1,066
Tuscany	6,828	2,816	4,012
Umbria	1,586	769	817
Lazio	12,407	6,097	6,310
e. SOUTHERN ITALY	25,417	12,678	12,739
Abruzzo	2,425	1,173	1,251
Molise	535	240	295
Campania	10,639	5,329	5,311
Puglia	6,992	3,372	3,619
Basilicata	910	440	470
Calabria	3,916	2,123	1,793
f. ISLANDS	15,035	7,234	7,801
Sicily	11,097	5,355	5,743
Sardinia	3,938	1,880	2,058

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 euro							
September 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	374,142	81,500	48,967	79,768	163,908	408,468	
b. EUROPE	310,134	71,879	42,031	68,583	127,641	391,351	
of which:	Albania	493	64	20	153	256	348
	Austria	20,136	3,113	2,037	2,324	12,662	61,070
	Belgium	6,732	4,613	552	367	1,199	593
	Bosnia and Herzegovina	616	78	33	52	453	1,933
	Bulgaria	3,466	46	82	869	2,470	2,056
	Czech Republic	3,054	138	75	606	2,234	7,242
	Croatia	8,198	423	250	2,703	4,823	13,162
	Denmark	2,996	1,542	447	205	802	-
	Finland	1,048	436	67	78	466	-
	France	37,028	12,047	12,847	4,624	7,511	3,129
	Germany	46,273	10,437	5,044	17,536	13,257	163,855
	Greece	4,826	991	147	1,123	2,565	948
	Ireland	14,617	2,100	627	6,301	5,589	1,224
	Liechtenstein	119	..	-	41	78	-
	Luxemburg	15,972	1,996	2,142	3,374	8,460	3,267
	Malta	518	77	61	23	358	-
	Montenegro	1,574	79	152	405	938	-
	Norway	2,532	962	614	179	776	-
	Netherlands	19,380	2,572	1,794	3,496	11,519	188
	Poland	6,975	256	28	969	5,723	21,602
	Portugal	4,710	996	1,087	1,474	1,153	..
	United Kingdom	37,754	17,652	5,441	6,563	8,098	5,326
	Romania	7,129	186	539	2,277	4,127	1,857
	Russia	10,484	913	1,674	2,012	5,886	4,713
	Serbia	2,552	44	354	817	1,338	1,019
	Slovakia	699	83	8	296	311	11,936
	Slovenia	1,445	187	331	121	806	4,092
	Spain	19,227	5,405	3,304	2,360	8,157	3,119
	Sweden	1,783	341	324	380	738	-
	Switzerland	7,576	2,576	520	2,360	2,119	1,755
	Turkey	3,268	520	149	1,246	1,352	-
	Hungary	11,486	236	219	1,940	9,091	7,041
c. ASIA	12,307	2,819	2,148	2,354	4,984	1,836	
of which:	Saudi Arabia	414	123	57	46	187	-
	China	1,281	441	439	127	274	394
	South Korea	776	411	146	39	180	-
	Philippines	262	1	1	27	233	-
	Japan	2,713	278	44	1,042	1,350	==
	India	1,215	483	65	205	462	9
	Indonesia	875	35	..	32	807	

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	679	83	452	25	118	-
	Israele	92	4	..	27	61	..
	Kazakhstan	583	75	381	91	36	-
	Malaysia	172	4	24	38	105	-
	Pakistan	17	..	..	..	17	-
	Qatar	766	66	134	162	404	-
	Taiwan	21	14	-	2	5	2
	Thailand	51	12	-	26	13	-
d.	AFRICA	2,471	283	251	467	1,469	2,933
	of which: Algeria	115	5	11	10	89	-
	Egypt	1,041	153	67	319	501	2,933
	Morocco	29	7	-	2	20	-
	South Africa	285	31	92	10	152	-
	Tunisia	110	18	65	19	8	-
e.	AMERICA	26,774	4,619	2,723	4,806	14,626	12,010
	of which: Argentina	327	54	79	148	46	..
	Brazil	1,206	399	84	115	607	-
	Canada	2,954	320	84	1,672	878	-
	Chile	901	241	322	33	305	..
	Colombia	45	29	7	4	4	-
	Cuba	82	26	54	1	2	-
	Mexico	1,024	4	3	195	821	-
	Peru	149	28	75	45	1	2
	United States	19,813	3,494	2,008	2,539	11,773	12,007
	Uruguay	16	2	-	7	7	-
	Venezuela	152	..	7	15	129	-
f.	OCEANIA	3,368	209	541	481	2,137	1
	of which: Australia	2,431	199	541	314	1,376	1
	New Zealand	49	10	..	13	26	-
g.	OFF-SHORE CENTRES	14,376	1,684	1,271	1,715	9,706	338
	of which: Bahamas	493	278	97	8	110	-
	Cayman Islands	4,843	282	678	195	3,688	-
	Gibraltar	71	..	-	12	59	-
	Hong Kong	916	270	38	195	413	161
	Jersey, C.I.	1,896	36	250	167	1,443	-
	Singapore	1,135	229	32	151	723	177
h.	INTERNATIONAL ORGANIZATIONS	4,120	-	-	1,087	3,033	

Notes:

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

TDC30020				Banks			
Source: Central Credit Register Stocks in millions of euro							
September 2009		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	1,907,877	849,955	1,346,219	413,182	17,947	569,697
	General government	83,791	32,741	53,764	8,061	68	379
	Financial companies	259,847	121,269	169,084	67,889	1,962	13,639
	Non-financial companies	1,211,850	630,034	802,938	299,900	13,308	300,034
	of which: industry	446,383	274,212	257,245	114,357	4,832	49,554
	building	149,667	67,100	113,043	40,967	503	62,411
	services	597,057	279,976	417,874	139,533	7,927	180,520
	Producer households	79,459	28,038	67,462	16,558	382	41,537
	Consumer households and nec	264,490	34,725	246,879	19,538	2,140	210,763
b.	NORTH-WEST ITALY	769,412	356,939	518,743	168,306	8,568	194,700
	General government	17,907	8,066	10,381	1,662	66	114
	Financial companies	167,346	83,810	105,740	47,040	1,368	8,180
	Non-financial companies	476,420	243,776	305,828	107,826	5,733	108,264
	of which: industry	176,397	109,144	99,686	41,931	2,053	19,375
	building	44,963	19,297	33,914	11,549	210	19,025
	services	250,641	113,335	168,605	53,102	3,450	68,145
	Producer households	21,820	7,702	18,387	4,461	121	11,444
	Consumer households and nec	83,266	12,891	76,401	6,983	1,203	65,555
c.	NORTH-EAST ITALY	474,952	228,029	332,117	108,033	3,857	143,822
	General government	9,967	5,374	4,362	552	..	78
	Financial companies	50,374	17,221	34,313	8,488	354	2,244
	Non-financial companies	323,700	185,747	211,777	87,651	2,841	77,841
	of which: industry	130,690	86,792	74,175	35,477	1,420	15,302
	building	41,820	21,858	30,531	13,180	193	15,260
	services	144,644	73,600	102,408	37,233	1,209	45,077
	Producer households	23,525	8,778	19,639	5,119	190	12,019
	Consumer households and nec	65,491	10,161	60,539	5,820	466	50,819
d.	CENTRAL ITALY	431,049	173,236	311,471	85,895	3,190	131,124
	General government	40,819	11,120	29,451	2,935	2	154
	Financial companies	36,163	16,686	24,920	10,322	239	2,827
	Non-financial companies	276,645	131,570	186,477	64,877	2,673	71,457
	of which: industry	99,666	54,518	56,801	24,035	1,111	8,050
	building	38,182	15,558	29,236	9,687	58	16,432
	services	134,369	59,845	96,764	30,182	1,498	44,706
	Producer households	15,917	5,298	13,830	3,274	53	8,602
	Consumer households and nec	58,948	7,250	55,279	4,181	220	47,364

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

TDC30020		Banks				
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
e. SOUTHERN ITALY	158,917	64,593	125,349	35,834	1,853	66,547
General government	10,474	4,732	7,295	1,713	-	11
Financial companies	3,744	2,312	2,302	1,034	1	353
Non-financial companies	94,320	50,133	68,628	28,729	1,612	28,333
<i>of which: industry</i>	29,362	18,175	19,793	9,749	195	5,101
building	17,353	7,832	13,477	4,934	37	7,735
services	45,502	23,122	33,547	13,339	1,379	14,627
Producer households	11,938	4,149	10,251	2,471	16	6,287
Consumer households and nec	37,461	2,971	36,063	1,741	223	31,068
f. ISLANDS	73,546	27,158	58,540	15,116	478	33,505
general government	4,624	3,450	2,275	1,199	-	22
Financial companies	2,220	1,240	1,809	1,006	..	35
Non-financial companies	40,765	18,809	30,228	10,817	449	14,139
<i>of which: industry</i>	10,269	5,583	6,791	3,165	52	1,727
building	7,349	2,555	5,885	1,617	5	3,958
services	21,900	10,073	16,551	5,677	391	7,965
Producer households	6,258	2,110	5,355	1,234	2	3,184
Consumer households and nec	19,325	1,451	18,596	813	27	15,956

Notes:

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

September 2009

	<i>from 30,000 to 75,000</i>	<i>from 75,000 to 125,000</i>	<i>from 125,000 to 250,000</i>	<i>from 250,000 to 500,000</i>	<i>from 500,000 to 1,000,000</i>
Number of borrowers	2,202,398	1,408,141	1,076,887	306,100	155,377
Facilities granted	108,473	137,608	179,154	104,275	107,827
Used margin	100,072	130,132	165,501	84,869	81,642
<i>of which:</i> backed by real security	76,660	115,337	139,384	51,429	38,532
Unused margin	9,957	8,789	15,839	21,623	28,671
Overshoot	1,557	1,313	2,186	2,216	2,485

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

September 2009

	<i>from 1,000,000 to 2,500,000</i>	<i>from 2,500,000 to 5,000,000</i>	<i>from 5,000,000 to 25,000,000</i>	<i>more than 25,000,000</i>
Number of borrowers	113,002	41,930	34,154	6,754
Facilities granted	173,923	145,285	338,322	906,110
Used margin	128,619	104,949	232,577	587,120
<i>of which: backed by real security</i>	<i>56,765</i>	<i>44,506</i>	<i>86,559</i>	<i>108,818</i>
Unused margin	49,080	43,180	111,594	329,111
Overshoot	3,775	2,844	5,848	10,121

Notes:

Distribution by total credit used

TDB30125

Banks

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

September 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	1,446,275	875,139	715,068	217,378	109,035
Facilities granted	84,135	96,732	138,823	99,368	105,854
Used margin	70,968	85,617	119,923	74,586	76,086
<i>of which:</i> backed by real security	46,358	69,830	93,017	42,039	37,189
Unused margin	14,846	12,516	21,334	27,209	32,523
Overshoot	1,679	1,401	2,434	2,427	2,756

Notes:

Distribution by total credit used

TDB30125		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
September 2009		<i>from</i> 1,000,000	<i>from</i> 2,500,000	<i>from</i> 5,000,000	<i>more than</i> 25,000,000
		<i>to</i> 2,500,000	<i>to</i> 5,000,000	<i>to</i> 25,000,000	
Number of borrowers		76,281	27,292	20,432	3,688
Facilities granted		164,219	132,938	283,013	727,619
Used margin		117,690	94,483	198,618	502,426
<i>of which:</i> backed by real security		56,800	44,191	83,311	96,194
Unused margin		50,545	41,701	91,235	235,766
Overshoot		4,016	3,245	6,840	10,573

Notes:

B.2.5.4**LOAN FACILITIES****Distribution by type of transaction and total credit granted**

TDB30135					Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
September 2009	<i>from 30,000 to 75,000</i>	<i>from 75,000 to 125,000</i>	<i>from 125,000 to 250,000</i>	<i>from 250,000 to 500,000</i>	<i>from 500,000 to 1,000,000</i>
a. SHORT-TERM LOANS in euros					
Facilities granted	17,024	14,526	26,614	38,118	50,273
Used margin	8,000	6,990	13,519	19,655	25,949
<i>of which: backed by real security</i>	535	579	1,228	2,052	3,087
Overshoot	933	688	1,220	1,509	1,700
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted	40	63	155	262	395
Used margin	42	63	153	244	368
<i>of which: backed by real security</i>	4	7	21	38	59
Overshoot	7	8	16	13	21
c. MEDIUM AND LONG-TERM LOANS: in euros					
Facilities granted	59,597	75,819	100,997	49,916	45,471
Used margin	59,588	75,447	99,904	48,442	43,558
<i>of which: backed by real security</i>	44,820	68,340	89,648	38,323	32,162
Overshoot	523	488	682	527	636
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted	211	331	703	323	322
Used margin	212	332	703	321	319
<i>of which: backed by real security</i>	185	294	601	166	55
Overshoot	2	3	4	4	7

Notes:

Distribution by type of transaction and total credit granted

TDB30135		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
September 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		82,948	70,260	167,735	369,696
Used margin		42,896	35,552	80,340	167,569
of which: backed by real security		5,478	4,266	7,509	6,546
Overshoot		2,525	1,858	3,714	4,638
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		780	792	2,256	6,278
Used margin		678	692	1,859	3,948
of which: backed by real security		96	112	164	224
Overshoot		29	38	63	176
c. MEDIUM AND LONG-TERM LOANS: in euros					
Facilities granted		71,577	59,187	130,363	451,853
Used margin		67,207	54,574	116,630	354,556
of which: backed by real security		49,381	39,196	76,949	93,882
Overshoot		1,009	728	1,557	4,305
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		508	360	944	8,049
Used margin		507	353	867	6,244
of which: backed by real security		85	99	308	1,827
Overshoot		13	8	15	50

Notes:

Distribution by customer location (region) and total credit granted

TDB30145										Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro										
September 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	1,586,57	929,013	764,577	259,313	139,194	101,298	37,686	30,525	6,015	
Facilities granted	76,872	90,740	128,469	88,619	96,462	155,814	130,599	301,298	835,877	
Used margin	67,842	82,833	114,279	68,663	70,195	111,288	91,171	199,696	532,317	
b. PIEDMONT										
Number of borrowers	116,779	69,524	52,547	18,268	9,768	7,234	2,627	2,027	381	
Facilities granted	5,661	6,784	8,809	6,251	6,770	11,097	9,100	19,761	45,787	
Used margin	4,948	6,147	7,658	4,675	4,723	7,517	5,960	12,271	29,740	
c. VALLE D'AOSTA										
Number of borrowers	3,558	1,742	1,541	603	251	175	66	37	11	
Facilities granted	169	168	263	205	171	258	233	385	955	
Used margin	138	145	222	152	123	168	159	295	585	
d. LIGURIA										
Number of borrowers	38,078	20,688	17,962	6,298	2,866	1,956	689	551	124	
Facilities granted	1,827	2,023	3,037	2,138	1,965	2,969	2,376	5,587	12,532	
Used margin	1,588	1,836	2,706	1,683	1,454	2,106	1,578	3,613	8,129	
e. LOMBARDY										
Number of borrowers	265,767	188,894	167,231	56,207	32,374	25,143	9,952	8,792	2,036	
Facilities granted	13,054	18,585	27,988	19,275	22,500	38,783	34,600	88,019	348,514	
Used margin	11,254	16,870	24,680	14,371	15,619	26,522	23,296	56,395	216,943	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	38,433	22,467	24,323	10,799	5,764	4,189	1,462	986	143	
Facilities granted	1,854	2,198	4,202	3,677	3,973	6,412	5,030	9,269	10,592	
Used margin	1,441	1,849	3,589	2,964	3,128	5,017	3,859	6,805	6,464	
g. VENETO										
Number of borrowers	146,248	96,920	80,117	28,593	16,847	12,374	4,699	3,781	651	
Facilities granted	7,162	9,505	13,363	9,835	11,697	19,076	16,360	37,460	52,791	
Used margin	6,239	8,650	11,779	7,418	8,380	13,325	11,206	24,098	33,770	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	43,652	26,168	17,079	5,726	3,195	2,346	833	701	98	
Facilities granted	2,149	2,543	2,842	1,963	2,225	3,635	2,919	7,025	9,123	
Used margin	1,961	2,369	2,529	1,518	1,641	2,596	1,974	4,529	5,377	
i. EMILIA-ROMAGNA										
Number of borrowers	134,721	87,374	79,448	28,167	16,066	11,988	4,642	3,852	792	
Facilities granted	6,548	8,577	13,358	9,674	11,133	18,543	16,022	38,508	92,885	
Used margin	5,393	7,603	11,569	7,053	7,556	12,487	10,715	24,020	59,544	
l. MARCHE										
Number of borrowers	50,326	30,113	24,473	9,625	5,320	3,640	1,241	888	122	
Facilities granted	2,445	2,939	4,131	3,317	3,692	5,566	4,313	8,553	11,376	
Used margin	2,094	2,639	3,622	2,552	2,677	4,022	2,949	5,732	6,711	

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	105,691	63,549	61,713	22,027	11,667	8,427	3,082	2,254	359	
Facilities granted	5,105	6,224	10,463	7,554	8,073	13,000	10,645	21,603	40,202	
Used margin	4,427	5,639	9,367	6,043	6,186	9,649	7,710	15,162	27,788	
n. UMBRIA										
Number of borrowers	29,194	15,858	11,455	4,306	2,345	1,598	568	460	62	
Facilities granted	1,417	1,542	1,927	1,481	1,626	2,459	1,967	4,490	3,465	
Used margin	1,279	1,430	1,723	1,202	1,264	1,882	1,430	3,087	2,269	
o. LAZIO										
Number of borrowers	143,710	81,056	76,029	22,647	9,934	6,959	2,498	2,396	632	
Facilities granted	6,934	7,913	12,953	7,601	6,860	10,682	8,659	23,970	155,204	
Used margin	6,269	7,365	12,041	6,407	5,391	8,281	6,649	17,757	98,993	
p. ABRUZZO										
Number of borrowers	38,763	20,316	13,819	4,848	2,569	1,765	680	458	76	
Facilities granted	1,878	1,964	2,322	1,659	1,779	2,734	2,360	4,434	5,331	
Used margin	1,694	1,806	2,045	1,295	1,332	2,042	1,703	2,958	3,582	
q. MOLISE										
Number of borrowers	7,115	3,426	2,241	806	375	256	105	60	10	
Facilities granted	342	330	373	274	263	402	367	620	368	
Used margin	310	302	326	217	208	296	267	463	242	
r. CAMPANIA										
Number of borrowers	102,400	51,815	39,881	12,417	5,930	4,066	1,415	1,096	175	
Facilities granted	4,883	5,042	6,703	4,196	4,111	6,205	4,854	10,619	18,112	
Used margin	4,480	4,697	6,139	3,448	3,175	4,711	3,668	7,523	12,619	
s. PUGLIA										
Number of borrowers	94,278	50,087	32,904	9,186	4,637	3,153	1,050	778	116	
Facilities granted	4,553	4,870	5,440	3,121	3,199	4,821	3,631	7,426	7,788	
Used margin	4,206	4,579	4,966	2,486	2,402	3,571	2,672	5,228	5,766	
t. BASILICATA										
Number of borrowers	12,046	4,943	3,308	1,244	592	415	140	99	20	
Facilities granted	575	473	556	429	413	630	489	891	1,167	
Used margin	523	434	489	343	312	457	338	645	998	
u. CALABRIA										
Number of borrowers	38,794	16,753	11,340	3,597	1,849	1,035	344	210	34	
Facilities granted	1,851	1,616	1,903	1,224	1,280	1,584	1,186	1,933	2,857	
Used margin	1,701	1,496	1,699	991	988	1,223	899	1,464	1,654	
v. SICILY										
Number of borrowers	125,761	53,683	33,920	10,044	4,909	3,356	1,156	750	119	
Facilities granted	6,041	5,171	5,649	3,412	3,392	5,106	3,992	7,297	11,532	
Used margin	5,614	4,821	5,127	2,724	2,544	3,874	2,946	4,951	7,405	
z. SARDINIA										
Number of borrowers	51,256	23,637	13,246	3,905	1,936	1,223	437	349	54	
Facilities granted	2,424	2,273	2,190	1,334	1,339	1,854	1,496	3,448	5,295	
Used margin	2,285	2,156	2,003	1,122	1,091	1,541	1,194	2,700	3,739	

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2009

		Total		
		Facilities granted	Used margin	Overshoot
a. TOTAL		2,558,737	1,807,236	43,369
b. GENERAL GOVERNMENT		89,856	60,124	2,716
Central government		28,594	22,586	1,022
Local government		61,023	37,470	1,694
Social security funds		238	68	..
c. FINANCIAL COMPANIES		476,942	279,776	3,878
Monetary financial institutions		213,438	107,023	1,975
Other financial intermediaries		221,898	146,822	1,098
Financial auxiliaries		37,691	22,752	646
Insurance companies and pension funds		3,915	3,179	159
d. NON-FINANCIAL COMPANIES		1,346,672	920,971	27,871
Public companies		37,381	22,520	815
Private companies		1,179,502	798,901	23,857
Associations of non-financial companies		1,704	1,031	30
Craft non-financial quasi-companies		45,155	32,871	1,033
Other non-financial quasi-companies		82,930	65,648	2,135
e. HOUSEHOLDS		482,015	454,431	6,148
Producer households		95,754	82,811	2,414
Consumer households		386,260	371,621	3,734
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS		11,889	8,361	160
g. REST OF THE WORLD		142,424	76,332	2,453
General government		1,610	1,002	7
Monetary financial institutions		64,801	25,881	1,297
Other financial institutions		43,220	27,417	696
Non-financial companies		29,335	20,339	394
Households		1,698	1,627	59
Non-profit institutions serving households		10	8	..
International organizations and other institutions		1,750	58	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS		217	153	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
2,259,364	1,526,521	39,884	299,373	280,715	3,485
83,791	53,764	2,373	6,064	6,360	344
27,308	21,248	970	1,286	1,338	52
56,246	32,449	1,403	4,777	5,021	292
237	67	..	1	1	-
472,823	275,647	3,735	4,119	4,129	144
212,976	106,563	1,974	462	460	1
220,613	145,524	958	1,284	1,298	140
35,330	20,393	644	2,360	2,359	2
3,903	3,167	158	12	13	1
1,211,850	802,938	25,589	134,822	118,033	2,282
36,223	21,683	800	1,158	837	15
1,061,066	696,185	21,857	118,435	102,716	2,000
1,508	908	30	196	124	1
39,452	27,271	943	5,704	5,600	90
73,601	56,891	1,959	9,329	8,757	176
332,608	306,539	5,534	149,407	147,892	614
79,459	67,462	2,194	16,295	15,349	221
253,149	239,077	3,341	133,111	132,544	393
11,138	7,662	138	751	699	22
139,609	74,018	2,395	2,815	2,314	58
1,597	989	7	12	13	1
64,795	25,875	1,296	5	5	1
42,966	27,170	695	254	247	1
27,090	18,582	353	2,244	1,757	40
1,400	1,337	44	298	290	16
10	8	..	..	..	-
1,749	57	..	1	1	-
203	139	4	14	14	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euro

September 2009

		Total		
		Facilities granted	Used margin	Overshot
a.	TOTAL	1,442,427	1,003,782	30,285
	Agricultural, forestry and fishery products	40,348	34,379	1,130
	Fuel and power products	85,963	49,222	1,213
	Ores and metals	25,192	13,377	229
	Non-metallic minerals and products	32,398	20,612	565
	Chemical products	23,085	12,903	306
	Metal products, except transport equipment	56,654	33,835	1,205
	Agricultural and industrial machinery	50,545	29,545	750
	Office and data processing machines, ect.	7,835	4,916	127
	Electrical goods	27,985	16,124	506
	Transport equipment	21,295	14,628	448
	Food and tobacco products	46,913	29,934	755
	Textiles, clothing and footwear	46,558	28,563	1,208
	Paper and paper products	24,110	16,493	342
	Rubber and plastic products	20,323	12,444	403
	Other manufactured products	34,377	22,945	915
	Building and construction	175,109	134,774	4,931
	Wholesale and retail trade services, recovery and repair services	234,177	146,816	4,276
	Lodging and catering services	41,444	36,443	997
	Inland transport services	26,592	19,929	546
	Maritime and air transport services	13,363	8,908	219
	Auxiliary transport services	21,236	14,545	318
	Communication services	21,813	11,882	78
	Other market services	365,110	290,564	8,817

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
1,291,309	870,400	27,783	151,117	133,382	2,503
38,723	32,874	1,107	1,625	1,504	23
82,889	47,070	1,196	3,074	2,152	17
22,971	11,862	218	2,221	1,515	11
30,122	18,476	527	2,276	2,135	38
21,607	11,624	282	1,479	1,280	24
49,013	26,956	1,107	7,641	6,879	98
44,943	24,578	698	5,602	4,968	52
6,713	4,042	119	1,122	874	8
24,074	13,173	465	3,912	2,952	40
17,361	11,263	363	3,934	3,365	85
43,094	26,813	705	3,819	3,121	50
43,590	25,850	1,143	2,968	2,713	65
21,071	13,605	302	3,038	2,888	40
18,123	10,408	362	2,201	2,036	41
31,405	20,128	856	2,973	2,817	59
159,803	121,431	4,630	15,305	13,344	301
208,180	125,140	3,928	25,997	21,676	348
37,893	32,962	931	3,551	3,481	66
20,078	14,124	388	6,514	5,805	159
11,953	7,981	198	1,410	926	22
18,161	11,612	282	3,075	2,933	36
21,019	11,222	74	794	660	4
318,524	247,207	7,901	46,586	43,358	916

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

September 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		1,586,570	929,013	764,577	259,313	139,194
Facilities granted		76,872	90,740	128,469	88,619	96,462
Used margin		67,842	82,833	114,279	68,663	70,195
b. GENERAL GOVERNMENT						
Number of borrowers		536	537	1,043	1,270	1,179
Facilities granted		27	53	191	454	827
Used margin		21	40	147	231	428
c. FINANCIAL COMPANIES						
Number of borrowers		2,117	1,069	1,147	688	408
Facilities granted		98	103	199	234	275
Used margin		65	73	153	215	203
d. NON-FINANCIAL COMPANIES						
Number of borrowers		216,881	122,220	153,122	134,532	104,368
Facilities granted		10,321	11,879	27,267	47,442	73,225
Used margin		6,969	7,945	18,879	32,792	51,042
<i>of which: industry</i>						
Number of borrowers		45,539	27,532	37,479	35,910	29,255
Facilities granted		2,186	2,684	6,709	12,779	20,685
Used margin		1,397	1,634	4,111	7,634	12,182
<i>of which: building</i>						
Number of borrowers		26,924	16,680	22,662	23,037	19,958
Facilities granted		1,289	1,625	4,065	8,147	14,007
Used margin		837	1,073	2,870	5,976	10,631
<i>of which: services</i>						
Number of borrowers		139,910	75,398	89,576	72,569	52,905
Facilities granted		6,631	7,316	15,888	25,455	36,969
Used margin		4,577	5,041	11,416	18,341	26,935
e. PRODUCER HOUSEHOLDS						
Number of borrowers		222,911	107,831	102,885	42,536	15,730
Facilities granted		10,558	10,476	17,765	14,432	10,607
Used margin		8,550	8,989	15,452	12,087	8,750
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers		1,120,521	690,018	500,504	77,921	16,481
Facilities granted		54,781	67,523	82,043	25,261	10,844
Used margin		51,472	65,221	78,802	22,696	9,225

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

September 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		101,298	37,686	30,525	6,015
Facilities granted		155,814	130,599	301,298	835,877
Used margin		111,288	91,171	199,696	532,317
b. GENERAL GOVERNMENT					
Number of borrowers		1,125	488	530	341
Facilities granted		1,750	1,718	5,855	72,918
Used margin		988	1,010	2,796	47,902
c. FINANCIAL COMPANIES					
Number of borrowers		397	226	414	400
Facilities granted		629	782	4,756	252,765
Used margin		426	511	2,797	164,404
d. NON-FINANCIAL COMPANIES					
Number of borrowers		87,321	34,727	28,585	5,189
Facilities granted		135,500	120,585	282,060	503,183
Used margin		95,065	83,512	187,479	315,775
<i>of which: industry</i>					
Number of borrowers		25,164	10,753	10,004	2,254
Facilities granted		39,269	37,564	101,492	222,952
Used margin		22,669	21,369	56,844	128,850
<i>of which: building</i>					
Number of borrowers		17,100	6,355	4,330	469
Facilities granted		26,443	21,921	40,457	31,676
Used margin		20,615	17,215	31,001	22,020
<i>of which: services</i>					
Number of borrowers		43,118	16,772	13,620	2,410
Facilities granted		66,781	58,140	134,186	245,412
Used margin		49,331	42,507	95,019	162,638
e. PRODUCER HOUSEHOLDS					
Number of borrowers		6,254	986	302	8
Facilities granted		9,030	3,299	2,398	254
Used margin		7,562	2,823	2,057	207
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		5,691	1,117	604	59
Facilities granted		8,150	3,746	5,395	4,712
Used margin		6,673	2,957	3,924	2,966

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euro
September 2009

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		1,063,055	3,165	79,341	1,775	75,465
b. NORTH-WEST ITALY		396,754	280	25,866	430	20,876
Piedmont		71,226	128	4,711	216	4,034
Valle d'Aosta		1,927	20	200	3	223
Liguria		25,151	28	1,167	34	1,138
Lombardy		298,450	104	19,788	177	15,481
c. NORTH-EAST ITALY		241,058	318	18,322	594	18,436
Trentino-Alto Adige		25,014	109	2,189	260	2,468
Veneto		94,266	77	7,308	154	8,001
Friuli-Venezia Giulia		22,235	76	1,607	55	1,180
Emilia-Romagna		99,543	55	7,219	125	6,786
d. CENTRAL ITALY		243,523	225	20,162	228	23,433
Marche		27,236	16	3,233	89	1,644
Tuscany		71,983	78	6,075	65	9,337
Umbria		13,062	11	1,521	26	1,302
Lazio		131,242	119	9,333	49	11,149
e. SOUTHERN ITALY		114,202	84	9,858	219	9,701
Abruzzo		15,729	10	2,064	27	1,074
Molise		2,228	9	238	11	236
Campania		47,736	26	2,542	22	4,804
Puglia		32,809	8	3,493	110	2,400
Basilicata		3,958	8	350	15	349
Calabria		11,742	23	1,171	35	837
f. ISLANDS		55,794	2,258	5,132	303	3,019
Sicily		38,814	1,650	3,084	132	1,527
Sardinia		16,980	608	2,048	172	1,492

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
4,070	97,289	2,239	238,999	977	53,384	5,572	489,055
1,434	39,211	201	84,924	231	21,239	1,375	200,686
577	7,100	35	19,101	91	3,096	458	31,678
1	304	..	441	1	73	14	646
112	2,230	20	7,270	39	3,105	210	9,797
743	29,576	145	58,112	101	14,965	693	158,566
1,357	23,960	528	54,758	264	10,231	1,569	110,719
152	1,238	284	3,448	118	1,270	384	13,093
592	10,595	41	22,003	40	4,191	381	40,881
182	3,037	101	5,139	47	454	284	10,074
430	9,090	102	24,169	59	4,315	520	46,672
591	17,890	394	55,461	142	12,861	1,193	110,943
236	1,488	30	5,438	64	1,512	490	12,995
99	4,705	33	17,748	41	4,184	217	29,404
87	868	21	2,565	13	660	69	5,919
169	10,829	311	29,710	24	6,505	418	62,626
459	12,868	100	29,020	121	5,077	832	45,861
149	1,416	11	3,612	17	648	153	6,549
26	203	..	576	14	122	27	765
83	6,963	69	11,877	23	2,386	187	18,754
112	2,965	7	9,621	42	1,362	250	12,440
12	440	2	695	6	165	45	1,869
77	880	11	2,640	20	394	169	5,483
229	3,360	1,015	14,835	219	3,977	602	20,845
166	2,578	191	11,255	86	2,719	421	15,005
63	782	824	3,580	133	1,258	181	5,840

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2009

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL	114,695	59	5,576	57	4,941
b. NORTH-WEST ITALY	47,456	8	1,851	8	1,129
Piedmont	7,002	7	256	5	151
Valle d'Aosta	139	-	11	-	8
Liguria	2,151	1	72	1	34
Lombardy	38,165	..	1,512	2	935
c. NORTH-EAST ITALY	23,386	3	1,199	38	818
Trentino-Alto Adige	2,179	1	131	21	121
Veneto	9,565	1	440	6	304
Friuli-Venezia Giulia	2,012	..	83	3	64
Emilia-Romagna	9,630	1	546	8	329
d. CENTRAL ITALY	28,787	1	1,448	5	2,372
Marche	2,763	..	218	3	57
Tuscany	7,329	1	326	..	1,970
Umbria	1,033	..	80	1	44
Lazio	17,663	..	824	1	301
e. SOUTHERN ITALY	10,119	2	775	5	498
Abruzzo	1,379	..	203	1	80
Molise	191	1	19	..	14
Campania	4,185	..	173	..	197
Puglia	2,962	-	265	4	154
Basilicata	299	..	26	..	18
Calabria	1,103	..	90	..	35
f. ISLANDS	4,946	46	303	2	123
Sicily	3,748	31	189	1	66
Sardinia	1,198	14	114	1	57

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
154	16,238	53	11,348	24	2,866	324	73,054
41	5,244	..	3,859	6	1,151	68	34,091
20	867	-	860	4	184	19	4,629
..	7	-	29	-	6	2	75
6	143	..	404	1	299	8	1,181
15	4,227	..	2,567	2	661	39	28,205
55	2,817	21	2,731	10	520	120	15,054
4	153	18	186	1	46	43	1,456
18	1,419	1	1,091	3	166	25	6,090
7	131	..	250	2	23	9	1,439
26	1,114	2	1,204	4	286	42	6,069
31	6,271	4	2,625	4	825	77	15,123
18	166	1	294	2	73	41	1,889
4	439	..	880	..	195	5	3,509
2	44	-	125	..	35	3	699
8	5,622	2	1,326	1	523	28	9,026
20	1,613	1	1,421	3	257	35	5,490
11	90	..	182	..	35	11	766
4	13	-	32	..	6	1	101
4	932	1	527	..	90	11	2,250
2	470	-	494	2	97	4	1,470
..	21	-	36	..	6	1	191
..	87	-	150	..	23	6	712
7	293	28	711	1	112	24	3,296
5	244	3	528	1	63	23	2,594
1	49	25	183	..	49	2	702

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

September 2009

		Total			Costruction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,599	714	14,885	8,403	154	8,249
b.	NORTH-WEST ITALY	4,745	58	4,687	2,817	25	2,792
	Piedmont	1,389	33	1,355	809	15	793
	Valle d'Aosta	28	3	25	19	2	17
	Liguria	102	..	102	60	..	60
	Lombardy	3,226	21	3,205	1,929	7	1,922
c.	NORTH-EAST ITALY	4,558	261	4,298	2,348	37	2,311
	Trentino-Alto Adige	475	120	355	206	7	198
	Veneto	1,802	45	1,757	888	10	878
	Friuli-Venezia Giulia	444	47	397	199	11	187
	Emilia-Romagna	1,838	49	1,789	1,056	8	1,048
d.	CENTRAL ITALY	3,450	131	3,318	1,977	30	1,946
	Marche	510	65	445	175	2	173
	Toscana	1,637	36	1,601	1,018	16	1,002
	Umbria	358	12	346	227	3	223
	Lazio	945	18	927	558	9	548
e.	SOUTHERN ITALY	1,911	153	1,758	873	36	836
	Abruzzo	197	14	183	82	..	82
	Molise	70	10	60	25	..	25
	Campania	498	33	465	272	9	264
	Puglia	743	39	704	336	8	328
	Basilicata	141	7	135	56	..	55
	Calabria	261	50	211	101	19	82
f.	ISLANDS	936	112	824	388	25	363
	Sicily	592	81	511	157	4	154
	Sardinia	344	31	313	231	21	210

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,419	269	4,150	2,778	291	2,487
1,270	31	1,238	658	1	657
388	17	371	192	1	192
6	..	6	3	..	3
27	..	27	15	..	15
849	14	835	448	..	448
1,394	83	1,312	815	141	675
72	4	67	197	108	89
665	32	633	249	3	246
183	11	172	61	24	37
474	35	439	308	5	302
755	74	681	718	27	691
226	46	181	109	17	92
303	17	285	317	3	313
69	6	64	62	3	59
157	5	151	231	3	228
708	62	646	330	55	275
78	8	70	37	6	31
30	2	27	15	7	7
136	7	129	89	17	72
279	20	259	129	12	117
62	2	61	23	5	19
122	23	100	37	9	29
292	19	273	256	68	188
216	17	199	219	61	158
76	3	74	37	7	30

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2009

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	683	9	674	262	1	261
b.	NORTH-WEST ITALY	224	2	222	83	..	82
	Piedmont	91	1	90	31	..	31
	Valle d'Aosta	2	-	2	1	-	1
	Liguria	5	-	5	2	-	2
	Lombardy	125	1	125	49	..	49
c.	NORTH-EAST ITALY	228	4	224	82	..	82
	Trentino-Alto Adige	25	1	24	15	-	15
	Veneto	98	..	98	26	-	26
	Friuli-Venezia Giulia	24	1	23	13	..	13
	Emilia-Romagna	81	1	79	28	..	28
d.	CENTRAL ITALY	108	2	106	50	..	50
	Marche	21	2	19	6	-	6
	Tuscany	49	..	49	28	..	28
	Umbria	11	..	10	5	..	5
	Lazio	28	..	28	10	..	10
e.	SOUTHERN ITALY	83	1	83	34	..	34
	Abruzzo	8	..	7	1	-	1
	Molise	3	..	3	1	-	1
	Campania	19	..	19	8	..	8
	Puglia	42	..	42	20	..	20
	Basilicata	4	-	4	1	-	1
	Calabria	7	-	7	2	-	2
f.	ISLANDS	40	..	39	13	..	13
	Sicily	25	..	24	6	..	6
	Sardinia	15	-	15	7	-	7

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
304	7	297	117	1	116
98	1	97	43	..	43
37	1	37	23	..	23
1	-	1	..	-	..
4	-	4	..	-	..
56	..	56	20	-	20
106	3	103	40	1	39
4	..	4	5	..	5
56	..	56	16	-	16
7	1	7	4	1	4
38	1	37	14	-	14
42	2	40	16	..	16
10	1	8	5	..	5
18	..	17	3	-	3
4	..	4	2	-	2
11	..	11	6	-	6
40	1	39	9	-	9
4	..	4	2	-	2
2	..	2	..	-	..
8	..	8	3	-	3
20	..	20	2	-	2
2	-	2	1	-	1
4	-	4	1	-	1
18	..	17	9	-	9
12	..	11	8	-	8
6	-	6	1	-	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

September 2009

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	17,809	173	1,895	767
b.	NORTH-WEST ITALY	3,924	38	669	198
	Piedmont	1,516	30	178	41
	Valle d'Aosta	36	..	..	4
	Liguria	443	5	28	5
	Lombardy	1,928	3	463	147
c.	NORTH-EAST ITALY	4,614	21	655	332
	Trentino-Alto Adige	1,308	-	50	62
	Veneto	1,272	13	301	87
	Friuli-Venezia Giulia	744	..	70	59
	Emilia-Romagna	1,290	8	234	125
d.	CENTRAL ITALY	2,774	21	346	134
	Marche	911	6	193	32
	Tuscany	527	5	32	43
	Umbria	226	..	29	9
	Lazio	1,110	10	92	50
e.	SOUTHERN ITALY	1,866	57	148	86
	Abruzzo	424	6	28	11
	Molise	87	2	10	1
	Campania	406	8	47	27
	Puglia	528	27	27	27
	Basilicata	89	7	5	3
	Calabria	331	7	32	17
f.	ISLANDS	4,632	36	77	17
	Sicily	2,649	24	56	13
	Sardinia	1,984	12	21	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
838	617	4,465	2,680	159	6,021	196	104
130	130	459	915	76	1,269	40	16
40	83	106	459	68	480	31	16
1	2	20	3	-	7	..	..
54	1	127	121	..	102	..	-
36	44	205	333	8	680	8	..
464	187	824	554	35	1,506	36	1
109	53	394	54	..	584	3	-
122	26	113	276	3	308	24	1
117	64	162	65	1	205	2	-
115	44	156	160	31	409	7	1
75	113	556	593	12	894	32	21
25	29	48	480	3	93	1	..
6	48	98	45	6	242	1	..
22	12	46	31	1	77	..	..
23	23	364	36	1	481	29	21
47	98	158	465	14	713	80	58
36	10	21	96	1	153	64	52
1	4	4	18	..	48	..	-
5	35	74	60	3	143	5	2
3	32	10	203	10	177	11	5
1	2	8	16	..	47	..	..
2	14	41	72	..	145	..	-
122	90	2,467	153	23	1,639	10	7
54	50	1,031	43	22	1,350	5	2
68	40	1,435	110	1	289	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2009

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	776	7	87	35
b.	NORTH-WEST ITALY	155	1	15	5
	Piedmont	69	1	1	..
	Valle d'Aosta	2	-	-	2
	Liguria	17	..	2	..
	Lombardy	66	-	12	3
c.	NORTH-EAST ITALY	291	..	38	14
	Trentino-Alto Adige	102	-	2	2
	Veneto	82	..	14	7
	Friuli-Venezia Giulia	22	-	1	3
	Emilia-Romagna	86	..	21	3
d.	CENTRAL ITALY	134	3	30	10
	Marche	71	..	26	1
	Tuscany	11	..	1	1
	Umbria	7	-	1	..
	Lazio	46	2	2	8
e.	SOUTHERN ITALY	82	2	4	4
	Abruzzo	36	..	3	1
	Molise	6	..	1	-
	Campania	19	..	..	1
	Puglia	14	1	..	1
	Basilicata	2	..	-	..
	Calabria	6	..	..	2
f.	ISLANDS	114	1	..	1
	Sicily	69	1	..	1
	Sardinia	45	..	-	-

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
54	30	90	146	4	259	65	26
4	16	6	40	2	48	18	5
..	2	..	28	2	20	14	5
-	-	-	..	-	1	..	..
1	-	5	6	-	3	..	-
3	14	..	6	-	24	4	-
38	10	18	48	1	109	16	1
17	3	13	7	-	54	3	-
6	1	1	26	..	19	9	..
7	2	..	4	-	4	..	-
7	3	3	11	1	33	3	1
7	2	2	37	-	39	4	..
5	..	1	31	-	5	1	-
..	1	..	1	-	7	..	-
1	..	..	2	-	2	..	-
..	..	1	3	-	26	3	..
2	..	1	19	..	28	22	16
2	..	..	7	-	6	17	15
-	-	-	2	-	3	..	-
-	..	1	2	-	12	3	1
..	..	..	5	..	4	2	1
-	-	..	1	-	..	..	-
..	-	..	2	-	2	..	-
3	2	64	2	1	35	5	3
2	2	24	..	1	34	2	1
1	..	39	2	-	1	2	2

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euro

September 2009

Facilities granted

Used margin

Overshoot

a. TOTAL	123,989	118,682	2,229
<i>of which: transactions of financial intermediaries</i>	<i>96,182</i>	<i>93,013</i>	<i>1,674</i>
Piedmont	8,746	8,370	122
Valle d'Aosta	290	250	4
Liguria	2,320	2,256	67
Lombardy	37,121	35,400	511
Trentino-Alto Adige	2,973	2,814	17
Veneto	15,363	14,722	163
Friuli-Venezia Giulia	2,711	2,593	42
Emilia-Romagna	12,584	12,054	121
Marche	4,557	4,321	83
Tuscany	7,730	7,309	128
Umbria	1,327	1,224	20
Lazio	12,996	12,513	501
Abruzzo	1,772	1,696	47
Molise	209	209	7
Campania	4,921	4,801	166
Puglia	2,567	2,494	71
Basilicata	251	246	9
Calabria	1,260	1,273	56
Sicily	2,476	2,390	70
Sardinia	1,817	1,747	25

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 euro

September 2009

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,963	15,221	14,742	38,576	23,938
<i>of which: transactions of financial intermediaries</i>	26,390	12,743	13,647	33,223	20,733
Piedmont	3,672	1,614	2,058	4,351	2,958
Valle d'Aosta	31	31	..	58	21
Liguria	662	359	303	1,005	553
Lombardy	8,780	3,378	5,402	10,695	6,652
Trentino-Alto Adige	142	58	84	268	154
Veneto	1,381	768	614	1,827	1,039
Friuli-Venezia Giulia	225	116	109	379	189
Emilia-Romagna	1,955	780	1,175	3,321	1,697
Marche	270	177	93	304	175
Tuscany	1,995	1,118	877	2,575	1,756
Umbria	455	180	275	632	427
Lazio	6,040	3,184	2,856	7,868	5,121
Abruzzo	343	297	45	452	317
Molise	65	62	3	81	35
Campania	2,337	1,815	521	2,930	1,816
Puglia	416	347	69	545	291
Basilicata	91	54	37	144	56
Calabria	403	357	46	280	186
Sicily	469	388	81	653	341
Sardinia	232	139	93	207	154

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							
September 2009		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	143,633	3,638	14,341	116,757	2,717	6,182
b.	NORTH-WEST ITALY	58,346	642	7,958	47,129	680	1,937
	Piedmont	7,850	166	740	6,484	160	300
	Valle d'Aosta	266	1	..	236	8	21
	Liguria	4,114	57	22	3,918	47	71
	Lombardy	46,116	419	7,197	36,491	465	1,544
c.	NORTH-EAST ITALY	33,734	287	2,271	27,736	1,064	2,376
	Trentino-Alto Adige	3,905	131	38	3,080	241	415
	Veneto	9,052	71	1,052	7,163	247	518
	Friuli-Venezia Giulia	5,231	13	735	4,271	113	100
	Emilia-Romagna	15,546	71	446	13,222	463	1,344
d.	CENTRAL ITALY	41,738	2,072	3,875	34,469	370	953
	Marche	1,501	21	82	1,163	79	156
	Tuscany	7,437	17	1,326	5,712	139	243
	Umbria	588	8	1	513	27	39
	Lazio	32,212	2,025	2,466	27,081	125	515
e.	SOUTHERN ITALY	6,307	282	155	4,863	392	615
	Abruzzo	880	12	4	617	80	167
	Molise	163	1	..	124	11	28
	Campania	3,175	151	88	2,596	122	219
	Puglia	1,354	10	62	1,081	92	108
	Basilicata	225	1	..	165	21	38
	Calabria	509	108	1	280	65	54
f.	ISLANDS	3,508	355	81	2,560	211	300
	Sicily	2,145	338	9	1,630	97	70
	Sardinia	1,364	17	73	930	114	230

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

September 2009		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	7,538	3,353	1,712	1,495	633	346
	General government	181	6	7	143	8	17
	Financial corporations	280	229	8	20	2	20
	Non-financial corporation	256	68	82	60	26	19
	Producer households	62	7	16	14	13	12
	Consumer households	6,760	3,043	1,599	1,257	584	277
b.	WITH AGREED MATURITY	21,130	8,177	5,201	4,009	2,396	1,347
	General government	76	19	21	28	7	1
	Financial corporations	3,768	2,006	1,245	471	2	44
	Non-financial corporation	3,355	1,455	1,201	386	251	62
	Producer households	301	37	99	53	53	59
	Consumer households	13,630	4,660	2,634	3,072	2,082	1,181
c.	UNREDEEMABLE AT NOTICE	70,306	17,089	14,932	13,844	16,477	7,965
	General government	1,555	55	354	365	606	174
	Financial corporations	298	115	108	41	23	11
	Non-financial corporation	2,875	536	753	528	841	216
	Producer households	2,517	334	600	433	755	395
	Consumer households	63,061	16,049	13,117	12,476	14,251	7,168
d.	CUSTOMER CURRENT ACCOUNTS	721,269	262,078	153,706	183,279	82,932	39,274
	General government	30,539	5,347	5,170	12,702	3,728	3,592
	Financial corporations	60,893	30,577	10,036	19,158	790	332
	Non-financial corporation	164,059	62,867	37,338	42,856	14,462	6,535
	Producer households	37,897	11,455	9,359	7,405	6,617	3,061
	Consumer households	427,880	151,831	91,803	101,157	57,334	25,754
e.	SAVING CERTIFICATES AND CDs ISSUED	36,355	7,778	11,416	7,195	7,085	2,881
	General government	48	..	5	24	1	17
	Financial corporations	563	199	43	299	6	17
	Non-financial corporation	1,348	464	432	272	121	60
	Producer households	1,688	345	522	356	354	111
	Consumer households	32,708	6,770	10,414	6,244	6,604	2,676

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

September 2009

Total

a.	TOTAL	1,099,508
b.	NORTH-WEST ITALY	349,889
	Piedimont	83,841
	Valle d'Aosta	3,196
	Liguria	30,667
	Lombardy	232,185
c.	NORTH-EAST ITALY	221,298
	Trentino-Alto Adige	18,987
	Veneto	89,147
	Friuli-Venezia Giulia	25,157
	Emilia-Romagna	88,007
d.	CENTRAL ITALY	264,963
	Marche	26,778
	Tuscany	63,375
	Umbria	13,519
	Lazio	161,291
e.	SOUTHERN ITALY	186,269
	Abruzzi	22,163
	Molise	5,294
	Campania	77,886
	Puglia	48,565
	Basilicata	8,831
	Calabria	23,531
f.	ISLANDS	77,088
	Sicily	55,142
	Sardinia	21,946

Notes:

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

September 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	-	20	41,671	-	20	42,881
Credit default swap	837	524	58,014	-	1,194	47,280
Credit default option	-	-	-	-	-	-
Total rate of return swap	-	-	191	-	-	326
Other credit derivatives	-	50	71	-	-	223

Notes:

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

September 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		38,115	653	3,165	7,868	14,511	11,918
Intrinsic value		7,576	14	26	178	880	6,478
b. NORTH-WEST ITALY							
Number of holders		14,385	273	1,381	2,829	5,309	4,593
Intrinsic value		2,978	2	10	61	287	2,619
c. NORTH-EAST ITALY							
Number of holders		10,786	246	1,031	2,436	3,873	3,200
Intrinsic value		1,500	8	8	58	244	1,183
d. CENTRAL ITALY							
Number of holders		7,231	81	426	1,471	2,831	2,422
Intrinsic value		2,265	3	6	35	194	2,027
e. SOUTHERN ITALY							
Number of holders		4,173	47	245	834	1,801	1,246
Intrinsic value		576	1	2	20	109	444
f. ISLAND							
Number of holders		1,540	6	82	298	697	457
Intrinsic value		256	..	1	5	46	204

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30590

Banks

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

September 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		48,714	2,538	9,217	8,991	15,086	12,882
Intrinsic value		53,035	30	87	308	1,866	50,744
b. GENERAL GOVERNMENT							
Number of holders		467	6	26	78	171	186
Intrinsic value		2,464	3	5	12	48	2,397
c. FINANCIAL COMPANIES							
Number of holders		696	10	13	49	143	481
Intrinsic value		27,590	10	35	87	533	26,926
d. NON-FINANCIAL COMPANIES							
Number of holders		34,662	348	1,812	6,697	13,958	11,847
Intrinsic value		7,509	13	21	163	851	6,461
<i>of which: industry</i>							
<i>Number of holders</i>		12,481	58	354	1,866	4,969	5,234
<i>Intrinsic value</i>		2,460	1	3	32	249	2,176
building							
<i>Number of holders</i>		4,173	31	218	905	1,802	1,217
<i>Intrinsic value</i>		535	..	3	25	106	402
services							
<i>Number of holders</i>		17,249	257	1,193	3,774	6,839	5,186
<i>Intrinsic value</i>		4,401	12	15	103	474	3,797
e. PRODUCER HOUSEHOLDS							
Number of holders		3,453	305	1,353	1,171	553	71
Intrinsic value		66	1	5	15	29	16
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		9,117	1,869	5,998	971	207	72
Intrinsic value		116	4	18	15	36	43
g. REST OF THE WORLD							
Number of holders		319	-	15	25	54	225
Intrinsic value		15,289	-	4	16	369	14,900

Notes:

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

September 2009

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,540,958	660,527	170,396
Italian government securities	552,987	207,587	47,915
<i>of which:</i> BOTs	73,116	42,179	2,832
CCTs	101,817	41,396	5,574
BTPs	335,918	116,975	38,437
Other debt securities	449,217	199,003	22,417
<i>of which:</i> in non-euro-area currencies	33,092	10,986	1,274
Equity securities	275,830	84,995	82,077
<i>of which:</i> in non-euro-area currencies	27,342	4,686	1,153
Units of collective investment undertakings	251,793	164,079	15,121
Other securities and the like	2,975	1,611	699

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
60,499	37,309	3,657	1,195,021	608,361	145,972
29,165	16,686	1,962	396,630	187,709	44,586
1,035	705	95	52,281	41,346	2,673
10,564	6,553	764	65,515	34,062	4,185
14,336	7,294	858	258,614	107,575	36,972
10,918	5,880	436	380,038	189,678	20,037
459	297	11	15,564	10,407	1,119
3,662	2,415	235	215,301	78,694	67,314
560	362	32	9,026	4,113	1,053
16,658	12,311	1,023	194,251	147,878	12,572
..	..	..	2,153	1,385	211

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

September 2009

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,540,958	660,527	170,396
b.	NORTH-WEST ITALY	763,376	295,542	55,517
	Piedmont	131,697	83,542	14,166
	Valle d'Aosta	2,709	1,578	192
	Liguria	40,534	28,849	2,898
	Lombardy	588,435	181,573	38,262
c.	NORTH-EAST ITALY	357,357	172,493	29,207
	Trentino-Alto Adige	13,203	8,049	1,239
	Veneto	101,896	63,069	10,939
	Friuli-Venezia Giulia	109,244	15,080	1,579
	Emilia-Romagna	133,014	86,295	15,451
d.	CENTRAL ITALY	325,968	109,924	76,794
	Marche	14,061	11,139	2,267
	Tuscany	63,429	39,194	6,892
	Umbria	8,873	6,966	722
	Lazio	239,605	52,625	66,913
e.	SOUTHERN ITALY	67,211	59,726	6,151
	Abruzzo	6,642	5,784	590
	Molise	1,163	1,000	161
	Campania	32,242	28,828	2,666
	Puglia	19,418	17,303	1,905
	Basilicata	1,989	1,808	178
	Calabria	5,757	5,004	652
f.	ISLANDS	27,045	22,843	2,726
	Sicily	20,066	17,567	1,760
	Sardinia	6,979	5,276	966

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
60,499	37,309	3,657	1,195,021	608,361	145,972
29,186	16,870	1,404	499,696	272,487	41,399
9,231	3,237	303	116,309	78,558	12,686
42	40	2	2,604	1,480	184
1,233	1,017	53	33,774	27,439	2,481
18,680	12,576	1,045	347,011	165,009	26,047
14,015	10,517	991	330,797	158,487	24,915
850	673	33	11,276	7,175	1,049
4,821	2,452	265	93,120	58,935	9,670
600	510	87	107,175	14,393	1,274
7,745	6,882	606	119,226	77,984	12,922
13,950	7,030	816	277,944	100,114	72,570
1,056	916	104	11,870	10,039	1,343
4,127	2,496	259	57,040	35,805	5,539
529	475	41	8,125	6,351	610
8,237	3,143	412	200,910	47,919	65,078
2,534	2,218	312	61,347	55,641	4,845
281	259	22	6,172	5,406	503
24	23	1	1,027	944	81
1,104	986	114	29,307	26,884	2,131
913	771	142	17,587	15,949	1,434
74	69	5	1,855	1,703	148
139	110	28	5,399	4,755	547
815	674	134	25,236	21,633	2,244
416	347	67	18,974	16,818	1,491
399	327	66	6,262	4,815	753

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2009		Total	Banks	SIMs
a. TOTAL SECURITIES		1,056,339	899,140	157,199
Italian government securities		511,463	463,530	47,933
<i>of which:</i> BOTs		107,569	103,324	4,244
CCT		113,027	105,668	7,360
BTPs		251,399	219,053	32,346
Other debt securities		196,155	183,533	12,622
Equity securities		332,951	239,710	93,241
Other securities		15,791	12,388	3,403
b. TOTAL DERIVATIVE INSTRUMENTS		1,642,901	1,203,743	439,158
Futures		675,213	636,564	38,649
<i>of which:</i> on Italian government securities		209,505	209,279	226
on interest rates		74,420	74,420	-
on stock indices		173,145	139,776	33,369
Swaps and forward rate agreements		366,066	365,999	67
<i>of which:</i> interest rate swaps		214,072	214,072	-
currency swaps		3,978	3,978	-
Forward rate agreements		146,899	146,899	-
Options on securities		44,403	36,931	7,472
<i>of which:</i> on Italian government securities		140	140	-
on debt securities		182	181	..
on equity securities		42,945	35,473	7,471
Options on futures or stock indices		509,008	117,523	391,485
<i>of which:</i> on futures on Italian government securities		1,869	1,869	-
on stock indices or futures on stock indices		480,295	89,811	390,484
Foreign currency options		12,283	12,277	6
Interest rate options		29,169	29,169	-
Other derivative instruments		6,758	5,279	1,479

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.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

3rd quarter 2009

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	79,000	73,262	370,178
	Italian government securities	34,727	27,788	143,084
	<i>of which:</i> BOTs	4,708	5,221	7,856
	CCTs	7,281	5,597	26,562
	BTPs	18,019	14,943	93,899
	Other debt securities	16,319	14,061	82,805
	<i>of which:</i> in non-euro-area currencies	397	444	741
	Equity securities	4,568	6,658	46,794
	<i>of which:</i> in non-euro-area currencies	961	948	1,292
	Units of collective investment undertakings	15,842	15,411	97,264
	Other securities and the like	7,544	9,344	231

Notes: The data include transactions with non-residents.

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
13,588	13,141	79,357	4,402	4,646	7,754	61,011	55,475	283,067
6,058	4,484	40,451	601	689	2,129	28,068	22,615	100,504
694	559	1,165	72	82	122	3,942	4,580	6,569
1,608	1,499	13,356	229	280	934	5,444	3,818	12,272
2,901	2,068	21,893	246	279	948	14,872	12,597	71,058
1,910	1,785	16,763	950	755	2,186	13,459	11,521	63,855
105	105	673	18	15	45	273	324	22
2,104	3,629	3,809	440	472	787	2,023	2,558	42,198
394	382	820	70	44	157	497	522	315
2,852	2,600	18,324	837	782	2,604	12,153	12,029	76,336
663	642	11	1,573	1,949	47	5,308	6,752	173

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 June	2009 Sept.	2009 June	2009 Sept.	2009 June	2009 Sept.
a. NUMBER OF BORROWERS	6,820,370	6,855,453	5,045,515	4,993,446	2,255,012	2,331,776
of which: joint	2,084,733	2,090,421	1,322,246	1,294,443	803,486	833,129
b. LOAN FACILITIES						
facilities granted	2,278,907	2,281,996	1,982,516	1,983,085	296,391	298,911
used margin	1,690,062	1,674,933	1,413,060	1,394,679	277,003	280,254
overshoot	43,554	40,135	40,204	36,652	3,350	3,484
unused margin	632,398	647,198	609,660	625,058	22,738	22,140
of which: matched loans						
facilities granted	359,294	349,951	320,739	313,145	38,555	36,807
used margin	173,590	163,887	150,088	142,215	23,502	21,672
term loans						
facilities granted	1,579,838	1,597,224	1,323,837	1,337,193	256,001	260,031
used margin	1,353,230	1,351,038	1,101,823	1,094,790	251,407	256,248
revocable loans						
facilities granted	339,775	334,821	337,940	332,747	1,835	2,074
used margin	163,243	160,009	161,149	157,674	2,094	2,335
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	210,662	209,871	207,110	206,118	3,552	3,753
used margin	145,158	143,567	142,003	140,262	3,155	3,305
d. BAD DEBTS	108,412	113,719	49,791	55,838	58,621	57,881
e. NUMBER OF GUARANTORS	2,950,815	2,954,655	2,457,899	2,440,544	614,128	636,945
of which: joint	860,491	862,632	748,241	746,422	135,216	139,457
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	629,135	632,751	509,855	511,355	119,280	121,395

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

Distribution by amount

TDB30205

Banks

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

September 2009		Number of borrowers	Bad debts
a.	TOTAL	702,057	54,734
	from 250 to 30,000	510,165	4,167
	from 30,000 to 75,000	84,694	4,045
	from 75,000 to 125,000	38,918	3,802
	from 125,000 to 250,000	38,451	6,600
	from 250,000 to 500,000	15,241	5,237
	from 500,000 to 1,000,000	7,457	5,173
	from 1,000,000 to 2,500,000	4,596	6,978
	from 2,500,000 to 5,000,000	1,485	5,094
	from 5,000,000 to 25,000,000	972	8,761
	more than 25,000,000	78	4,878

Notes: 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

September 2009

	General govern- ment	Financial compa- nies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	15	742	116,785	33,272	17,349	17,349	63,695	105,637
Bad debts	23	678	35,705	13,164	6,021	6,021	15,582	6,326
b. NORTH-WEST ITALY								
Number of borrowers	1	252	32,121	9,192	4,429	4,429	18,214	22,857
Bad debts	..	146	10,399	3,917	1,646	1,646	4,743	1,326
c. NORTH-EAST ITALY								
Number of borrowers	-	139	23,231	7,251	3,392	3,392	12,231	16,506
Bad debts	-	313	8,163	3,358	1,384	1,384	3,235	1,143
d. CENTRAL ITALY								
Number of borrowers	2	200	29,885	8,500	4,216	4,216	16,690	22,498
Bad debts	..	189	9,391	3,092	1,557	1,557	4,593	1,369
e. SOUTHERN ITALY								
Number of borrowers	11	109	21,652	6,136	3,592	3,592	11,043	26,952
Bad debts	23	26	5,684	2,199	978	978	2,174	1,536
f. ISLANDS								
Number of borrowers	1	42	9,896	2,193	1,720	1,720	5,517	16,824
Bad debts	..	4	2,068	599	456	456	836	951

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2009

	Number of borrowers	Bad debts
a. TOTAL	222,422	42,031
Agricultural, forestry and fishery products	12,616	2,245
Fuel and power products	374	60
Ores and metals	596	190
Non-metallic minerals and products	3,225	739
Chemical products	1,207	317
Metal products, except transport equipment	6,474	1,706
Agricultural and industrial machinery	3,262	1,216
Office and data processing machines, etc.	1,436	298
Electrical goods	3,487	1,186
Transport equipment	1,638	800
Food and tobacco products	7,466	1,634
Textiles, clothing and footwear	11,380	2,930
Paper and paper products	2,762	855
Rubber and plastic products	1,724	586
Other manufactured products	8,152	1,732
Building and construction	36,801	7,198
Wholesale and retail trade services, recovery and repair services	61,450	7,679
Lodging and catering services	16,116	1,572
Inland transport services	7,964	730
Maritime and air transport services	163	212
Auxiliary transport services	2,431	423
Communication services	671	83
Other market services	31,027	7,643

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 euro				
September 2009		Total	Banks	Financial intermediaries
a.	TOTAL	113,762	55,879	57,883
b.	GENERAL GOVERNMENT	77	23	54
	Central government	1	..	1
	Local government	76	23	53
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,514	678	837
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,380	620	760
	Financial auxiliaries	127	55	72
	Insurance companies and pension funds	8	2	5
d.	NON-FINANCIAL COMPANIES	74,206	35,705	38,501
	Public companies	127	27	101
	Private companies	61,923	29,934	31,990
	Associations of non-financial companies	175	48	128
	Craft non-financial quasi-companies	2,981	1,692	1,289
	Other non-financial quasi-companies	8,999	4,006	4,994
e.	HOUSEHOLDS	35,245	17,820	17,425
	Producer households	13,544	6,326	7,219
	Consumer households	21,701	11,495	10,206
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	430	282	147
g.	REST OF THE WORLD	1,366	1,144	222
	General government	1	1	-
	Monetary financial institutions	45	42	2
	Other financial institutions	818	768	50
	Non-financial companies	437	288	149
	Households	66	45	20
	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 euro

3rd quarter 2009		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	52,431	3,534	14,559	306
b.	NORTH-WEST ITALY	13,951	1,102	3,871	94
	Piedmont	3,736	241	976	20
	Valle d'Aosta	98	16	40	..
	Liguria	1,250	46	555	9
	Lombardy	8,867	799	2,300	65
c.	NORTH-EAST ITALY	9,050	1,204	2,545	58
	Trentino-Alto Adige	613	220	264	8
	Veneto	3,761	692	833	21
	Friuli-Venezia Giulia	750	48	367	5
	Emilia-Romagna	3,926	244	1,081	23
d.	CENTRAL ITALY	9,427	716	2,613	66
	Marche	1,224	84	291	7
	Tuscany	2,828	181	858	17
	Umbria	631	22	185	3
	Lazio	4,744	429	1,279	39
e.	SOUTHERN ITALY	13,899	366	3,589	61
	Abruzzo	1,023	32	282	4
	Molise	236	6	79	1
	Campania	7,108	184	1,662	29
	Puglia	3,418	88	958	17
	Basilicata	332	18	97	2
	Calabria	1,782	38	511	8
f.	ISLANDS	6,104	145	1,941	27
	Sicily	4,676	97	1,353	17
	Sardinia	1,428	49	588	10

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 euro

3rd quarter 2009

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	52,431	3,534	14,559	306
General government	-	-	-	-
Financial companies	44	309	6	..
Non-financial companies	6,334	2,166	1,637	132
<i>of which:</i> industry	1,680	639	395	30
building	1,030	407	210	24
services	3,527	1,095	1,002	74
Producer households	5,878	238	1,910	51
Consumer households and nec	39,839	814	10,880	121

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 euro		
September 2009	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	48,541	13,970
Agricultural, forestry and fishery products	2,362	1,105
Fuel and power products	71	13
Ores and metals	220	46
Non-metallic minerals and products	852	276
Chemical products	417	100
Metal products, except transport equipment	2,026	428
Agricultural and industrial machinery	1,475	307
Office and data processing machines, etc.	369	51
Electrical goods	1,401	338
Transport equipment	980	232
Food and tobacco products	1,954	562
Textiles, clothing and footwear	3,595	747
Paper and paper products	1,025	232
Rubber and plastic products	702	157
Other manufactured products	1,990	528
Building and construction	8,245	2,586
Wholesale and retail trade services, recovery and repair services	9,014	1,820
Lodging and catering services	1,682	740
Inland transport services	805	180
Maritime and air transport services	288	9
Auxiliary transport services	487	71
Communication services	90	11
Other market services	8,490	3,433

Notes:

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

TDC30032

Banks

Source: Central Credit Register
Stocks in millions of euro

September 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	778	41,935	15,934	7,000	17,969	6,606	12,015
of which: backed by real security	..	115	11,614	3,682	2,170	5,327	2,356	5,518
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	185	12,460	4,833	1,879	5,641	1,364	3,565
of which: backed by real security	..	70	3,001	834	549	1,568	531	2,046
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	344	9,688	4,168	1,571	3,734	1,185	2,087
of which: backed by real security	-	5	2,714	826	598	1,191	488	1,059
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	211	11,125	3,759	1,879	5,330	1,452	2,726
of which: backed by real security	-	34	3,019	937	460	1,541	547	1,116
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	23	34	6,347	2,497	1,126	2,367	1,607	2,440
of which: backed by real security	-	6	2,092	843	369	734	514	909
f. ISLANDS								
Bad debts (gross of writeoffs)	..	4	2,315	677	546	897	998	1,196
of which: backed by real security	-	1	787	242	193	292	276	388

Notes:

Distribution by customer location (region)

TDB30260					Banks	
Source: Central Credit Register Stocks and flows in millions of euro						
September 2009		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	692,449	62,888	1.14	66,211	6,923
b.	NORTH-WEST ITALY	167,724	18,200	1.17	15,749	2,288
	Piedmont	49,190	4,187	1.18	4,173	482
	Valle d'Aosta	1,274	112	1.40	129	46
	Liguria	18,739	1,200	1.09	1,494	71
	Lombardy	98,521	12,701	1.18	9,953	1,689
c.	NORTH-EAST ITALY	107,456	13,928	1.19	9,788	2,076
	Trentino-Alto Adige	7,058	1,078	1.06	607	240
	Veneto	41,221	6,377	1.18	3,949	1,150
	Friuli-Venezia Giulia	9,855	1,020	1.13	791	95
	Emilia-Romagna	49,322	5,453	1.23	4,441	590
d.	CENTRAL ITALY	149,798	15,123	1.10	15,727	1,406
	Marche	20,707	2,620	1.13	1,565	189
	Tuscany	46,340	4,415	1.10	6,051	415
	Umbria	10,593	942	1.12	975	65
	Lazio	72,158	7,145	1.09	7,136	737
e.	SOUTHERN ITALY	176,368	10,906	1.11	17,627	827
	Abruzzo	16,148	1,311	1.12	1,755	96
	Molise	3,169	349	1.37	367	19
	Campania	77,711	4,013	1.11	8,389	385
	Puglia	47,890	3,277	1.11	4,480	201
	Basilicata	6,088	647	1.08	518	44
	Calabria	25,362	1,309	1.11	2,118	82
f.	ISLANDS	91,103	4,730	1.11	7,320	324
	Sicily	69,018	3,034	1.13	5,778	235
	Sardinia	22,085	1,696	1.09	1,542	89

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2009

	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	692,449	62,888	1.14	66,211	6,923
General government	11	132	5.67	1	..
Financial companies	733	755	1.11	58	297
Non-financial companies	115,204	42,156	1.18	10,398	4,928
<i>of which: industry</i>	<i>32,869</i>	<i>15,856</i>	<i>1.20</i>	<i>2,782</i>	<i>1,786</i>
building	17,077	6,986	1.16	1,525	935
services	62,826	18,265	1.17	5,920	2,164
Producer households	103,810	7,020	1.10	8,871	495
Consumer households and nec	467,462	12,590	1.06	46,522	1,192

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2009-Q3	2009-Q2	2009-Q1
a.	IMPAIRED LOANS			
	Bad debts	56,129	51,255	47,107
	Substandard loans	46,787	45,238	38,079
	Restructured loans	6,371	5,300	1,988
	Overdue / overdrawn loans	14,809	12,684	11,184
b.	TOTAL NET LOANS	1,692,904	1,699,894	1,670,226

Notes: The data are shown at book value and gross 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

September 2009

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	45,119	29,580	4,141	9,839
b. NORTH-WEST ITALY	15,864	10,948	969	3,121
Piedimont and Valle d'Aosta	2,516	1,486	244	649
Liguria	513	257	78	178
Lombardy	12,835	9,204	648	2,294
c. NORTH-EAST ITALY	10,878	7,213	1,119	2,249
Trentino-Alto Adige	1,693	1,140	253	295
Veneto	4,707	3,155	401	934
Friuli-Venezia Giulia	638	372	87	176
Emilia-Romagna	3,840	2,545	378	844
d. CENTRAL ITALY	9,593	6,440	859	2,159
Marche	1,285	797	154	329
Tuscany	2,814	1,744	393	651
Umbria	604	398	76	131
Lazio	4,891	3,502	236	1,048
e. SOUTHERN ITALY	5,663	3,227	738	1,459
Abruzzi and Molise	951	627	131	191
Campania	2,190	1,334	193	657
Puglia and Basilicata	1,873	942	272	428
Calabria	650	323	143	183
f. ISLANDS	3,121	1,752	456	851
Sicily	2,176	1,072	333	711
Sardinia	944	680	123	140

Notes: The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled.

Restructured loans		Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households	
6,112	14,533	8,975	1,492	3,940	
4,597	3,761	2,512	310	922	
413	614	348	79	187	
14	209	94	32	81	
4,170	2,938	2,071	199	655	
686	3,774	2,515	381	839	
47	337	208	43	85	
411	1,718	1,184	155	365	
38	314	189	43	81	
190	1,405	934	140	307	
623	3,796	2,269	384	1,086	
23	499	271	65	163	
233	1,519	902	196	401	
8	293	161	38	93	
358	1,485	935	84	429	
161	2,099	1,117	260	712	
68	496	325	55	114	
26	738	392	66	274	
53	638	297	99	240	
13	227	103	40	83	
45	1,103	561	157	381	
41	698	287	108	300	
3	405	275	49	81	

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

TDB30445

Banks

Source: Central Credit Register
Size classes in euro

September 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	3,895,163	1,610,174	936,351	770,453	261,679	140,222
of which: 1 facility	3,293,356	1,580,773	858,431	632,898	135,986	47,647
2 facilities	360,727	28,792	73,739	109,243	76,455	39,983
3-4 facilities	175,849	606	4,178	27,985	45,810	43,388
more than 4 facilities	65,231	3	3	327	3,428	9,204
b. GENERAL GOVERNMENT	7,049	536	537	1,043	1,270	1,179
of which: 1 facility	4,115	535	499	848	833	606
two facilities	1,913	1	38	188	384	446
3-4 facilities	821	-	-	7	53	122
more than 4 facilities	200	-	-	-	-	5
c. FINANCIAL COMPANIES	6,866	2,117	1,069	1,147	688	408
of which: 1 facility	4,700	2,044	807	740	357	198
2 facilities	1,231	72	240	303	197	110
3-4 facilities	560	1	22	101	124	75
more than 4 facilities	375	-	-	3	10	25
d. NON-FINANCIAL COMPANIES	886,945	216,881	122,220	153,122	134,532	104,368
of which: 1 facility	490,692	208,950	89,281	81,862	51,314	29,777
2 facilities	199,489	7,866	31,261	54,597	47,909	30,448
3-4 facilities	136,358	65	1,677	16,508	32,849	36,293
more than 4 facilities	60,406	-	1	155	2,460	7,850
e. PRODUCER HOUSEHOLDS	499,443	222,911	107,831	102,885	42,536	15,730
of which: 1 facility	397,386	215,003	87,429	69,699	18,824	4,821
2 facilities	73,281	7,734	19,110	25,745	13,989	4,841
3-4 facilities	25,529	174	1,291	7,332	8,995	5,014
more than 4 facilities	3,247	-	1	109	728	1,054
f. CONSUMER HOUSEHOLDS AND NEC	2,412,916	1,120,521	690,018	500,504	77,921	16,481
of which: facility	2,321,191	1,107,815	667,633	470,091	61,028	10,655
2 facilities	79,007	12,341	21,262	26,630	13,098	3,804
3-4 facilities	11,745	362	1,122	3,725	3,571	1,760
more than 4 facilities	973	3	1	58	224	262

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					
September 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		101,808	37,828	30,615	6,033
of which: 1 facility		25,923	6,942	4,139	617
2 facilities		22,457	6,113	3,451	494
3-4 facilities		35,203	11,394	6,551	734
more than 4 facilities		18,225	13,379	16,474	4,188
b. GENERAL GOVERNMENT		1,125	488	530	341
of which: 1 facility		418	142	148	86
two facilities		456	167	150	83
3-4 facilities		235	149	161	94
more than 4 facilities		16	30	71	78
c. FINANCIAL COMPANIES		397	226	414	400
of which: 1 facility		190	102	145	117
2 facilities		110	40	87	72
3-4 facilities		71	40	78	48
more than 4 facilities		26	44	104	163
d. NON-FINANCIAL COMPANIES		87,321	34,727	28,585	5,189
of which: 1 facility		19,862	5,816	3,459	371
2 facilities		18,709	5,390	2,985	324
3-4 facilities		31,751	10,582	6,061	572
more than 4 facilities		16,999	12,939	16,080	3,922
e. PRODUCER HOUSEHOLDS		6,254	986	302	8
of which: 1 facility		1,423	160	26	1
2 facilities		1,634	184	44	-
3-4 facilities		2,241	378	102	2
more than 4 facilities		956	264	130	5
f. CONSUMER HOUSEHOLDS AND NEC		5,691	1,117	604	59
of which: facility		3,234	512	209	14
2 facilities		1,402	288	171	11
3-4 facilities		835	221	135	14
more than 4 facilities		220	96	89	20

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euro

September 2009		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,907,877	1,346,219	4,237,881	505,532	423,469	3,616,051
b.	NORTH-WEST ITALY	769,412	518,743	1,238,705	183,631	145,802	1,047,052
	Piedmont	120,228	84,152	303,656	31,383	26,477	259,500
	Valle d'Aosta	2,814	1,997	8,716	948	748	7,542
	Liguria	34,533	24,928	99,311	11,742	9,970	86,159
	Lombardy	611,837	407,666	827,022	139,558	108,607	693,851
c.	NORTH-EAST ITALY	474,952	332,117	1,060,320	121,804	103,586	886,984
	Trentino-Alto Adige	47,328	35,231	120,228	17,944	14,591	103,751
	Veneto	177,536	125,695	425,750	49,553	43,043	356,873
	Friuli-Venezia Giulia	34,508	24,655	109,789	9,778	8,823	94,807
	Emilia-Romagna	215,580	146,535	404,553	44,529	37,129	331,553
d.	CENTRAL ITALY	431,049	311,471	901,534	108,150	93,023	765,631
	Marche	46,472	33,248	141,140	12,528	10,938	114,809
	Tuscany	123,118	92,423	308,601	34,251	30,398	253,364
	Umbria	20,439	15,666	73,938	5,919	5,357	61,470
	Lazio	241,019	170,134	377,855	55,452	46,330	335,988
e.	SOUTHERN ITALY	158,917	125,349	671,081	60,108	53,376	589,645
	Abruzzo	24,541	18,594	92,627	7,913	6,961	78,769
	Molise	3,351	2,656	15,823	1,290	1,146	13,615
	Campania	64,873	50,997	238,583	23,437	20,509	211,011
	Puglia	44,999	36,251	215,203	18,431	16,817	190,634
	Basilicata	5,646	4,588	25,649	1,946	1,796	22,209
	Calabria	15,507	12,262	83,196	7,090	6,147	73,407
f.	ISLANDS	73,546	58,540	366,241	31,839	27,683	326,739
	Sicily	51,824	40,543	262,624	22,708	19,292	232,820
	Sardinia	21,722	17,997	103,617	9,131	8,390	93,919

Notes: Only loan facilities are considered.

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
227,127	161,501	373,469	272,643	180,285	181,044	902,574	580,964	67,317
96,531	63,688	111,813	97,394	61,733	56,757	391,856	247,520	23,083
14,241	10,136	27,090	18,386	11,140	12,737	56,218	36,398	4,329
335	232	834	628	365	282	902	652	58
4,209	2,913	8,326	4,757	3,326	3,562	13,825	8,720	1,264
77,746	50,407	75,563	73,623	46,902	40,176	320,910	201,750	17,432
55,167	39,840	101,660	78,120	50,518	51,350	219,862	138,173	20,326
8,107	6,333	11,612	9,066	5,829	3,939	12,211	8,478	926
21,497	15,618	39,938	31,672	19,880	20,859	74,815	47,153	8,080
3,752	2,773	8,850	5,557	3,546	4,423	15,421	9,514	1,709
21,811	15,115	41,260	31,825	21,263	22,129	117,415	73,028	9,611
43,088	33,151	81,060	57,962	39,335	39,938	221,850	145,963	14,905
7,772	5,821	15,138	7,864	5,141	7,964	18,308	11,348	3,229
13,944	10,778	31,491	22,894	15,322	17,024	52,029	35,926	6,722
2,353	1,878	7,132	3,423	2,461	3,763	8,744	5,971	1,573
19,018	14,675	27,299	23,781	16,411	11,187	142,769	92,718	3,381
21,530	16,527	51,698	26,593	19,442	22,887	50,686	36,004	6,851
3,261	2,544	8,365	3,867	2,694	4,030	9,499	6,396	1,463
491	351	1,407	640	483	632	930	676	169
8,289	6,492	17,582	10,006	7,176	7,542	23,141	16,820	2,448
6,063	4,559	15,549	8,154	6,098	7,088	12,352	8,776	1,932
851	620	2,155	1,065	769	1,020	1,783	1,404	265
2,575	1,960	6,640	2,861	2,222	2,575	2,981	1,933	574
10,811	8,295	27,238	12,574	9,258	10,112	18,321	13,304	2,152
7,601	5,610	20,381	8,699	6,520	7,690	12,815	9,121	1,733
3,210	2,685	6,857	3,875	2,738	2,422	5,506	4,183	419

Distribution by customer segment of economic activity and total credit granted

TDB30465

Banks

Source: Central Credit Register
Size classes in euro

September 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	1.74	2.31
First bank's share of total credit granted (%)	62	99	96	93	81	73
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.68	1.00	1.07	1.19	1.38	1.62
First bank's share of total credit granted (%)	61	99	97	93	90	87
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.89	1.03	1.26	1.46	1.75	1.98
First bank's share of total credit granted (%)	77	98	89	86	82	80
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.97	1.03	1.28	1.58	1.98	2.44
First bank's share of total credit granted (%)	51	98	88	81	75	69
of which: industry						
Average number of banks per borrower	2.41	1.03	1.29	1.66	2.17	2.83
First bank's share of total credit granted (%)	39	98	88	78	69	60
of which: building						
Average number of banks per borrower	1.83	1.02	1.23	1.48	1.79	2.10
First bank's share of total credit granted (%)	65	98	90	84	79	77
of which: services						
Average number of banks per borrower	1.82	1.03	1.29	1.58	1.95	2.36
First bank's share of total credit granted (%)	55	97	88	82	76	72
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.29	1.03	1.20	1.40	1.87	2.35
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	1.06	1.28	1.54
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 euro					
September 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		2.94	3.84	5.29	8.33
First bank's share of total credit granted (%)		67	61	52	51
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.92	2.29	2.62	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	2.69	3.65	7.13
First bank's share of total credit granted (%)		81	77	68	77
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		3.05	3.95	5.43	8.82
First bank's share of total credit granted (%)		65	59	51	37
of which: industry					
Average number of banks per borrower		3.72	4.88	6.60	10.09
First bank's share of total credit granted (%)		52	46	39	30
of which: building					
Average number of banks per borrower		2.53	3.21	4.43	8.46
First bank's share of total credit granted (%)		74	70	62	47
of which: services					
Average number of banks per borrower		2.87	3.64	4.90	7.65
First bank's share of total credit granted (%)		68	64	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.86	3.51	4.62	5.37
First bank's share of total credit granted (%)		73	69	64	49
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.78	2.12	2.68	3.96
First bank's share of total credit granted (%)		88	84	77	57

Notes:

Lending and deposit rates

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

TDB30820

Sample of banks

 Sources: Survey of lending rates
 Percentages

September 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	3.32	3.52	3.34	3.89	3.51	4.24	3.07
	from 1 to 5 years	3.08	3.23	3.07	4.04	3.20	5.42	4.92
	more than 5 years	4.89	4.44	3.98	4.99	4.53	5.67	5.49
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.18	3.41	3.37	3.81	3.35	4.15	3.06
	from 1 to 5 years	2.26	2.89	2.99	3.51	2.74	5.34	4.71
	more than 5 years	4.53	4.17	4.08	4.69	4.14	5.66	5.50
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.19	3.35	3.25	3.63	3.35	3.88	2.96
	from 1 to 5 years	4.04	3.42	3.36	3.66	3.42	5.27	4.98
	more than 5 years	4.73	3.64	2.92	3.78	4.08	5.55	5.49
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.38	3.53	3.10	3.97	3.63	4.34	3.12
	from 1 to 5 years	3.35	3.21	2.75	4.32	3.42	4.82	4.61
	more than 5 years	4.85	4.64	4.08	5.25	4.72	5.66	5.38
e.	SHOUTERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.98	4.25	4.13	4.36	4.27	4.94	3.27
	from 1 to 5 years	5.15	4.89	4.63	5.58	4.82	5.98	5.71
	more than 5 years	5.50	5.40	5.13	5.44	5.53	5.73	5.58
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	3.88	4.08	3.89	4.27	4.07	4.90	3.23
	from 1 to 5 years	4.62	4.27	3.12	4.94	5.37	6.05	5.60
	more than 5 years	5.52	5.31	4.69	5.69	5.36	5.74	5.63

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 euro								
September 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	5.67	9.38	9.08	8.15	6.80	5.53	2.97
b.	NORTH-WEST ITALY	5.29	9.58	9.30	8.34	6.88	5.57	2.69
	Piedmont	6.22	10.06	9.56	8.69	7.32	5.69	2.98
	Valle d'Aosta	7.78	8.00	7.33	7.88	7.78	9.13	6.21
	Liguria	7.61	10.70	10.45	9.89	7.39	5.55	4.42
	Lombardy	4.95	9.25	9.05	8.05	6.70	5.54	2.62
c.	NORTH-EAST ITALY	5.64	8.89	8.24	7.23	6.06	4.98	3.51
	Trentino-Alto Adige	3.96	6.14	5.50	4.92	4.09	3.37	2.80
	Veneto	6.13	9.59	8.98	7.83	6.65	5.33	3.79
	Friuli-Venezia Giulia	5.94	9.56	8.66	7.74	6.44	5.18	2.89
	Emilia-Romagna	5.76	8.94	8.51	7.47	6.31	5.28	3.53
d.	CENTRAL ITALY	5.57	9.35	9.09	8.37	7.07	5.67	3.01
	Marche	6.70	8.61	8.41	8.15	7.10	5.85	4.73
	Tuscany	5.40	9.09	8.90	8.23	7.09	5.64	2.37
	Umbria	6.78	9.19	8.97	8.05	6.86	5.96	4.82
	Lazio	5.30	9.84	9.55	8.66	7.07	5.60	3.18
e.	SOUTHERN ITALY	6.95	9.73	9.83	8.91	7.73	6.58	3.67
	Abruzzo	7.14	9.84	9.46	8.47	7.42	6.72	4.97
	Molise	7.37	10.01	9.86	8.77	7.42	6.50	4.83
	Campania	7.43	9.94	10.06	9.36	8.14	7.19	4.01
	Puglia	6.13	9.17	9.51	8.45	7.44	5.70	3.09
	Basilicata	6.79	9.86	10.05	8.89	7.52	6.25	3.73
	Calabria	7.38	10.14	10.22	9.24	7.71	6.99	2.30
f.	ISLANDS	6.67	9.61	9.65	8.87	7.76	6.21	2.54
	Sicily	7.51	9.43	9.78	8.96	7.78	6.15	3.34
	Sardinia	5.38	10.09	9.30	8.63	7.72	6.31	2.25

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 euro

September 2009

September 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	3.99	2.83	3.25	4.67	6.38
	up to 250,000	7.09	3.21	5.67	5.69	9.68
	from 250,000 to 1,000,000	6.11	3.16	5.57	5.65	8.51
	from 1,000,000 to 5,000,000	4.85	3.04	4.66	5.36	7.00
	from 5,000,000 to 25,000,000	3.58	2.89	3.92	4.57	5.69
	more than 25,000,000	2.58	2.59	2.45	3.29	3.90
b.	NORTH-EAST ITALY	3.95	2.77	2.86	4.36	6.33
	up to 250,000	7.54	3.16	5.77	5.72	10.07
	from 250,000 to 1,000,000	6.43	3.04	5.40	5.54	8.85
	from 1,000,000 to 5,000,000	4.99	2.93	4.74	5.17	7.14
	from 5,000,000 to 25,000,000	3.55	2.82	4.42	4.46	5.78
	more than 25,000,000	2.37	2.61	2.11	3.28	3.84
c.	NORTH-WEST ITALY	3.51	2.78	3.34	3.96	5.85
	up to 250,000	6.32	3.08	5.40	5.60	9.00
	from 250,000 to 1,000,000	5.39	3.08	5.20	5.44	7.55
	from 1,000,000 to 5,000,000	4.29	2.96	3.66	4.81	6.23
	from 5,000,000 to 25,000,000	3.22	2.81	3.07	3.95	5.06
	more than 25,000,000	2.37	2.53	2.42	2.81	3.88
d.	CENTRAL ITALY	4.30	2.86	3.23	4.84	6.32
	up to 250,000	6.84	3.32	5.20	5.60	9.60
	from 250,000 to 1,000,000	5.99	3.28	5.62	5.71	8.73
	from 1,000,000 to 5,000,000	4.93	3.18	5.11	5.49	7.27
	from 5,000,000 to 25,000,000	3.80	3.02	3.23	4.83	5.94
	more than 25,000,000	3.11	2.56	2.87	3.54	3.79
e.	SOUTHERN ITALY	4.77	3.16	5.02	5.48	7.50
	up to 250,000	7.57	3.45	6.01	5.76	10.04
	from 250,000 to 1,000,000	6.77	3.42	5.95	5.76	9.11
	from 1,000,000 to 5,000,000	5.49	3.29	5.57	5.68	7.84
	from 5,000,000 to 25,000,000	4.22	3.09	5.05	5.03	6.68
	more than 25,000,000	3.27	2.88	3.01	4.32	4.70
f.	ISLANDS	5.05	3.04	4.47	5.45	7.59
	up to 250,000	7.62	3.36	6.13	5.75	9.68
	from 250,000 to 1,000,000	6.82	3.41	6.12	5.78	8.93
	from 1,000,000 to 5,000,000	5.69	3.28	4.62	5.72	7.81
	from 5,000,000 to 25,000,000	4.42	3.07	4.44	5.33	6.28
	more than 25,000,000	2.88	2.54	2.65	3.69	4.25

Notes: Only lending in euros is considered.

E.1.5.4**LENDING RATES ON LOAN FACILITIES TO THE PRODUCTIVE SECTOR**

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

TDB30850		Sample of Banks					
Source: Survey of lending rates Percentages							
September 2009		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a.	MATCHED LOANS	3.99	3.95	3.51	4.30	4.77	5.05
	of which: discount lendings	6.32	6.63	4.79	6.73	7.03	6.06
	advance on loan selling for factoring	2.12	1.24	1.34	3.07	3.65	3.39
b.	TERM LOANS	2.98	2.87	2.86	3.03	3.57	3.40
	Initial period of rate fixation:						
	up to 1 year	2.83	2.77	2.78	2.86	3.16	3.04
	more than 1 year	4.19	3.71	3.80	4.22	5.39	5.31
	of which: leasing	4.12	4.09	4.02	4.10	4.65	4.43
	Initial period of rate fixation:						
	up to 1 year	4.11	4.04	4.10	4.08	4.51	4.30
	more than 1 year	4.20	4.35	3.24	4.21	5.83	5.12
c.	REVOCABLE LOANS	6.38	6.33	5.85	6.32	7.50	7.59

Notes: Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

September 2009

September 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
TOTAL	3.99	2.85	4.67	6.38	2.41	4.89
Agricultural, forestry and fishery products	4.28	3.16	5.52	6.57	3.72	5.05
Fuel and power products	3.09	1.98	3.32	2.69	1.19	2.54
Ores and metals	2.42	2.48	2.56	6.42	1.95	4.71
Non-metallic minerals and products	3.56	2.69	3.45	7.74	2.65	4.97
Chemical products	3.20	2.68	3.96	7.14	2.27	5.61
Metal products, except transport equipment	4.23	3.02	5.08	8.79	3.14	5.30
Agricultural and industrial machinery	3.83	2.80	4.00	8.03	2.75	4.58
Office and data processing machines, etc.	4.15	3.04	5.49	6.68	2.85	6.29
Electrical goods	3.41	2.93	4.23	7.09	2.83	5.32
Transport equipment	4.30	2.97	4.71	6.11	2.73	5.05
Food and tobacco products	3.42	2.77	4.45	5.37	2.62	5.42
Textiles, clothing and footwear	3.89	3.07	4.88	7.85	2.76	5.10
Paper and paper products	3.94	2.89	4.10	7.42	2.31	4.48
Rubber and plastic products	3.65	3.02	5.00	8.26	2.95	5.01
Other manufactured products	4.00	3.05	5.27	8.19	3.13	5.37
Building and construction	5.09	2.98	5.10	6.56	3.15	4.93
Wholesale and retail trade services, recovery and repair services	3.69	3.03	5.33	7.25	3.01	5.12
Lodging and catering services	4.75	3.02	5.22	7.04	2.58	5.08
Inland transport services	4.75	2.67	4.88	7.69	3.06	3.81
Maritime and air transport services	4.22	2.61	4.43	4.89	2.02	3.21
Auxiliary transport services	4.83	2.45	4.63	7.23	2.64	5.48
Communication services	5.30	2.62	2.09	5.03	0.98	3.85
Other market services	4.46	2.89	4.54	5.29	2.49	5.08

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

September 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	2.35	2.94	4.72	3.50	4.62	5.44
North-west Italy	2.52	2.72	4.55	3.43	4.28	5.36
North-east Italy	2.68	3.03	3.87	3.39	3.99	5.08
Central Italy	1.76	2.94	5.21	3.50	4.92	5.47
Southern Italy	3.27	4.88	5.31	3.85	5.37	5.68
Islands	2.05	4.06	5.18	3.86	5.38	5.64

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						
September 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	3.87	2.82	5.06	5.51	5.44
b.	NORTH-WEST ITALY	3.68	2.81	4.71	5.51	5.23
	Piedmont	3.96	2.81	5.09	5.52	5.50
	Valle d'Aosta	4.03	2.82	4.81	5.13	7.79
	Liguria	3.83	2.65	4.61	5.44	6.43
	Lombardy	3.58	2.82	4.53	5.52	5.03
c.	NORTH-EAST ITALY	3.57	2.69	4.98	5.50	5.41
	Trentino-Alto Adige	3.54	3.07	3.48	5.46	4.43
	Veneto	3.53	2.59	5.24	5.49	5.23
	Friuli-Venezia Giulia	3.75	2.63	5.52	5.48	5.57
	Emilia-Romagna	3.57	2.72	4.97	5.51	5.93
d.	CENTRAL ITALY	4.01	2.90	5.08	5.40	5.04
	Marche	3.90	2.98	5.34	5.38	5.27
	Tuscany	3.70	2.80	4.22	5.20	5.75
	Umbria	4.19	3.04	6.17	5.52	6.53
	Lazio	4.19	2.94	5.18	5.47	4.49
e.	SOUTHERN ITALY	4.45	2.99	5.74	5.59	6.84
	Abruzzo	4.20	2.88	5.55	5.33	7.35
	Molise	4.56	2.90	5.18	5.57	9.16
	Campania	4.50	3.12	6.18	5.65	7.10
	Puglia	4.48	2.90	5.18	5.59	6.14
	Basilicata	4.50	2.93	5.78	5.54	6.32
	Calabria	4.48	2.95	6.03	5.66	7.10
f.	ISLANDS	4.40	2.89	5.60	5.65	7.61
	Sicily	4.32	2.85	5.59	5.66	7.47
	Sardinia	4.61	3.06	5.61	5.63	8.22

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 euro

September 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	2.84	2.71	5.50	5.47
b.	NORTH-WEST ITALY	2.87	2.72	5.49	5.48
	Piedmont and Valle d'Aosta	2.85	2.65	5.50	5.47
	Liguria	2.61	2.52	5.40	5.37
	Lombardy	2.89	2.75	5.50	5.50
c.	NORTH-EAST ITALY	2.62	2.57	5.49	5.49
	Trentino-Alto Adige	3.08	2.99	5.49	5.47
	Veneto	2.52	2.45	5.49	5.50
	Friuli-Venezia Giulia	2.59	2.49	5.51	5.49
	Emilia Romagna	2.67	2.60	5.47	5.48
d.	CENTRAL ITALY	2.95	2.80	5.34	5.36
	Marche	2.97	2.80	5.37	5.32
	Tuscany	2.76	2.68	5.19	5.10
	Umbria	3.07	2.87	5.54	5.43
	Lazio	3.09	2.88	5.36	5.47
e.	SOUTHERN ITALY	3.08	2.88	5.60	5.53
	Abruzzo and Molise	2.98	2.76	5.36	5.32
	Campania	3.20	2.98	5.64	5.59
	Puglia	3.02	2.82	5.63	5.51
	Basilicata	3.12	2.69	5.61	5.49
	Calabria	2.99	2.81	5.66	5.57
f.	ISLANDS	2.98	2.71	5.65	5.58
	Sicily	2.94	2.65	5.65	5.58
	Sardinia	3.08	2.90	5.63	5.57

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 euro

September 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	2.67	2.55	5.19	5.02
NORTH-WEST ITALY	2.74	2.61	5.13	4.96
NORTH-EAST ITALY	2.50	2.47	4.98	4.88
CENTRAL ITALY	2.69	2.53	5.24	5.04
SOUTHERN ITALY	2.74	2.59	5.32	5.10
ISLANDS	2.89	2.62	5.41	5.22

Notes: Only lending in euros to the consumer households is considered.

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

TDB30920		Sample of banks						
Source: Survey of ending rates Percentages								
September 2009		Total	Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	4.83	4.97	4.48	5.81	5.11	7.53	5.36
b.	NORTH-WEST ITALY	4.62	4.88	4.48	6.01	4.94	7.83	5.27
	Piedmont and Valle d'Aosta	5.37	5.39	4.94	6.39	5.53	8.45	5.56
	Liguria	6.11	6.00	5.12	6.40	6.28	8.40	6.20
	Lombardy	4.36	4.69	4.33	5.86	4.72	7.52	5.08
c.	NORTH-EAST ITALY	4.47	4.41	4.00	5.02	4.64	6.76	5.36
	Trentino-Alto Adige	3.60	3.50	3.11	3.82	3.57	5.03	4.36
	Veneto	4.60	4.54	4.11	5.31	4.80	7.39	5.26
	Friuli-Venezia Giulia	4.73	4.63	3.99	5.53	5.32	7.39	5.56
	Emilia-Romagna	4.51	4.47	4.02	5.10	4.69	6.82	5.83
d.	CENTRAL ITALY	4.98	5.20	4.66	5.96	5.30	7.38	5.00
	Marche	4.88	4.76	4.25	5.62	5.05	7.27	5.28
	Tuscany	4.82	5.21	4.82	6.09	5.29	7.34	5.65
	Umbria	5.12	4.96	4.54	6.02	4.93	7.58	6.30
	Lazio	5.12	5.40	4.83	5.98	5.39	7.46	4.71
e.	SOUTHERN ITALY	5.88	5.93	5.42	6.58	6.04	8.17	6.28
	Campania	6.16	6.26	5.93	7.03	6.22	8.51	6.51
	Abruzzo and Molise	5.70	5.54	4.81	6.25	5.99	8.35	6.65
	Puglia and Basilicata	5.49	5.58	5.12	6.13	5.63	7.90	5.85
	Calabria	6.55	6.82	6.46	7.58	6.68	8.16	6.33
f.	ISLANDS	6.04	6.31	6.10	6.84	6.24	8.27	6.64
	Sicily	6.44	6.26	6.20	6.86	6.11	8.25	6.82
	Sardinia	5.26	6.44	5.91	6.79	6.60	8.36	6.26

Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
September 2009		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	0.41	0.88	0.53	0.54	0.55	0.50	0.55	0.31	0.32
b.	NORTH-EAST ITALY	0.40	0.79	0.51	0.51	0.53	0.50	0.50	0.30	0.32
	Piedmont	0.33	0.72	0.55	0.49	0.44	0.39	0.53	0.26	0.24
	Valle d'Aosta	0.40	0.90	0.60	0.44	0.58	0.31	0.37	0.16	0.22
	Liguria	0.34	0.95	0.61	0.48	0.45	0.62	0.47	0.25	0.28
	Lombardy	0.42	0.77	0.50	0.52	0.55	0.52	0.49	0.33	0.35
c.	NORTH-WEST ITALY	0.43	1.16	0.44	0.61	0.59	0.55	0.62	0.33	0.32
	Trentino-Alto Adige	0.54	1.53	0.80	0.73	0.61	0.53	0.83	0.29	0.29
	Veneto	0.41	1.26	0.38	0.59	0.60	0.54	0.59	0.33	0.31
	Friuli-Venezia Giulia	0.40	0.96	0.38	0.58	0.60	0.51	0.58	0.28	0.24
	Emilia-Romagna	0.44	1.13	0.62	0.61	0.58	0.57	0.63	0.33	0.35
d.	CENTRAL ITALY	0.46	0.89	0.60	0.59	0.57	0.53	0.60	0.32	0.33
	Marche	0.39	1.08	0.82	0.46	0.48	0.45	0.46	0.32	0.34
	Tuscany	0.43	0.93	0.65	0.51	0.54	0.52	0.48	0.36	0.37
	Umbria	0.47	1.66	0.47	0.61	0.53	0.45	0.69	0.30	0.32
	Lazio	0.48	0.85	0.60	0.62	0.59	0.54	0.65	0.29	0.32
e.	SOUTHERN ITALY	0.31	0.57	0.57	0.45	0.47	0.40	0.46	0.26	0.26
	Abruzzo	0.47	0.60	0.64	0.74	0.76	0.60	0.76	0.46	0.38
	Molise	0.39	0.85	0.56	0.48	0.49	0.49	0.44	0.24	0.30
	Campania	0.26	0.47	0.56	0.36	0.33	0.29	0.40	0.19	0.22
	Puglia	0.33	0.75	0.45	0.47	0.50	0.43	0.47	0.30	0.28
	Basilicata	0.38	0.59	0.41	0.45	0.36	0.54	0.48	0.31	0.33
	Calabria	0.26	0.48	0.47	0.38	0.32	0.44	0.37	0.22	0.22
f.	ISLANDS	0.42	0.97	0.64	0.50	0.55	0.42	0.50	0.31	0.33
	Sicily	0.39	0.78	0.64	0.52	0.58	0.41	0.53	0.29	0.33
	Sardinia	0.47	1.11	0.64	0.45	0.45	0.44	0.46	0.34	0.34

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 euro

September 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	0.22	0.26	0.37	0.62	0.14	0.22	0.37	0.62
b.	NORTH-WEST ITALY	0.21	0.26	0.37	0.57	0.13	0.21	0.38	0.67
	Piedmont	0.20	0.24	0.34	0.55	0.11	0.17	0.32	0.54
	Valle d'Aosta	0.17	0.20	0.28	0.49	0.08	0.12	0.24	0.78
	Liguria	0.18	0.24	0.38	0.54	0.11	0.18	0.35	0.67
	Lombardy	0.22	0.27	0.38	0.57	0.15	0.24	0.41	0.70
c.	NORTH-EAST ITALY	0.23	0.29	0.41	0.70	0.13	0.22	0.41	0.67
	Trentino-Alto Adige	0.21	0.25	0.36	0.86	0.16	0.21	0.35	0.61
	Veneto	0.25	0.30	0.44	0.67	0.12	0.20	0.40	0.70
	Friuli-Venezia Giulia	0.21	0.25	0.38	0.66	0.10	0.16	0.33	0.56
	Emilia-Romagna	0.22	0.28	0.40	0.71	0.15	0.25	0.44	0.66
d.	CENTRAL ITALY	0.24	0.28	0.36	0.65	0.17	0.25	0.36	0.56
	Marche	0.21	0.28	0.40	0.55	0.15	0.27	0.45	0.63
	Tuscany	0.29	0.33	0.41	0.56	0.21	0.30	0.42	0.65
	Umbria	0.28	0.28	0.37	0.74	0.17	0.26	0.39	0.57
	Lazio	0.20	0.23	0.32	0.68	0.15	0.21	0.32	0.53
e.	SOUTHERN ITALY	0.18	0.22	0.33	0.55	0.12	0.18	0.31	0.53
	Abruzzo	0.29	0.36	0.53	0.89	0.17	0.26	0.46	0.85
	Molise	0.20	0.24	0.35	0.56	0.11	0.18	0.36	0.71
	Campania	0.14	0.17	0.26	0.44	0.10	0.15	0.25	0.46
	Puglia	0.19	0.25	0.36	0.58	0.12	0.20	0.35	0.55
	Basilicata	0.20	0.23	0.34	0.59	0.14	0.24	0.42	0.58
	Calabria	0.16	0.19	0.29	0.44	0.10	0.16	0.29	0.49
f.	ISLANDS	0.22	0.26	0.35	0.59	0.17	0.26	0.40	0.66
	Sicily	0.20	0.24	0.34	0.63	0.15	0.24	0.42	0.70
	Sardinia	0.26	0.30	0.38	0.52	0.22	0.30	0.38	0.56

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 euro

	2009 July	2009 Aug.	2009 Sept.
a. TOTAL	296,323	295,558	318,710
b. GOLD AND GOLD RECEIVABLES	52,482	52,482	53,901
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	26,318	32,238	32,381
receivables from the IMF	2,308	8,003	8,711
securities	22,475	22,199	21,018
current accounts and other deposits	1,305	1,706	2,167
reverse operations	224	325	483
other claims	6	6	2
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,325	1,245	1,148
financial counterparties	1,325	1,245	1,148
of which: securities	531	531	474
reverse operations	-	-	-
other claims	794	715	674
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	12	12	11
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	12	12	11
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	31,402	29,264	26,575
main refinancing operations	6,902	5,037	5,827
longer-term refinancing operations	24,495	24,220	20,736
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	5	7	12
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	236	245	327
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	43,510	44,851	46,251
securities held for monetary policy purposes	600	1,203	1,679
other securities	42,910	43,648	44,572

TDB40605

Bank of Italy

	2009 July	2009 Aug.	2009 Sept.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,845	17,845	17,819
I. INTRA-EUROSISTEM CLAIMS	74,903	69,373	90,104
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)	66,968	61,438	82,168
m ITEMS TO BE SETTLED	5	6	6
n. OTHER ASSETS	46,610	46,173	48,049
Euro-area coins	32	29	27
investments of reserves and provisions	32,633	32,279	34,232
intangible fixed assets	39	40	41
tangible fixed assets	3,576	3,577	3,579
accrued income and prepaid expenses	1,586	1,590	1,603
deferred tax assets	6,413	6,413	6,413
sundry	2,331	2,245	2,153
o. EXPENSE FOR THE YEAR	1,676	1,825	2,137

Notes: Following the amendments made to the format of the accounts, the item "Securities issued by euro-area residents" has been divided into two sub-items: "Securities held for monetary policy purposes" and "Other securities". In addition, the "UIC endowment fund" and "Other financial assets" sub-items of "Other assets" have been eliminated.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2009 July	2009 Aug.	2009 Sept.
a. TOTAL	296,323	295,558	318,710
b. BANKNOTES IN CIRCULATION	127,281	126,433	126,378
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	22,990	22,653	26,459
current accounts (covering the minimum reserve system)	20,659	21,410	25,893
deposit facility	2,330	1,243	566
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	..	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	57,084	52,317	69,568
general government	57,083	52,317	69,568
of which: treasury payment account	56,716	50,252	69,243
sinking fund for the redemption of government securities	37	37	37
other liabilities	330	2,027	287
other counterparties	..	..	..
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	529	504	468
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	529	504	468
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	451	477	438
financial sector counterparties	-	-	-
general government	451	477	438
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	73	2
deposits and balances	2	2	2
other liabilities	..	71	..
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	772	6,467	7,111
l. INTRA-EUROSISTEM LIABILITIES	9,724	8,777	8,428
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	9,724	8,777	8,428
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2009 July	2009 Aug.	2009 Sept.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	42	18	28
n.	OTHER LIABILITIES	2,090	1,837	2,043
	Bank of Italy drafts	273	211	238
	accrued expenses and deferred income	20	19	171
	sundry	1,797	1,607	1,633
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	36,773	36,773	38,330
q.	PROVISION FOR GENERAL RISKS	7,096	7,096	7,096
r.	CAPITAL AND RESERVES	19,634	19,634	19,634
	capital	..	..	..
	ordinary and extraordinary reserves	11,894	11,894	11,894
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	3,611	4,257	4,483
u.	MEMORANDUM ACCOUNTS	370,133	365,060	353,628

Notes: Following the amendments made to the format of the accounts, the item "Prior-year provisional balance of income/expense or net profits for distribution" has been changed into "Net profits for distribution"

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 No. 154/1991](#)).

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 58/1998);
- 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 counterparts (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. 139/1991](#), 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. 251/2003](#), "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 counterpart (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 TDB10033). With effect from December 2008 [Circular No. 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 No. 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. 139/1991](#), 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 [Circular No. 139/1991](#), 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 debts 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 No. 139/1991](#) 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. 251/2003](#) 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" No. 218/90.

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 debts drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of mortgage loans in default (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 real estate loans in default.

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 bad debts.

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 3 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. 140/1991](#). It should also be noted that as of the same date some aggregates have been modified by the reclassification of Cassa Depositi e Prestiti S.p.A. (CDP) outside general government and its ceasing to be considered a non-bank customer.

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

As of March 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.5 billion euros (including 9 million of bad debts).

As of June 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 9.3 billion euros (including 1.1 billion of bad debts).

As of September 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros (including 17 million of bad debts).

As of December 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 12 billion euros (including 2 billion of bad debts).

As of March 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 13 billion euros. We inform that to take account of the change in the pattern of the Italian banking system's external operations, the list of counterpart in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

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

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.

As of September 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 13.3 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. 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. As from December 2008 data on portfolio management services provided directly by intermediaries concerned refer only to individual portfolios.
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 No. 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 Circular No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy and available on the website. 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). 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 Circular No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica" published by the Bank of Italy and available on the website. 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 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	Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer on of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations".
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 counterpart 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	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial and/or financial transactions undertaken by their customers. personal guarantees issued by third parties to intermediaries in favour of their borrowers.
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. Counterparts 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 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.

SUBSTANDARD LOANS

secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.

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.