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Statistical Bulletin

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quarter

1

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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.

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

Key to symbols and information in the index

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

1	BIP on-line:	<div> <div>  </div> <div>Table distributed on the “BIP on-line statistical database” with the same characteristics</div> </div> <div> <div>  </div> <div>Table distributed on the “BIP on-line statistical database” with greater disaggregation of data</div> </div> <div> <div>  </div> <div>Table distributed on the “BIP on-line statistical database” only</div> </div>	
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Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2009

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	788	34,036	248	26,431
b. PIEDMONT	32	2,726	22	2,509
Alessandria	1	308	1	302
Asti	1	161	1	147
Biella	4	135	4	132
Cuneo	13	521	5	404
Novara	1	218	1	215
Turin	11	1,158	9	1,094
Verbano-Cusio-Ossola	1	90	1	85
Vercelli	-	135	-	130
c. VALLE D'AOSTA	1	96	-	77
Aosta	1	96	-	77
d. LIGURIA	6	982	5	945
Genoa	4	533	3	521
Imperia	-	123	-	110
La Spezia	1	138	1	135
Savona	1	188	1	179
e. LOMBARDY	188	6,707	70	4,832
Bergamo	13	771	3	547
Brescia	17	969	5	612
Como	3	374	-	264
Cremona	7	296	2	205
Lecco	3	238	1	143
Lodi	4	166	1	113
Mantua	4	337	1	267
Milan	133	2,597	55	1,952
Pavia	-	342	-	290
Sondrio	4	126	2	30
Varese	-	491	-	409
f. TRENTINO-ALTO ADIGE	107	970	10	336
Bolzano	56	415	5	152
Trento	51	555	5	184
g. VENETO	59	3,645	13	2,588
Belluno	1	193	-	132
Padua	12	657	3	488
Rovigo	4	183	-	120
Treviso	10	675	3	464
Venice	6	531	2	408
Verona	13	741	4	576
Vicenza	13	665	1	400

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>	
37	3,059	421	4,243	82	303	5,914
-	27	9	166	1	24	656
-	-	-	3	-	3	91
-	1	-	11	-	2	60
-	2	-	-	-	1	39
-	-	8	116	-	1	151
-	2	-	-	-	1	60
-	13	1	35	1	16	181
-	4	-	1	-	-	29
-	5	-	-	-	-	45
-	-	1	19	-	-	35
-	-	1	19	-	-	35
-	8	-	23	1	6	136
-	6	-	2	1	4	52
-	2	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	9	-	-	36
5	932	46	765	67	178	1,186
1	78	9	139	-	7	202
1	128	11	210	-	19	180
-	61	3	47	-	2	100
-	15	5	75	-	1	91
-	66	2	28	-	1	65
-	12	3	40	-	1	56
-	27	3	42	-	1	70
1	358	10	147	67	140	184
-	27	-	24	-	1	100
2	94	-	2	-	-	43
-	66	-	11	-	5	95
1	100	95	532	1	2	301
1	65	49	196	1	2	111
-	35	46	336	-	-	190
5	392	40	653	1	12	547
-	39	1	22	-	-	54
1	41	8	126	-	2	101
-	5	4	58	-	-	47
1	79	6	127	-	5	95
-	39	4	82	-	2	44
1	49	7	114	1	2	95
2	140	10	124	-	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	25	957	7	656
Gorizia	4	110	-	67
Pordenone	3	229	1	165
Trieste	3	143	1	116
Udine	15	475	5	308
i. EMILIA ROMAGNA	57	3,596	29	2,761
Bologna	14	851	8	643
Ferrara	3	227	2	198
Forlì	11	360	5	231
Modena	7	510	4	408
Parma	2	367	2	314
Piacenza	3	223	1	161
Ravenna	5	342	3	288
Reggio Emilia	5	419	2	335
Rimini	7	297	2	183
l. MARCHE	30	1,235	10	1,005
Ancona	12	379	5	313
Ascoli Piceno	6	281	2	235
Macerata	4	246	1	213
Pesaro e Urbino	8	329	2	244
m. TUSCANY	58	2,557	20	2,101
Arezzo	4	245	-	167
Florence	16	702	8	597
Grosseto	4	165	-	125
Livorno	3	211	-	186
Lucca	4	268	3	244
Massa Carrara	2	114	1	112
Pisa	6	285	2	237
Pistoia	9	196	2	147
Prato	2	144	1	127
Siena	8	227	3	159
n. UMBRIA	10	577	6	503
Perugia	8	441	4	385
Terni	2	136	2	118
o. LAZIO	64	2,792	27	2,192
Frosinone	6	207	1	145
Latina	6	194	1	140
Rieti	2	84	1	65
Rome	43	2,097	22	1,680
Viterbo	7	210	2	162
p. ABRUZZO	14	708	6	619
Chieti	5	183	3	167
L'Aquila	2	155	1	131
Pescara	2	179	1	158
Teramo	5	191	1	163

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	71	15	227	2	3	176
-	6	4	36	-	1	22
-	18	2	46	-	-	39
-	8	1	18	1	1	4
1	39	8	127	1	1	111
4	402	23	422	1	11	330
-	87	6	117	-	4	59
-	11	1	18	-	-	26
-	34	6	95	-	-	30
2	87	-	14	1	1	47
-	38	-	13	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	45	3	37	-	2	45
1	43	4	71	-	-	19
-	34	20	196	-	-	217
-	7	7	59	-	-	48
-	3	4	43	-	-	59
-	3	3	30	-	-	49
-	21	6	64	-	-	61
3	130	35	323	-	3	276
2	51	2	27	-	-	38
-	21	8	82	-	2	44
-	6	4	34	-	-	28
-	6	3	19	-	-	20
-	4	1	20	-	-	29
-	-	1	2	-	-	15
1	19	3	29	-	-	38
-	6	7	42	-	1	22
-	5	1	12	-	-	6
-	12	5	56	-	-	36
-	32	4	42	-	-	84
-	21	4	35	-	-	53
-	11	-	7	-	-	31
5	292	24	250	8	58	265
2	38	3	24	-	-	61
1	35	4	19	-	-	30
-	11	1	8	-	-	31
2	205	11	154	8	58	87
-	3	5	45	-	-	56
-	8	8	81	-	-	171
-	2	2	14	-	-	54
-	2	1	22	-	-	44
-	3	1	18	-	-	31
-	1	4	27	-	-	42

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	4	144	-	114
	Campobasso	4	111	-	93
	Isernia	-	33	-	21
r.	CAMPANIA	34	1,653	8	1,379
	Avellino	4	138	1	102
	Benevento	3	95	1	78
	Caserta	4	210	2	183
	Naples	8	835	4	747
	Salerno	15	375	-	269
s.	APULIA	32	1,437	5	1,044
	Bari	17	621	2	448
	Brindisi	2	122	-	87
	Foggia	2	245	1	174
	Lecce	5	269	2	201
	Taranto	6	180	-	134
t.	BASILICATA	4	249	-	166
	Matera	-	84	-	64
	Potenza	4	165	-	102
u.	CALABRIA	21	530	2	428
	Catanzaro	5	108	-	88
	Cosenza	10	203	1	145
	Crotone	3	38	1	30
	Reggio Calabria	1	140	-	132
	Vibo Valentia	2	41	-	33
v.	SICILY	37	1,806	5	1,515
	Agrigento	5	169	-	127
	Caltanissetta	6	104	-	72
	Catania	6	375	2	325
	Enna	1	69	-	54
	Messina	2	236	-	216
	Palermo	9	428	3	382
	Ragusa	2	123	-	83
	Syracuse	3	128	-	101
	Trapani	3	174	-	155
z.	SARDINIA	5	669	3	661
	Cagliari	2	214	1	212
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	40	-	40
	Nuoro	-	65	-	65
	Ogliastra	-	26	-	26
	Olbia Tempio	-	75	-	75
	Oristano	1	81	-	75
	Sassari	2	134	2	134

Notes:

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	15	3	15	-	-	48
1	5	3	13	-	-	36
-	10	-	2	-	-	12
4	143	22	127	-	4	340
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	21	2	6	-	-	63
3	81	1	3	-	4	85
1	19	14	87	-	-	97
4	289	23	103	-	1	227
2	119	13	53	-	1	47
-	26	2	9	-	-	20
-	62	1	9	-	-	53
1	58	2	10	-	-	80
1	24	5	22	-	-	27
-	46	4	37	-	-	85
-	9	-	11	-	-	24
-	37	4	26	-	-	61
1	10	18	92	-	-	185
1	3	4	17	-	-	38
-	7	9	51	-	-	68
-	-	2	8	-	-	16
-	-	1	8	-	-	44
-	-	2	8	-	-	19
3	128	29	162	-	1	338
1	16	4	26	-	-	40
-	4	6	28	-	-	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 location (province)

TDB10214

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

Source: Supervisory returns

	December 2009	Number of devices in operation	
		POS terminals	ATMs
a.	TOTAL	1,212,957	45,724
b.	PIEDMONT	92,976	4,049
	Alessandria	9,901	397
	Asti	3,898	186
	Biella	3,206	159
	Cuneo	8,558	530
	Novara	7,909	291
	Turin	52,547	2,219
	Verbano-Cusio-Ossola	3,762	123
	Vercelli	3,195	144
c.	VALLE D'AOSTA	4,127	143
	Aosta	4,127	143
d.	LIGURIA	39,857	1,323
	Genoa	19,880	670
	Imperia	5,865	155
	La Spezia	6,355	269
	Savona	7,757	229
e.	LOMBARDY	224,854	8,406
	Bergamo	19,110	848
	Brescia	28,206	1,353
	Como	11,383	398
	Cremona	6,452	276
	Lecco	5,825	241
	Lodi	4,018	190
	Mantua	6,216	402
	Milan	107,944	3,662
	Pavia	10,408	324
	Sondrio	7,218	174
	Varese	18,074	538
f.	TRENTINO-ALTO ADIGE	31,041	1,672
	Bolzano	14,368	587
	Trento	16,673	1,085
g.	VENETO	107,024	5,076
	Belluno	4,683	305
	Padua	17,826	848
	Rovigo	4,402	273
	Treviso	16,388	846
	Venice	26,312	738
	Verona	19,615	1,127
	Vicenza	17,798	939

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	24,341	1,295
	Gorizia	3,577	187
	Pordenone	5,355	290
	Trieste	4,314	212
	Udine	11,095	606
i.	EMILIA ROMAGNA	107,685	4,504
	Bologna	26,434	1,155
	Ferrara	6,728	322
	Forlì	7,676	448
	Modena	15,939	695
	Parma	11,794	327
	Piacenza	6,859	194
	Ravenna	9,490	469
	Reggio Emilia	10,081	538
	Rimini	12,684	356
l.	MARCHE	27,626	1,337
	Ancona	9,039	417
	Ascoli Piceno	6,325	329
	Macerata	6,040	238
	Pesaro e Urbino	6,222	353
m.	TUSCANY	93,372	3,272
	Arezzo	7,233	298
	Florence	29,417	882
	Grosseto	5,628	199
	Livorno	8,274	260
	Lucca	10,347	330
	Massa Carrara	4,054	127
	Pisa	9,168	338
	Pistoia	7,214	316
	Prato	4,693	160
	Siena	7,344	362
n.	UMBRIA	19,002	944
	Perugia	14,590	780
	Terni	4,412	164
o.	LAZIO	125,607	3,787
	Frosinone	7,644	295
	Latina	8,970	270
	Rieti	2,530	98
	Rome	101,198	2,901
	Viterbo	5,265	223
p.	ABRUZZO	27,737	926
	Chieti	7,555	270
	L'Aquila	6,498	223
	Pescara	7,416	220
	Teramo	6,268	213

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	4,722	201
	Campobasso	3,503	153
	Isernia	1,219	48
r.	CAMPANIA	78,287	2,239
	Avellino	5,290	173
	Benevento	3,538	101
	Caserta	10,455	261
	Naples	44,185	1,240
	Salerno	14,819	464
s.	APULIA	56,384	1,944
	Bari	23,216	841
	Brindisi	5,748	156
	Foggia	7,732	324
	Lecce	11,414	411
	Taranto	8,274	212
t.	BASILICATA	6,926	331
	Matera	2,687	101
	Potenza	4,239	230
u.	CALABRIA	23,493	697
	Catanzaro	5,230	135
	Cosenza	9,407	275
	Crotone	1,883	59
	Reggio Calabria	5,044	165
	Vibo Valentia	1,929	63
v.	SICILY	82,955	2,394
	Agrigento	5,418	234
	Caltanissetta	3,261	137
	Catania	17,863	501
	Enna	1,984	83
	Messina	11,179	289
	Palermo	21,933	577
	Ragusa	6,243	175
	Syracuse	6,614	182
	Trapani	8,460	216
z.	SARDINIA	34,940	748
	Cagliari	12,974	357
	Carbonia Iglesias	748	4
	Medio Campidano	491	5
	Nuoro	4,170	105
	Ogliastra	556	1
	Olbia Tempio	2,748	16
	Oristano	2,203	43
	Sassari	11,050	217

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2009		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
a.	TOTALE	10,210,550	14,891,854	1,769,832
b.	PIEDMONT	1,008,217	1,536,436	144,985
	Alessandria	68,766	120,140	15,249
	Asti	27,398	47,585	5,189
	Biella	36,252	43,461	8,098
	Cuneo	97,518	112,762	16,754
	Novara	84,503	115,783	10,664
	Turin	624,080	1,012,472	80,084
	Verbano-Cusio-Ossola	34,965	40,721	3,628
	Vercelli	34,735	43,512	5,319
c.	VALLE D'AOSTA	29,864	50,968	5,821
	Aosta	29,864	50,968	5,821
d.	LIGURIA	280,927	405,799	47,745
	Genoa	164,969	246,635	28,619
	Imperia	30,344	44,561	4,684
	La Spezia	42,420	49,874	6,168
	Savona	43,194	64,729	8,274
e.	LOMBARDY	2,271,548	3,059,271	387,650
	Bergamo	222,772	256,453	38,711
	Brescia	204,333	281,676	46,972
	Como	119,975	157,365	18,967
	Cremona	55,594	74,540	9,913
	Lecco	77,900	101,197	9,454
	Lodi	37,662	63,527	5,912
	Mantua	107,727	101,360	14,089
	Milan	1,129,097	1,599,172	200,810
	Pavia	108,860	135,684	14,004
	Sondrio	13,577	44,921	1,353
	Varese	194,051	243,376	27,465
f.	TRENTINO-ALTO ADIGE	85,515	316,950	38,428
	Bolzano	35,597	123,215	13,605
	Trento	49,918	193,735	24,823
g.	VENETO	1,012,369	1,488,097	171,811
	Belluno	43,150	78,797	4,666
	Padua	212,596	251,205	35,502
	Rovigo	43,288	52,852	8,177
	Treviso	170,919	257,672	30,186
	Venice	176,112	231,982	29,534
	Verona	208,344	342,342	36,053
	Vicenza	157,960	273,247	27,693

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	241,469	372,062	38,016
	Gorizia	24,129	39,906	4,512
	Pordenone	55,496	85,981	9,757
	Trieste	70,433	98,985	7,647
	Udine	91,411	147,190	16,100
i.	EMILIA ROMAGNA	803,780	1,377,483	189,950
	Bologna	236,454	413,075	54,039
	Ferrara	41,753	73,841	9,120
	Forlì	51,981	101,183	14,294
	Modena	125,832	254,176	34,408
	Parma	97,306	117,478	20,056
	Piacenza	44,108	64,185	11,185
	Ravenna	54,063	116,555	14,140
	Reggio Emilia	103,839	147,625	18,498
	Rimini	48,444	89,365	14,210
l.	MARCHE	181,280	263,704	40,470
	Ancona	72,875	101,081	12,012
	Ascoli Piceno	35,859	56,330	9,875
	Macerata	31,614	42,143	6,756
	Pesaro e Urbino	40,932	64,150	11,827
m.	TUSCANY	687,795	797,148	143,733
	Arezzo	52,060	68,511	14,391
	Florence	217,906	246,076	44,051
	Grosseto	38,364	41,165	7,152
	Livorno	65,183	72,554	10,819
	Lucca	61,372	73,766	13,660
	Massa Carrara	27,903	32,809	5,639
	Pisa	77,595	84,718	14,883
	Pistoia	45,986	56,162	9,721
	Prato	51,947	60,631	9,827
	Siena	49,479	60,756	13,590
n.	UMBRIA	133,942	196,078	26,117
	Perugia	104,752	153,096	19,732
	Terni	29,190	42,982	6,385
o.	LAZIO	1,022,479	1,641,240	170,834
	Frosinone	52,440	81,397	10,742
	Latina	78,098	116,162	13,430
	Rieti	13,650	26,618	2,525
	Rome	848,331	1,373,763	138,247
	Viterbo	29,960	43,300	5,890
p.	ABRUZZO	137,642	235,997	37,442
	Chieti	37,819	71,424	10,349
	L'Aquila	28,024	48,667	6,700
	Pescara	43,421	65,135	9,461
	Teramo	28,378	50,771	10,932

Distribution by customer location (province)

TDB10218		Banks	
		Number of customers	
		Home e corporate banking	Phone banking
		personal services	business services
q. MOLISE			33,838
	Campobasso	5,103	24,892
	Isernia	3,565	8,946
r. CAMPANIA		1,538	796,637
	Avellino	115,209	40,444
	Benevento	7,831	22,336
	Caserta	4,161	92,843
	Naples	14,665	506,614
	Salerno	66,307	134,400
s. APULIA		22,245	483,752
	Bari	64,766	202,228
	Brindisi	29,714	43,042
	Foggia	5,546	68,105
	Lecce	9,626	92,489
	Taranto	12,047	77,888
t. BASILICATA		7,833	55,549
	Matera	8,843	18,629
	Potenza	2,987	36,920
u. CALABRIA		5,856	218,524
	Catanzaro	24,660	44,412
	Cosenza	5,170	74,848
	Crotone	9,739	13,685
	Reggio Calabria	2,177	70,792
	Vibo Valentia	6,180	14,787
v. SICILY		1,394	560,081
	Agrigento	71,108	39,302
	Caltanissetta	4,857	25,419
	Catania	3,382	130,148
	Enna	16,080	19,261
	Messina	1,201	69,413
	Palermo	8,682	148,324
	Ragusa	17,742	27,455
	Syracuse	6,190	55,239
	Trapani	6,524	45,520
z. SARDINIA		6,450	165,340
	Cagliari	37,104	83,150
	Carbonia Iglesias	14,344	7,297
	Medio Campidano	1,450	5,508
	Nuoro	1,395	13,289
	Ogliastra	2,947	1,823
	Olbia Tempio	923	12,013
	Oristano	5,301	10,269
	Sassari	2,517	31,991

Notes:

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

TDB10219

Source: supervisory reports
Numbers in units

December 2009

	Total	Major banks
a. TOTAL	315,571	92,683
b. PIEDMONT	30,308	15,141
Alessandria	1,797	707
Asti	1,142	297
Biella	1,589	157
Cuneo	3,604	709
Novara	4,421	652
Turin	16,398	12,194
Verbano-Cusio-Ossola	835	186
Vercelli	522	239
c. VALLE D'AOSTA	497	307
Aosta	497	307
d. LIGURIA	7,323	2,254
Genoa	4,703	1,446
Imperia	754	293
La Spezia	805	147
Savona	1,061	368
e. LOMBARDY	80,149	22,523
Bergamo	7,306	1,364
Brescia	8,877	1,663
Como	2,434	886
Cremona	2,051	452
Lecco	1,452	455
Lodi	4,615	286
Mantua	2,647	1,790
Milan	43,913	13,490
Pavia	1,924	847
Sondrio	1,672	107
Varese	3,258	1,183
f. TRENTINO-ALTO ADIGE	7,645	512
Bolzano	3,942	80
Trento	3,703	432
g. VENETO	31,112	4,649
Belluno	801	290
Padua	5,804	536
Rovigo	1,093	93
Treviso	4,944	853
Venice	3,533	516
Verona	10,067	1,566
Vicenza	4,870	795

Banks

Large banks	Medium banks	Small banks	Minor banks
33,306	72,149	77,077	40,356
279	5,810	6,961	2,117
22	364	659	45
4	57	767	17
12	40	1,360	20
7	1,133	596	1,159
41	3,398	320	10
188	740	2,423	853
2	53	584	10
3	25	252	3
-	11	54	125
-	11	54	125
47	3,184	1,705	133
47	2,606	562	42
-	265	144	52
-	119	519	20
-	194	480	19
15,703	17,252	16,707	7,964
1,925	2,577	809	631
2,424	2,094	1,833	863
128	678	631	111
69	306	774	450
204	511	157	125
3,831	156	37	305
126	283	51	397
6,079	8,437	11,042	4,865
86	689	199	103
-	871	658	36
831	650	516	78
9	94	2,862	4,168
4	27	2,097	1,734
5	67	765	2,434
7,095	8,425	5,653	5,290
45	209	146	111
1,375	2,211	736	946
113	392	80	415
340	1,119	1,860	772
226	315	1,825	651
4,719	2,083	386	1,313
277	2,096	620	1,082

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

TDB10219		
	Total	Major banks
h. FRIULI-VENEZIA GIULIA	6,736	1,080
Gorizia	796	123
Pordenone	1,602	220
Trieste	1,490	367
Udine	2,848	370
i. EMILIA ROMAGNA	31,288	7,888
Bologna	8,831	3,898
Ferrara	2,045	335
Forlì	2,606	334
Modena	4,674	944
Parma	3,464	456
Piacenza	1,599	229
Ravenna	2,352	502
Reggio Emilia	3,675	943
Rimini	2,042	247
l. MARCHE	8,993	1,265
Ancona	3,241	523
Ascoli Piceno	1,807	332
Macerata	1,558	187
Pesaro e Urbino	2,387	223
m. TUSCANY	27,525	11,663
Arezzo	2,177	542
Florence	8,671	2,454
Grosseto	810	401
Livorno	1,052	587
Lucca	3,342	917
Massa Carrara	727	284
Pisa	1,875	498
Pistoia	1,469	330
Prato	1,328	386
Siena	6,074	5,264
n. UMBRIA	3,782	1,402
Perugia	3,008	1,220
Terni	774	182
o. LAZIO	25,888	11,920
Frosinone	1,198	587
Latina	1,382	730
Rieti	529	129
Rome	21,639	10,193
Viterbo	1,140	281
p. ABRUZZO	4,777	695
Chieti	1,317	142
L'Aquila	986	198
Pescara	1,225	225
Teramo	1,249	130

Banks

Large banks	Medium banks	Small banks	Minor banks
394	513	3,288	1,461
28	24	387	234
33	89	955	305
129	79	769	146
204	321	1,177	776
3,808	7,487	8,284	3,821
615	1,645	1,532	1,141
62	131	1,389	128
221	66	1,101	884
2,226	639	559	306
183	2,175	610	40
31	664	591	84
17	33	1,475	325
297	2,051	169	215
156	83	858	698
23	3,609	2,629	1,467
10	1,635	675	398
-	310	886	279
-	814	252	305
13	850	816	485
59	7,445	4,967	3,391
-	256	1,102	277
23	4,380	1,071	743
-	111	105	193
-	137	209	119
13	1,967	118	327
-	13	141	289
-	157	856	364
8	56	547	528
15	169	646	112
-	199	172	439
-	334	899	1,147
-	306	755	727
-	28	144	420
1,249	2,868	6,639	3,212
-	61	126	424
-	85	186	381
-	23	358	19
1,249	2,499	5,917	1,781
-	200	52	607
5	206	3,511	360
-	50	1,027	98
-	15	719	54
5	99	807	89
-	42	958	119

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

TDB10219

		Total	Major banks
q.	MOLISE	676	325
	Campobasso	538	267
	Isernia	138	58
r.	CAMPANIA	12,200	3,324
	Avellino	1,086	121
	Benevento	374	109
	Caserta	1,349	373
	Naples	7,019	2,073
	Salerno	2,372	648
s.	APULIA	13,156	3,151
	Bari	6,636	1,353
	Brindisi	778	179
	Foggia	1,933	327
	Lecce	2,723	878
	Taranto	1,086	414
t.	BASILICATA	1,240	156
	Matera	449	52
	Potenza	791	104
u.	CALABRIA	3,779	701
	Catanzaro	721	157
	Cosenza	1,389	173
	Crotone	520	22
	Reggio Calabria	924	314
	Vibo Valentia	225	35
v.	SICILY	12,577	3,243
	Agrigento	1,047	267
	Caltanissetta	646	165
	Catania	2,468	615
	Enna	336	96
	Messina	1,343	417
	Palermo	3,593	935
	Ragusa	1,055	169
	Syracuse	867	262
	Trapani	1,222	317
z.	SARDINIA	4,874	484
	Cagliari	1,669	239
	Carbonia Iglesias	151	24
	Medio Campidano	136	10
	Nuoro	383	28
	Ogliastra	87	4
	Olbia Tempio	300	47
	Oristano	370	40
	Sassari	1,778	92

Note:

Banks

Large banks	Medium banks	Small banks	Minor banks
4	37	255	55
4	27	188	52
-	10	67	3
11	5,424	2,262	1,179
-	202	612	151
-	122	66	77
-	681	184	111
11	3,695	987	253
-	724	413	587
279	3,924	3,931	1,871
45	2,256	2,181	801
-	310	181	108
234	517	780	75
-	449	720	676
-	392	69	211
-	360	447	277
-	135	157	105
-	225	290	172
-	1,704	756	618
-	336	107	121
-	685	175	356
-	86	371	41
-	483	73	54
-	114	30	46
4,341	755	2,920	1,318
341	81	72	286
196	7	60	218
806	138	790	119
124	21	26	69
508	59	302	57
1,482	250	591	335
265	21	588	12
284	36	215	70
335	142	276	152
-	2,525	1,794	71
-	535	867	28
-	107	20	-
-	106	20	-
-	199	156	-
-	77	6	-
-	203	50	-
-	207	80	43
-	1,091	595	-

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2009

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	18	17
Customer trading	27	24
Underwriting	8	8
Placement	62	60
Individual portfolio management	48	47
Reception of orders	55	54
Investment advice	110	103
Multilateral trading facilities management	2	2

b. NUMBER of SIMs

115

111

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 Sept.	2009 Dec.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	566	541
Equity	207	193
Balanced	51	48
Bond	196	186
Liquidity	32	31
Flexible	108	112
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	50
d. NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		2009 Sept.	2009 Dec.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	172	174
	Leasing	41	42
	Factoring	35	36
	Consumer credit	35	35
	Other forms of finance	19	19
	Acquisition of shareholdings	8	8
	Issue and/or management of credit cards	17	17
	Securitization	10	9
	Foreign exchange trading and other activities	7	8

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 Dec.	2009 Mar.	2009 June	2009 Sept.	2009 Dec.
a. TOTAL STOCKS						
Loans		1,607,865	1,598,672	1,608,113	1,601,326	1,604,658
<i>of which: bad debts</i>		42,138	45,683	49,962	56,045	60,154
Deposits		834,726	838,331	868,467	872,484	921,442
b. TRANSACTIONS WITH RESIDENTS						
Loans		1,565,734	1,555,479	1,564,860	1,554,911	1,560,745
<i>of which: in non-euro-area currencies</i>		20,188	20,202	18,745	17,915	18,005
more than 12 months		-	-	-	-	-
bad debts		41,271	44,760	48,868	54,945	59,074
Deposits		816,557	822,338	852,653	856,597	906,664
<i>of which: in non-euro-area currencies</i>		30,172	25,281	22,672	21,507	19,981
c. TRANSACTIONS WITH NON-RESIDENTS						
Loans		42,129	43,191	43,243	46,412	43,909
<i>of which: bad debts</i>		867	922	1,094	1,099	1,079
Deposits		18,158	15,978	15,800	15,874	14,771

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

December 2009		Total	General government	Financial companies
a. TOTAL		1,560,745	58,816	163,752
b. NORTH-WEST ITALY		597,982	10,689	113,709
	Piedmont	104,251	6,736	6,964
	Valle d'Aosta	2,442	57	21
	Liguria	31,331	1,079	452
	Lombardy	459,958	2,817	106,271
c. NORTH-EAST ITALY		364,994	4,998	24,094
	Trentino-Alto Adige	38,620	445	1,040
	Veneto	142,833	1,712	5,807
	Friuli-Venezia Giulia	29,784	438	2,439
	Emilia-Romagna	153,756	2,403	14,808
d. CENTRAL ITALY		358,294	32,503	21,893
	Marche	40,550	943	2,141
	Tuscany	106,198	2,601	8,185
	Umbria	19,093	376	62
	Lazio	192,454	28,583	11,505
e. SOUTHERN ITALY		161,190	7,710	2,129
	Abruzzo	22,659	461	140
	Molise	3,455	81	47
	Campania	65,160	4,362	1,296
	Apulia	47,078	1,341	615
	Basilicata	6,016	314	11
	Calabria	16,821	1,151	20
f. ISLANDS		78,285	2,917	1,927
	Sicily	55,017	2,467	513
	Sardinia	23,268	449	1,414

Notes:



Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
842,268	268,767	119,609	437,454	90,782	405,127
316,137	103,652	34,534	174,254	25,926	131,521
52,879	18,868	6,620	26,504	6,972	30,699
1,473	600	273	593	221	670
17,123	3,570	2,266	11,143	2,123	10,554
244,662	80,613	25,375	136,015	16,610	89,598
222,326	76,938	31,276	108,926	24,239	89,338
24,419	6,136	3,862	13,731	3,592	9,124
90,181	32,792	11,001	44,438	9,374	35,760
15,700	6,552	1,870	6,799	2,245	8,962
92,025	31,459	14,543	43,958	9,028	35,493
193,447	57,208	32,312	99,913	18,403	92,048
22,809	8,720	4,452	9,175	3,610	11,046
59,650	17,009	7,548	32,798	7,852	27,910
11,210	4,169	2,020	4,583	1,654	5,791
99,778	27,310	18,293	53,357	5,287	47,301
77,098	23,129	15,106	36,649	14,422	59,832
13,070	5,163	2,859	4,728	2,151	6,836
1,705	533	432	676	432	1,191
31,854	8,447	5,360	17,586	3,991	23,657
20,845	6,373	4,228	9,272	5,095	19,183
3,095	930	735	1,282	737	1,859
6,529	1,681	1,492	3,105	2,015	7,107
33,261	7,841	6,381	17,711	7,793	32,388
22,652	5,149	4,078	12,405	5,525	23,860
10,609	2,692	2,302	5,306	2,268	8,528



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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euro

December 2009		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	933,050	342,063	246,564	211,850	91,519	41,053
	Agricultural, forestry and fishery products	38,663	10,373	12,181	7,953	5,114	3,042
	Fuel and power products	48,019	17,132	4,446	20,646	3,101	2,693
	Ores and metals	11,606	7,827	2,425	699	534	120
	Non-metallic minerals and products	19,031	5,162	7,337	3,909	1,808	815
	Chemical products	12,150	6,997	2,654	1,483	751	265
	Metal products, except transport equipment	30,293	13,382	9,693	3,704	2,975	538
	Agricultural and industrial machinery	24,678	10,465	10,785	2,318	917	193
	Office and data processing machines, etc.	4,341	1,715	1,688	518	286	133
	Electrical goods	14,778	5,907	4,734	2,847	985	304
	Transport equipment	12,117	4,417	2,901	2,639	1,747	413
	Food and tobacco products	29,978	7,992	11,042	4,079	5,077	1,787
	Textiles, clothing and footwear	26,006	8,895	7,056	6,798	3,001	257
	Paper and paper products	14,475	5,953	4,165	3,128	925	304
	Rubber and plastic products	10,833	5,216	2,691	1,647	966	312
	Other manufactured products	22,050	5,897	8,235	5,275	2,025	618
	Building and construction	130,706	37,950	34,207	34,431	16,786	7,331
	Wholesale and retail trade services, recovery and repair services	134,881	44,519	35,248	27,195	18,576	9,343
	Lodging and catering services	36,334	8,664	11,953	7,900	4,846	2,972
	Inland transport services	15,820	4,072	3,999	5,166	1,870	713
	Maritime and air transport services	8,256	1,425	667	1,594	2,516	2,055
	Auxiliary transport services	12,297	4,691	2,193	3,723	1,230	459
	Communication services	10,063	4,509	315	5,035	106	98
	Other market services	265,675	118,900	65,950	59,162	15,376	6,287

Notes:

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

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
December 2009	Total	North West	North East	Centre	South	Islands
a. CURRENT ACCOUNTS	250,172	96,311	72,819	49,803	20,523	10,715
General Government	5,799	1,379	556	2,089	787	988
Financial and insurance corporations	26,059	16,372	3,772	3,930	970	1,015
Non-financial corporations	178,768	66,533	56,956	35,191	13,993	6,095
Producer households	17,582	5,034	5,229	3,405	2,512	1,402
Consumer households	21,964	6,993	6,307	5,188	2,260	1,215
b. MORTGAGE LOANS	781,314	275,664	183,344	189,460	89,609	43,236
General government	41,863	7,840	3,971	23,660	5,427	966
Financial and insurance corporations	30,706	23,569	2,022	4,281	316	519
Non-financial corporations	345,730	123,843	91,820	79,952	34,714	15,401
Producer households	54,651	16,072	14,707	11,389	8,087	4,396
<i>of which: for house purchase</i>	<i>19,051</i>	<i>5,356</i>	<i>4,517</i>	<i>4,355</i>	<i>3,024</i>	<i>1,799</i>
Consumer households	308,363	104,340	70,825	70,179	41,065	21,954
<i>of which: for house purchase</i>	<i>254,696</i>	<i>88,995</i>	<i>58,108</i>	<i>56,696</i>	<i>32,540</i>	<i>18,356</i>
c. LOANS SECURED BY PLEDGE OF SALARY	7,465	1,524	767	1,352	2,562	1,260
Producer households	8	1	1	3	1	2
Consumer households	7,457	1,523	766	1,350	2,560	1,259
d. PERSONAL LOANS	31,958	8,574	5,308	6,708	7,215	4,154
Non-financial corporations	1	..	..	..	..	..
Producer households	966	266	180	190	196	134
Consumer households	30,991	8,307	5,128	6,518	7,019	4,020
e. FACTORING	4,438	1,725	654	1,228	696	135
General government	310	21	116	140	26	7
Financial and insurance corporations	34	5	6	23	1	-
Non-financial corporations	3,948	1,656	529	994	645	124
Producer households	49	5	3	18	18	4
Consumer households	96	38	..	52	5	..
f. FINANCIAL LEASING	21,814	8,002	5,945	5,061	1,900	905
General government	144	9	77	36	6	16
Financial and insurance corporations	124	35	12	74	2	1
Non-financial corporations	19,511	7,266	5,357	4,511	1,603	775
Producer households	1,535	517	396	308	219	94
Consumer households	499	175	104	132	70	19

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						
December 2009	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	21,240	6,150	3,090	7,128	3,663	1,209
Factoring: advances to assignor	12,508	5,088	1,810	3,211	2,044	355
nominal value of credits acquired pro-solvendo	19,720	7,891	2,890	5,138	3,261	539
Total exposure in respect of finance leases	90,547	35,749	23,656	19,097	8,706	3,339
Receivables for consumer credit	59,267	15,847	8,650	12,831	13,877	8,061
Other finance	9,635	3,815	1,326	2,032	1,699	763

Notes: Transactions are considered to be with recourse/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterparty of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors.

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

December 2009

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	21,240	6,155	179	12,027	1,116	1,763
Factoring: advances to assignor	12,508	39	1,208	10,778	121	362
Nominal value of receivables acquired pro-solvendo	19,717	59	893	17,438	105	926
Total exposure in respect of finance leases	90,547	521	752	80,936	5,260	3,077
Receivables for consumer credit	59,267	-	-	-	-	-
Other finance	9,634	50	939	3,873	1,349	3,422

Notes: Transactions are considered to be with/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterpart of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. 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

December 2009		Total	Banks	Financial intermediaries
a.	TOTAL	112,928	53,661	59,267
b.	NORTH-WEST ITALY	29,349	13,501	15,847
	Piedmont	8,615	3,977	4,637
	Valle d'Aosta	227	118	109
	Liguria	2,809	1,249	1,560
	Lombardy	17,698	8,157	9,541
c.	NORTH-EAST ITALY	16,682	8,032	8,650
	Trentino-Alto Adige	989	524	465
	Veneto	6,813	3,216	3,596
	Friuli-Venezia Giulia	1,960	922	1,038
	Emilia-Romagna	6,920	3,369	3,551
d.	CENTRAL ITALY	24,032	11,201	12,831
	Marche	2,470	1,226	1,244
	Tuscany	7,316	2,843	4,473
	Umbria	1,687	785	903
	Lazio	12,559	6,347	6,212
e.	SOUTHERN ITALY	27,204	13,326	13,877
	Abruzzo	2,815	1,237	1,579
	Molise	587	254	333
	Campania	10,915	5,624	5,291
	Apulia	7,825	3,516	4,309
	Basilicata	970	469	501
	Calabria	4,091	2,227	1,864
f.	ISLANDS	15,662	7,601	8,061
	Sicily	11,391	5,661	5,730
	Sardinia	4,272	1,940	2,332

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							
December 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	370,671	78,916	48,116	73,444	170,194	402,405	
b. EUROPE	304,053	68,572	41,480	61,902	132,098	380,572	
of which:	Albania	483	65	19	149	250	356
	Austria	20,402	2,635	2,514	1,947	13,307	59,469
	Belgium	5,378	3,991	217	377	793	591
	Bosnia and Herzegovina	632	79	33	92	428	1,960
	Bulgaria	3,845	223	52	880	2,690	2,036
	Czech Republic	3,054	126	81	699	2,147	7,138
	Croatia	8,523	679	171	2,694	4,979	13,202
	Denmark	2,233	597	650	198	788	-
	Finland	1,162	550	64	96	453	-
	France	35,976	10,740	12,573	4,799	7,864	3,072
	Germany	44,037	9,177	5,525	14,031	15,304	150,970
	Greece	3,856	722	92	522	2,520	968
	Ireland	13,743	3,681	549	3,670	5,842	1,194
	Liechtenstein	105	..	-	27	78	-
	Luxembourg	18,769	3,233	2,565	3,437	9,533	2,267
	Malta	561	34	109	81	337	-
	Montenegro	1,809	103	205	605	897	-
	Norway	2,127	697	556	213	662	-
	Netherlands	18,997	2,647	1,652	3,304	11,394	152
	Poland	6,873	91	32	1,267	5,483	24,285
	Portugal	4,812	1,017	1,302	1,456	1,037	-
	United Kingdom	33,204	14,775	5,166	5,905	7,358	7,123
	Romania	7,203	174	554	2,452	4,024	2,075
	Russia	9,987	774	1,102	1,835	6,275	5,706
	Serbia	2,634	43	441	730	1,420	1,143
	Slovakia	662	35	8	319	299	11,982
	Slovenia	1,299	150	241	138	771	4,189
	Spain	21,150	6,361	2,764	2,402	9,623	1,676
	Sweden	1,885	313	579	215	778	-
	Switzerland	8,283	3,260	468	2,655	1,900	1,835
	Turkey	3,354	545	156	1,157	1,496	-
	Hungary	11,528	294	221	2,108	8,905	6,018
c. ASIA	14,825	3,080	2,061	2,658	7,025	3,663	
of which:	Saudi Arabia	413	107	59	93	154	-
	China	1,361	539	446	126	251	292
	South Korea	802	540	94	64	104	-
	Philippines	262	1	..	35	226	-
	Japan	2,232	360	48	460	1,364	==
	India	1,069	427	47	127	467	9
	Indonesia	864	26	..	10	827	

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	781	120	448	32	182	-
	Israel	121	30	..	33	59	..
	Kazakhstan	3,501	66	401	977	2,057	1,750
	Malaysia	170	33	21	9	106	-
	Pakistan	20	..	..	..	19	-
	Qatar	678	7	139	139	393	-
	Taiwan	22	18	-	3	1	2
	Thailand	83	28	-	34	21	-
d.	AFRICA	2,781	353	362	506	1,561	3,030
	of which: Algeria	133	16	5	27	84	-
	Egypt	1,105	173	68	298	566	3,030
	Morocco	82	21	-	7	54	-
	South Africa	436	56	205	11	164	-
	Tunisia	128	35	70	18	5	-
e.	AMERICA	27,131	4,856	2,515	4,726	15,033	14,726
	of which: Argentina	325	56	97	130	42	..
	Brazil	1,227	228	75	161	763	-
	Canada	2,786	368	51	1,330	1,038	-
	Chile	885	305	254	25	302	..
	Colombia	49	35	5	5	5	-
	Cuba	79	23	53	..	2	-
	Mexico	1,012	6	3	178	826	-
	Peru	140	26	72	41	1	1
	United States	20,361	3,794	1,898	2,786	11,884	14,725
	Uruguay	14	-	-	8	6	-
	Venezuela	151	..	7	23	121	-
f.	OCEANIA	3,389	258	592	526	2,012	2
	of which: Australia	2,441	239	592	342	1,268	2
	New Zealand	40	19	..	3	18	-
g.	OFF-SHORE CENTRES	14,142	1,789	1,104	1,753	9,496	412
	of which: Bahamas	463	257	81	90	36	-
	Cayman Islands	4,568	272	576	153	3,568	-
	Gibraltar	67	-	-	7	60	-
	Hong Kong	1,040	482	23	160	374	217
	Jersey, C.I.	1,962	36	238	137	1,551	-
	Singapore	1,119	219	28	152	721	195
h.	INTERNATIONAL ORGANIZATIONS	4,051	2	-	1,107	2,942	

Notes:

Distribution by branch location (region)

TDB10286		Banks		
Source: supervisory returns Stocks in millions of euro Numbers in thousands				
December 2009		Number of positions		Total loans
		Current account receivables	Other	
a.	TOTAL	8,084	26,363	1,604,650
b.	INORTH-WEST ITALY	669	1,933	58,435
	Piedmont	550	1,492	84,739
	Valle d'Aosta	669	1,933	58,435
	Liguria	202	436	31,423
	Lombardy	669	1,933	58,435
c.	INORTH-EAST ITALY	1,884	3,549	327,440
	Trentino-Alto Adige	195	258	37,890
	Veneto	713	1,437	129,629
	Friuli-Venezia Giulia	179	387	28,554
	Emilia-Romagna	796	1,467	131,367
d.	ICENTRAL ITALY	1,894	6,242	360,764
	Marche	327	524	39,183
	Tuscany	683	2,758	120,085
	Umbria	163	278	16,035
	Lazio	722	2,682	185,461
e.	ISOUTHERN ITALY	1,218	3,278	120,848
	Abruzzo	181	330	19,603
	Molise	30	44	2,827
	Campania	429	1,509	45,218
	Apulia	361	965	37,318
	Basilicata	52	81	4,188
	Calabria	165	348	11,695
f.	SLANDS	669	1,933	58,435
	Sicily	525	1,519	39,880
	Sardinia	144	414	18,555

Note:

The data include transactions with non-resident customers.

Distribution by branch location (municipality)

TDB10194			Banks			
Source: Supervisory returns Stocks in millions of euros						
December 2009		Loans	Deposits		Loans	Deposits
a.	ITALY	1,560,741	906,534	Province of Cuneo (cont.)		
				Mondovì	602	398
				Racconigi	157	106
				Saluzzo	899	429
				Santo Stefano Belbo	127	86
				Savigliano	524	320
				Verzuolo	70	59
				Villanova Mondovì	106	70
b.	PIEDMONT	83,639	68,545	Province of Novara	6,873	5,006
	Province of Alessandria	8,681	5,781	Novara	4,035	2,392
	Alessandria	3,155	1,698	Arona	569	330
	Acqui Terme	455	377	Bellinzago Novarese	32	62
	Arquata Scrivia	79	84	Borgomanero	599	544
	Casale Monferrato	1,515	944	Cameri	38	77
	Castelnuovo Scrivia	77	72	Castelletto Sopra Ticino	98	69
	Novi Ligure	698	477	Galliate	187	150
	Ovada	229	255	Oleggio	141	147
	Tortona	974	502	Trecale	181	195
	Valenza	651	320			
	Province of Asti	4,048	2,628	Province of Turin	41,312	39,700
	Asti	2,195	1,229	Turin	27,550	26,190
	Canelli	397	218	Alpignano	351	256
	Nizza Monferrato	314	172	Beinasco	164	200
	Province of Biella	5,009	2,883	Borgaro Torinese	119	107
	Biella	3,903	1,697	Carmagnola	354	334
	Candelo	46	51	Caselle Torinese	346	171
	Cossato	276	199	Castellamonte	73	100
	Trivero	79	119	Chieri	558	480
	Valle Mosso	104	111	Chivasso	422	387
	Vigliano Biellese	76	87	Ciriè	497	352
	Province of Cuneo	12,937	8,693	Collegno	474	417
	Cuneo	2,129	1,377	Cuorgnè	153	182
	Alba	2,199	1,032	Giaveno	73	177
	Barge	80	92	Grugliasco	285	275
	Borgo San Dalmazzo	225	150	Ivrea	691	694
	Boves	109	121	Leini	112	111
	Bra	786	412	Moncalieri	1,217	818
	Busca	95	111	Nichelino	332	378
	Canale	124	88	None	50	62
	Caraglio	106	82	Orbassano	355	301
	Carrù	143	138	Pinerolo	764	649
	Cavallermaggiore	73	48	Poirino	88	108
	Centallo	156	91	Rivarolo Canavese	335	279
	Ceva	188	165	Rivoli	1,227	721
	Cherasco	326	132	San Mauro Torinese	159	196
	Dogliani	115	77	Settimo Torinese	911	469
	Dronero	74	100	Susa	63	118
	Fossano	689	432	Trofarello	145	128
				Venaria	242	268

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia	3,080	2,498
Vinovo	80	100	La Spezia	1,954	1,429
Volpiano	103	130	Bolano	96	79
			Lerici	71	86
Province of Verbano-CusioOssola	2,281	1,686	Sarzana	459	351
Verbania	990	620			
Domodossola	273	275	Province of Savona	5,449	3,333
Gravellona Toce	186	101	Savona	1,806	1,112
Omegna	383	198	Alassio	240	168
Stresa	73	73	Albenga	1,180	423
			Albisola Superiore	133	77
Province of Vercelli	2,498	2,167	Andora	116	73
Vercelli	1,081	847	Cairo Montenotte	290	154
Borgosesia	459	268	Finale Ligure	208	170
Crescentino	121	95	Loano	410	200
Gattinara	79	98	Pietra Ligure	112	114
Santhià	205	136	Vado Ligure	119	105
Trino	73	104	Varazze	151	166
Varallo	117	101			
			e. LOMBARDY	590,642	255,412
c. VALLE D'AOSTA	1,608	2,047			
			Province of Bergamo	49,690	16,869
Province of Aosta	1,608	2,047	Bergamo	30,447	5,552
Aosta	717	939	Albino	412	305
Chatillon	50	86	Alzano Lombardo	247	154
Courmayeur	60	63	Calusco d'Adda	406	144
			Caravaggio	384	235
d. LIGURIA	30,815	25,510	Castelli Calepio	188	92
			Clusone	302	166
Province of Genoa	19,414	17,304	Costa Volpino	102	91
Genoa	16,470	14,144	Curno	147	116
Arenzano	142	136	Dalmine	817	371
Busalla	145	111	Gandino	78	71
Chiavari	610	640	Grumello del Monte	593	215
Lavagna	219	153	Lefte	382	160
Rapallo	505	386	Lovere	269	173
Recco	78	140	Martinengo	231	101
Santa Margherita Ligure	147	167	Nembro	197	192
Sestri Levante	271	271	Osio Sotto	274	143
			Ponte San Pietro	412	230
Province of Imperia	2,873	2,375	Romano di Lombardia	659	242
Imperia	904	630	Sarnico	350	221
Bordighera	160	187	Seriate	639	344
Diano Marina	101	97	Stezzano	158	111
San Remo	719	703	Trescore Balneario	387	236
Taggia	285	174	Treviglio	1,416	648
Ventimiglia	287	267	Treviolo	174	81
			Villa d'Alme	94	67
			Zogno	111	124

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Brescia	41,240	19,874	Province of Como (cont.)		
Brescia	17,162	7,403	Lurate Caccivio	226	118
Bagnolo Mella	217	126	Mariano Comense	640	365
Bedizzole	194	111	Olgiate Comasco	396	190
Botticino	237	123	Villa Guardia	165	123
Breno	303	270			
Capriolo	220	93	Province of Cremona	8,648	4,429
Carpenedolo	299	120	Cremona	3,326	1,388
Chiari	657	282	Casalmaggiore	422	207
Concesio	299	158	Castelleone	236	121
Darfo Boario Terme	869	286	Crema	1,514	725
Desenzano del Garda	1,085	426	Pandino	189	107
Erbusco	130	76	Piadena	62	43
Flero	169	92	Pizzighettone	135	73
Gavardo	297	171	Soncino	384	135
Ghedi	420	204	Soresina	224	132
Gussago	377	189			
Iseo	277	187	Province of Lecco	8,140	5,407
Leno	272	138	Lecco	3,509	1,907
Lonato	268	150	Calolziocorte	330	212
Lumezzane	1,176	491	Casatenovo	268	207
Manerbio	763	208	Mandello del Lario	189	174
Montichiari	924	376	Merate	905	495
Orzinuovi	536	186	Oggiono	258	188
Ospitaletto	412	214	Olgiate Molgora	104	91
Palazzolo sull'Oglio	845	364	Olginate	105	90
Pisogne	275	172	Valmadrera	170	149
Ponte di Legno	186	62			
Quinzano d'Oglio	131	56	Province of Lodi	5,624	3,181
Rezzato	359	180	Lodi	3,472	1,770
Rovato	1,257	450	Casalpusterlengo	302	175
Salò	352	206	Codogno	524	271
Sarezzo	343	144	Sant'Angelo Lodigiano	335	232
Sirmione	187	80			
Travagliato	314	153	Province of Mantua	12,933	5,346
Verolanuova	216	106	Mantua	4,968	1,566
Vestone	188	200	Asola	403	185
Villa Carcina	203	120	Castel Goffredo	447	209
Vobarno	116	69	Castiglione delle Stiviere	983	390
Province of Como	12,815	8,209	Goito	349	102
Como	4,452	2,367	Gonzaga	218	81
Cabiate	68	92	Marmirolo	151	58
Cantù	1,443	827	Moglia	144	85
Cermenate	271	166	Ostiglia	143	79
Cernobbio	113	94	Pegognaga	155	73
Erba	924	525	Poggio Rusco	159	108
Fino Mornasco	149	113	Porto Mantovano	451	157
Inverigo	180	104			
Lomazzo	142	106			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	71	58	Legnano	2,070	1,215
Sermide	122	68	Lentate sul Seveso	179	145
Suzzara	511	234	Limbiate	291	237
Viadana	864	280	Lissone	769	604
Virgilio	168	82	Locate di Triulzi	92	112
			Magenta	666	505
			Magnago	==	==
Province of Milan	420,795	168,643	Meda	493	327
Milan	366,676	125,633	Melegnano	527	388
Abbiategrosso	992	578	Melzo	741	363
Agrate Brianza	548	298	Monza	6,708	3,558
Arcore	335	270	Muggiò	252	212
Arese	138	222	Nerviano	198	156
Assago	332	369	Nova Milanese	435	251
Bareggio	319	206	Novate Milanese	344	237
Besana in Brianza	257	210	Opera	245	172
Biassono	239	183	Paderno Dugnano	515	497
Binasco	317	226	Parabiago	411	306
Bollate	601	458	Paullo	349	208
Bovisio-Masciago	209	166	Peschiera Borromeo	579	292
Bresso	377	337	Pioltello	399	266
Brugherio	421	397	Rho	1,487	1,098
Buccinasco	428	260	Rozzano	405	380
Busto Garolfo	218	177	San Donato Milanese	794	636
Carate Brianza	348	359	San Giuliano Milanese	492	372
Carnate	67	72	Sedriano	101	70
Carugate	377	242	Segrate	1,427	1,316
Cassano d'Adda	373	255	Senago	213	170
Cassina de' Pecchi	369	226	Seregno	1,605	1,271
Castano Primo	276	143	Sesto San Giovanni	1,472	1,239
Cavenago di Brianza	115	69	Settimo Milanese	354	233
Cernusco sul Naviglio	845	580	Seveso	244	209
Cesano Boscone	345	228	Trezzano sul Naviglio	534	289
Cesano Maderno	678	504	Trezzo sull'Adda	490	285
Cinisello Balsamo	1,249	938	Vedano al Lambro	89	101
Cologno Monzese	939	551	Vignate	79	69
Concorezzo	323	249	Villasanta	165	168
Corbetta	255	160	Vimercate	1,096	621
Cormano	154	201	Vimodrone	237	211
Cornaredo	238	189			
Cornate d'Adda	179	105	Province of Pavia	7,802	6,581
Corsico	1,389	871	Pavia	2,509	1,925
Cusano Milanino	266	253	Broni	221	234
Desio	901	854	Casteggio	242	243
Garbagnate Milanese	321	265	Gambolò	55	57
Giussano	430	328	Garlasco	123	118
Gorgonzola	516	324	Mede	104	90
Inveruno	138	99	Mortara	261	207
Lacchiarella	70	74	Robbio	87	102
Lainate	394	316			

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Pavia (cont.)				
Sannazzaro de' Burgondi	75	83		
Stradella	305	222		
Vigevano	1,367	917		
Voghera	800	649		
Province of Sondrio	6,065	4,131		
Sondrio	2,346	1,967		
Bormio	363	136		
Chiavenna	259	217		
Delebio	326	233		
Morbegno	502	314		
Tirano	294	172		
Province of Varese	16,890	12,742		
Varese	3,479	2,698		
Busto Arsizio	2,760	2,051		
Cardano al Campo	123	122		
Caronno Pertusella	229	217		
Cassano Magnago	293	215		
Castellanza	337	314		
Fagnano Olona	119	112		
Ferno	130	98		
Gallarate	2,067	1,358		
Gavirate	243	206		
Laveno-Mombello	99	89		
Lonate Pozzolo	120	114		
Luino	350	218		
Malnate	181	139		
Olgiate Olona	56	80		
Samarate	77	103		
Saronno	2,315	1,067		
Sesto Calende	140	140		
Somma Lombardo	183	227		
Tradate	392	356		
Uboldo	93	94		
Province of Bolzano (cont.)				
Egna			300	98
Laives			251	155
Lana			390	206
Malles Venosta			139	58
Merano			1,301	619
Ortisei			168	75
Vipiteno			412	168
Province of Trento			18,624	9,311
Trento			6,720	3,370
Arco			351	184
Borgo Valsugana			214	126
Cavalese			220	81
Cles			446	186
Lavis			489	184
Malè			171	64
Mezzolombardo			479	132
Pergine Valsugana			504	253
Riva del Garda			903	283
Rovereto			1,451	672
Storo			189	73
Tione di Trento			231	149
g. VENETO			127,240	72,452
Province of Belluno			3,172	2,402
Belluno			1,075	649
Agordo			121	88
Auronzo di Cadore			43	39
Cortina d'Ampezzo			259	175
Domegge di Cadore			65	41
Feltre			395	361
Pieve di Cadore			115	84
Santo Stefano di Cadore			49	49
Province of Padua			25,725	14,319
Padua			11,178	6,127
Abano Terme			583	275
Albignasego			316	208
Borgoricco			244	114
Cadoneghe			250	152
Campodarsego			944	353
Camposampiero			612	185
Cittadella			1,130	493
Conselve			296	140
Este			422	260
f. TRENTINO-ALTO-ADIGE	37,643	18,929		
Province of Bolzano	19,019	9,618		
Bolzano	7,015	3,532		
Appiano sulla Strada del Vino	445	203		
Badia	284	57		
Bressanone	724	407		
Brunico	838	334		
Campo Tures	307	86		
Chiusa	137	86		

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	408	204	Vedelago	335	183
Monselice	701	323	Villorba	777	282
Montagnana	222	145	Vittorio Veneto	596	392
Montegrotto Terme	220	134	Volpago del Montello	73	49
Piazzola sul Brenta	202	103			
Piombino Dese	214	106			
Piove di Sacco	711	392	Province of Venice	17,323	11,639
Rubano	420	215	Venice	7,764	6,182
San Martino di Lupari	279	182	Caorle	298	108
Selvazzano Dentro	295	203	Cavarzere	120	104
Solesino	87	67	Chioggia	918	486
Tombolo	108	47	Dolo	382	237
Trebaseleghe	197	146	Eraclea	109	74
Vigonza	401	195	Iesolo	897	337
Vigodarzere	179	106	Marcon	252	129
			Martellago	284	222
Province of Rovigo	4,355	2,962	Mira	392	282
Rovigo	1,602	936	Mirano	530	348
Adria	407	233	Noale	234	167
Badia Polesine	207	122	Portogruaro	668	351
Lendinara	159	164	San Donà di Piave	1,250	568
Porto Tolle	197	135	San Michele al Tagliamento	374	121
Porto Viro	244	157	Santo Stino di Livenza	128	82
			Scorzè	254	192
Province of Treviso	25,514	12,819	Spinea	188	170
Treviso	7,092	2,779	Strà	231	138
Casale sul Sile	141	72			
Castelfranco Veneto	1,315	555	Province of Verona	26,376	16,161
Conegliano	1,876	1,018	Verona	13,836	9,230
Gaiarine	169	87	Affi	107	42
Istrana	130	80	Bovolone	342	195
Mogliano Veneto	601	489	Bussolengo	495	326
Montebelluna	2,672	1,223	Castel d'Azzano	102	112
Motta di Livenza	302	123	Cerea	496	191
Oderzo	1,051	359	Cologna Veneta	180	110
Paese	347	153	Isola della Scala	225	132
Pieve di Soligo	549	277	Legnago	1,074	438
Ponte di Piave	192	94	Negrar	264	188
Preganziol	226	165	Nogara	209	84
Quinto di Treviso	229	130	Pescantina	154	106
Resana	164	95	Peschiera del Garda	282	141
Riese Pio X	195	106	San Bonifacio	861	321
Roncade	197	121	San Giovanni Lupatoto	742	399
San Vendemiano	79	80	San Martino Buon Albergo	489	185
Silea	383	96	Sant'Ambrogio di Valpolicella	519	188
Spresiano	227	98	Valeggio sul Mincio	244	113
Susegana	349	135	Villafranca di Verona	1,033	422
Valdobbiadene	257	139			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Vicenza	24,775	12,150	Province of Pordenone (cont.)		
Vicenza	7,690	3,240	Fiume Veneto	130	112
Altavilla Vicentina	288	101	Maniago	224	145
Arzignano	1,473	517	Pasiano	114	52
Asiago	225	121	Porcia	174	128
Bassano del Grappa	1,727	831	Prata di Pordenone	171	87
Breganze	149	125	Sacile	444	271
Caldogno	124	78	San Vito al Tagliamento	373	167
Camisano Vicentino	259	123	Spilimbergo	273	205
Cassola	312	166	Zoppola	53	40
Chiampo	213	128			
Cornedo Vicentino	231	103	Province of Trieste	3,489	5,872
Creazzo	472	126	Trieste	3,314	5,650
Dueville	325	143			
Lonigo	418	205	Province of Udine	16,168	8,522
Malo	243	152	Udine	9,011	3,780
Marano Vicentino	153	85	Buia	139	86
Marostica	429	255	Buttrio	104	126
Montebello Vicentino	179	79	Cervignano del Friuli	307	157
Montecchio Maggiore	1,008	368	Cividale del Friuli	900	217
Mussolente	119	48	Codroipo	348	195
Noventa Vicentina	158	127	Fagagna	67	62
Romano d'Ezzelino	108	113	Gemona del Friuli	261	153
Rosà	290	162	Latisana	238	147
Sandrigio	279	201	Lignano Sabbiadoro	354	96
Schio	1,345	704	Maiano	70	68
Sossano	57	61	Manzano	266	152
Tezze sul Brenta	159	122	Palmanova	280	140
Thiene	1,467	538	Pasian di Prato	126	99
Torri di Quartesolo	669	203	Pavia di Udine	86	66
Valdagno	447	347	Reana del Roiale	102	62
			San Daniele del Friuli	186	117
h. FRIULI VENEZIA GIULIA	28,123	19,888	San Giorgio di Nogaro	160	117
Province of Gorizia	2,142	1,623	San Giovanni al Natisone	191	79
Gorizia	814	649	Tarcento	127	127
Cormons	156	75	Tarvisio	79	53
Gradisca d'Isonzo	105	65	Tavagnacco	264	171
Grado	165	99	Tolmezzo	294	248
Monfalcone	348	312	Tricesimo	113	92
Ronchi dei Legionari	171	95			
Province of Pordenone	6,323	3,871	i. EMILIA ROMAGNA	130,285	78,163
Pordenone	2,596	1,409	Province of Bologna	32,860	21,903
Azzano Decimo	378	271	Bologna	19,526	13,417
Casarsa della Delizia	83	69	Anzola dell'Emilia	239	171
Cordenons	162	146	Argelato	349	203

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	39,047	20,689
Bagnacavallo	300	160			
Brisighella	52	56			
Castel Bolognese	189	128	Province of Ancona	15,592	6,760
Cervia	1,254	455	Ancona	4,386	1,921
Conselice	96	88	Camerano	199	110
Cotignola	119	71	Castelfidardo	500	202
Faenza	1,778	946	Chiaravalle	213	161
Fusignano	73	73	Fabriano	883	518
Lugo	1,285	557	Falconara Marittima	428	290
Massa Lombarda	138	79	Iesi	5,275	982
Riolo Terme	65	69	Osimo	812	363
Russi	249	155	Senigallia	904	590
Province of Reggio Emilia	16,075	8,547	Province of Ascoli Piceno	7,573	4,243
Reggio Emilia	9,297	3,982	Ascoli Piceno	1,912	931
Albinea	66	71	Fermo	620	451
Bagnolo in Piano	234	108	Grottammare	328	137
Brescello	109	96	Montegranaro	228	122
Casalgrande	408	272	Porto San Giorgio	392	261
Castellarano	310	137	Porto Sant'Elpidio	348	210
Castelnovo ne' Monti	191	166	San Benedetto del Tronto	1,780	803
Cavriago	212	147			
Correggio	788	418	Province of Macerata	6,892	4,505
Guastalla	449	294	Macerata	2,221	1,036
Luzzara	150	123	Camerino	109	115
Montecchio Emilia	295	191	Civitanova Marche	1,386	862
Novellara	248	190	Corridonia	224	134
Poviglio	75	135	Porto Recanati	213	112
Reggiolo	204	107	Recanati	511	328
Rubiera	368	219	San Severino Marche	159	150
Sant'Ilario d'Enza	342	187	Tolentino	435	254
Scandiano	496	344	Treia	130	117
Toano	83	56			
Province of Rimini	9,648	5,270	Province of Pesaro e Urbino	8,990	5,181
Rimini	5,172	2,942	Pesaro	2,952	1,715
Bellaria Igea Marina	608	248	Cagli	149	98
Cattolica	747	317	Fano	2,038	987
Misano Adriatico	203	121	Fossombrone	187	142
Morciano di Romagna	250	186	Gabicce Mare	212	100
Riccione	1,320	659	Mondolfo	208	132
San Giovanni in Marignano	147	100	Pergola	139	98
Santarcangelo di Romagna	550	312	Saltara	180	76
Verucchio	227	118	Sant'Angelo in Lizzola	235	84
			Urbino	259	250

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
		Loans	Deposits		
				Loans	Deposits
m.	TUSCANY	118,953	52,065	Province of Livorno	6,4523,455
	Province of Arezzo	7,624	4,261	Livorno	3,6531,903
	Arezzo	3,783	1,819	Campiglia Marittima	280126
	Bibbiena	222	174	Castagneto Carducci	18784
	Castiglion Fiorentino	204	119	Cecina	673339
	Cortona	371	236	Collesalveti	125104
	Foiano della Chiana	175	102	Piombino	500273
	Monte San Savino	166	75	Portoferraio	252129
	Montevarchi	755	309	Rosignano Marittimo	365252
	San Giovanni Valdarno	421	265	San Vincenzo	14862
	Sansepolcro	425	228		
	Stia	50	40	Province of Lucca	8,9585,151
	Terranuova Bracciolini	151	114	Lucca	3,7211,817
	Province of Florence	49,079	16,709	Altopascio	319137
	Florence	35,371	9,944	Bagni di Lucca	6357
	Bagno a Ripoli	673	232	Barga	154140
	Barberino di Mugello	197	88	Camaione	486297
	Borgo San Lorenzo	345	233	Capannori	748494
	Calenzano	901	212	Castelnuovo di Garfagnana	178111
	Campi Bisenzio	1,168	464	Forte dei Marmi	259180
	Capraia e Limite	55	34	Massarosa	164105
	Castelfiorentino	530	216	Pietrasanta	566342
	Certaldo	331	194	Seravezza	127128
	Empoli	1,956	724	Viareggio	1,762962
	Figline Valdarno	434	268		
	Fucecchio	435	238	Province of Massa Carrara	3,2232,057
	Greve in Chianti	141	122	Massa	1,144739
	Lastra a Signa	209	167	Aulla	146107
	Montaione	106	31	Carrara	1,612813
	Montelupo Fiorentino	307	160	Fivizzano	3451
	Pontassieve	325	271	Pontremoli	78116
	Reggello	103	86		
	San Casciano in Val di Pesa	288	204	Province of Pisa	8,2045,038
	Scandicci	1,120	604	Pisa	2,7101,751
	Sesto Fiorentino	2,013	764	Calcinaia	316221
	Signa	360	177	Cascina	508350
	Tavarnelle Val di Pesa	238	111	Ponsacco	344169
	Vinci	311	181	Pontedera	911489
	Province of Grosseto	3,800	2,345	San Miniato	623328
	Grosseto	1,778	1,020	Santa Croce sull'Arno	936312
	Castiglione della Pescaia	134	95	Santa Maria a Monte	9275
	Follonica	605	231	Vicopisano	7551
	Massa Marittima	93	70	Volterra	227139
	Monte Argentario	151	113		
	Orbetello	229	157		

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Pistoia	6,381	3,477	Province of Terni (cont.)		
Pistoia	2,982	1,483	Narni	178	143
Agliana	307	190	Orvieto	483	349
Chiesina Uzzanese	161	43			
Montecatini Terme	767	417			
Pescia	354	219			
Quarrata	538	286			
San Marcello Pistoiese	75	88			
			o. LAZIO	177,668	124,604
Province of Prato	7,588	3,609	Province of Frosinone	3,900	3,478
Prato	6,708	3,004	Frosinone	1,906	1,036
Montemurlo	403	198	Alatri	112	140
Poggio a Caiano	204	162	Anagni	283	240
			Atina	26	72
Province of Siena	17,646	5,962	Cassino	449	438
Siena	13,309	3,310	Pontecorvo	52	73
Chianciano Terme	187	125	Sora	316	275
Chiusi	242	158			
Colle di Val d'Elsa	561	223	Province of Latina	4,508	4,441
Montepulciano	313	198	Latina	2,130	1,620
Poggibonsi	1,052	447	Aprilia	493	499
San Gimignano	94	72	Cisterna di Latina	213	210
Sinalunga	254	158	Formia	265	346
			Gaeta	92	157
			Terracina	343	313
n. UMBRIA	15,985	9,694	Province of Rieti	1,224	1,253
Province of Perugia	12,918	7,409	Rieti	774	691
Perugia	5,795	2,760	Cittaduale	26	53
Assisi	399	247	Poggio Mirteto	94	80
Bastia	538	221			
Castiglione del Lago	173	216	Province of Rome	164,064	112,689
Città della Pieve	110	80	Rome	153,744	102,480
Città di Castello	777	498	Albano Laziale	333	357
Foligno	1,231	583	Anzio	122	252
Gualdo Tadino	190	145	Ariccia	113	151
Gubbio	408	305	Cerveteri	159	158
Magione	128	109	Ciampino	320	417
Marsciano	273	160	Civitavecchia	857	616
Panicle	127	98	Fiumicino	336	467
Spoletto	702	441	Frascati	344	516
Todi	286	190	Genzano di Roma	300	267
Umbertide	228	129	Guidonia Montecelio	582	576
			Ladispoli	224	184
Province of Terni	3,068	2,285	Marino	477	372
Terni	1,973	1,314	Monterotondo	464	314
Amelia	93	92	Nettuno	237	341
			Pomezia	1,636	704
			Tivoli	600	487
			Velletri	436	510

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Viterbo	3,973	2,744		
Viterbo	1,676	948		
Acquapendente	82	68		
Civita Castellana	306	167		
Montalto di Castro	109	64		
Montefiascone	177	160		
Tarquinia	219	166		
Tuscania	95	66		
Vetralla	173	85		
o. CAMPANIA	45,168	45,680		
Province of Avellino	2,833	3,256		
Avellino	1,659	1,462		
Ariano Irpino	166	225		
Mercogliano	44	60		
Province of Benevento	1,339	1,644		
Benevento	767	822		
Montesarchio	101	107		
Province of Caserta	5,175	4,843		
Caserta	2,702	1,471		
Aversa	506	745		
Capua	95	100		
Maddaloni	177	203		
Marcianise	165	186		
Santa Maria Capua Vetere	420	452		
Province of Naples	26,827	27,603		
Naples	16,980	15,134		
Acerra	57	155		
Afragola	190	349		
Bacoli	103	147		
Capri	101	112		
Casalnuovo di Napoli	295	178		
Casoria	543	593		
Castellammare di Stabia	558	576		
Ercolano	88	170		
Forio	104	96		
Frattamaggiore	450	551		
Giugliano in Campania	225	457		
Ischia	206	163		
Marano di Napoli	133	242		
Melito di Napoli	102	115		
Nola	1,797	960		
			Province of Naples (cont.)	
			Ottaviano	63 102
			Piano di Sorrento	139 194
			Pomigliano d'Arco	276 411
			Pompei	104 175
			Portici	211 470
			Pozzuoli	400 594
			San Giorgio a Cremano	96 276
			San Giuseppe Vesuviano	332 322
			Sant'Antimo	42 85
			Somma Vesuviana	116 177
			Sorrento	473 360
			Torre Annunziata	167 331
			Torre del Greco	640 940
			Vico Equense	52 81
			Volla	70 110
			Province of Salerno	8,994 8,335
			Salerno	3,764 2,582
			Agropoli	164 140
			Amalfi	79 103
			Angri	180 186
			Battipaglia	633 467
			Capaccio	167 181
			Cava dei Tirreni	368 435
			Eboli	168 203
			Nocera Inferiore	330 442
			Nocera Superiore	== ==
			Pagani	86 116
			Pontecagnano Faiano	176 130
			Sala Consilina	136 137
			Sarno	112 160
			Scafati	294 378
			Vallo della Lucania	150 167
			Vietri sul Mare	39 43
		p. ABRUZZO	19,578	13,879
		Province of Chieti	5,231	3,625
		Chieti	1,591	815
		Francavilla al Mare	206	206
		Guardiagrele	136	80
		Lanciano	1,044	508
		Ortona	256	215
		San Salvo	201	170
		Vasto	502	454

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Depositi	Loans	Depositi
Province of L'Aquila	3,494	3,592		
L'Aquila	1,465	1,618		
Avezzano	625	506		
Carsoli	125	72		
Castel di Sangro	119	106		
Celano	73	57		
Sulmona	363	357		
Province of Pescara	6,386	3,558		
Pescara	4,976	2,403		
Montesilvano	553	278		
Province of Teramo	4,467	3,104		
Teramo	1,569	897		
Alba Adriatica	273	171		
Atri	78	91		
Giulianova	553	291		
Martinsicuro	136	110		
Roseto degli Abruzzi	442	242		
Sant'Egidio alla Vibrata	184	113		
q. MOLISE	2,825	2,183		
Province of Campobasso	2,312	1,738		
Campobasso	1,305	888		
Larino	62	74		
Termoli	600	344		
Province of Isernia	513	445		
Isernia	333	258		
Venafro	121	91		
r. Apulia	37,271	32,659		
Province of Bari	19,183	15,576		
Bari	7,986	5,881		
Acquaviva delle Fonti	414	200		
Adelfia	42	55		
Altamura	949	729		
Andria	674	796		
Barletta	865	862		
Bisceglie	384	385		
Bitonto	505	365		
Province of Bari (cont.)				
Canosa di Puglia			238	190
Casamassima			253	135
Castellana Grotte			251	174
Conversano			201	200
Corato			543	417
Gioia del Colle			279	252
Giovinazzo			71	75
Gravina di Puglia			407	304
Locorotondo			98	203
Modugno			441	227
Mola di Bari			118	145
Molfetta			597	522
Monopoli			527	412
Noci			371	209
Noicattaro			192	166
Palo del Colle			129	87
Polignano a Mare			139	106
Putignano			446	301
Rutigliano			170	148
Ruvo di Puglia			203	175
Santeramo in Colle			219	295
Spinazzola			44	57
Terlizzi			158	151
Trani			464	395
Triggiano			176	145
Turi			74	95
Province of Brindisi			2,077	2,510
Brindisi			704	770
Fasano			243	229
Francavilla Fontana			240	229
Mesagne			109	158
Oria			19	70
Ostuni			244	290
Province of Foggia			5,919	5,015
Foggia			2,249	1,749
Apricena			151	119
Cerignola			402	365
Lucera			273	275
Manfredonia			351	343
Orta Nova			75	78
San Giovanni Rotondo			330	265
Sannicandro Garganico			45	71
San Severo			1,032	492
Torremaggiore			118	146
Vieste			188	90

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of Lecce	6,122	5,587	Province of Cosenza	4,648	3,901
Lecce	2,798	2,253	Cosenza	1,607	1,027
Casarano	185	144	Amantea	139	87
Copertino	54	127	Castrovillari	168	199
Galatina	213	225	Corigliano Calabro	273	234
Gallipoli	217	129	Rende	723	417
Leverano	66	109	Rossano	193	227
Maglie	248	191	San Marco Argentano	69	73
Nardò	167	195			
Tricase	165	121			
Province of Taranto	3,970	3,971	Province of Crotone	992	925
Taranto	2,073	1,912	Crotone	754	564
Castellaneta	85	95			
Ginosa	155	164	Province of Reggio Calabria	2,668	2,811
Grottaglie	173	220			
Manduria	159	197	Reggio Calabria	1,601	1,392
Martina Franca	545	414	Gioia Tauro	152	118
Massafra	232	244	Melito di Porto Salvo	32	63
Sava	44	89	Palmi	71	136
			Siderno	159	124
			Taurianova	59	70
			Villa San Giovanni	95	78
s. BASILICATA	4,185	3,931			
Province of Matera	1,652	1,607	Province of Vibo Valentia	676	717
Matera	1,091	751	Vibo Valentia	366	335
Pisticci	60	125			
Policoro	164	137			
Province of Potenza	2,533	2,324	u. SICILY	39,822	34,751
Potenza	1,296	909			
Avigliano	28	41	Province of Agrigento	2,525	2,731
Lavello	138	117	Agrigento	1,069	625
Melfi	167	147	Caltabellotta	==	==
Rionero in Vulture	88	71	Campobello di Licata	27	50
			Canicatti	286	253
			Casteltermini	21	53
			Favara	69	146
			Grotte	22	41
			Licata	229	260
			Menfi	50	60
			Naro	23	71
			Palma di Montechiaro	39	106
			Porto Empedocle	60	54
t. CALABRIA	11,693	10,782			
Province of Catanzaro	2,710	2,428			
Catanzaro	1,685	1,198			
Lamezia Terme	457	522			
Soverato	162	148			

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)					
Raffadali	20	44			
Ribera	74	99			
Sciacca	221	232			
Province of Caltanissetta					
Caltanissetta	820	621			
Gela	360	427			
Mazzerino	45	79			
Mussomeli	58	123			
Riesi	31	52			
San Cataldo	178	253			
Province of Catania					
Catania	6,336	4,127			
Acireale	533	527			
Adrano	62	121			
Biancavilla	47	80			
Bronte	77	99			
Caltagirone	317	301			
Giarre	227	184			
Mascalucia	24	56			
Misterbianco	508	222			
Nicolosi	24	43			
Palagonia	46	55			
Paternò	301	240			
Riposto	88	99			
Scordia	50	65			
Province of Enna					
Enna	369	242			
Nicosia	87	84			
Piazza Armerina	77	97			
Pietraperzia	33	54			
Troina	44	44			
Province of Messina					
Messina	2,699	2,128			
Barcellona Pozzo di Gotto	174	272			
Capo d'Orlando	182	124			
Giardini-Naxos	38	36			
Milazzo	249	266			
Patti	86	125			
Province of Messina (cont.)					
Sant'Agata di Militello			216	117	
Taormina			185	113	
Province of Palermo					
Palermo			8,021	7,327	
Bagheria			297	271	
Carini			98	111	
Cefalù			145	138	
Corleone			43	51	
Monreale			84	138	
Partinico			143	175	
termini Imerese			339	148	
Province of Ragusa					
Ragusa			1,733	870	
Comiso			282	229	
Ispica			106	90	
Modica			628	411	
Pozzallo			147	96	
Scicli			191	201	
Vittoria			431	319	
Province of Syracuse					
Syracuse			1,854	1,111	
Augusta			294	340	
Avola			127	169	
Carlentini			45	75	
Lentini			133	179	
Noto			55	87	
Pachino			158	121	
Priolo Gargallo			51	73	
Rosolini			107	99	
Province of Trapani					
Trapani			1,256	600	
Alcamo			367	348	
Campobello di Mazara			37	40	
Castellamare del Golfo			50	59	
Castelvetrano			224	149	
Erice			76	96	
Marsala			678	547	

Distribution by branch location (municipality)

TDB10194			Banks				
Source: Supervisory returns Stocks in millions of euros							
		Loans	Deposits			Loans	Deposits
	Province of Trapani (cont.)				Province of Nuoro	1,215	1,254
	Mazara del Vallo	333	219		Nuoro	621	507
	Partanna	115	95		Macomer	163	126
	Salemi	43	68				
					Province of Ogliastra	252	366
					Tortoli	142	89
s.	SARDINIA	18,519	14,671				
	Province of Cagliari	7,853	6,392		Province of Oristano	983	1,160
	Cagliari	4,837	4,480		Oristano	609	487
	Assemini	98	103				
	Quartu Sant'Elena	608	333		Province of Sassari	5,226	2,991
	Selargius	210	166		Sassari	4,082	1,683
					Alghero	391	353
	Province of Carbonia Iglesias	490	658		Iozieri	118	101
	Carbonia	-	-		Porto Torres	152	125
	Iglesias	-	-				
	Sant'Antioco	25	65		Province of Olbia Tempio	1,950	1,203
					Arzachena	-	-
	Province of Medio Campidano	550	647		La Maddalena	58	73
	Guspini	59	72		Olbia	-	-
	Ussaramanna	==	==		Tempo Pausania	-	-
	Villacidro	90	68				

Notes:

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

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

TDC30020							Banks
Source: Central Credit Register Stocks in millions of euro							
December 2009							
	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security	
a. ITALY	1,897,677	859,225	1,341,546	424,637	17,859	562,366	
General government	82,207	31,119	52,516	7,861	67	344	
Financial companies	278,293	146,423	187,110	87,157	1,845	13,806	
Non-financial companies	1,196,085	617,314	791,464	292,148	13,263	302,610	
of which: industry	437,300	267,953	250,771	110,290	4,829	49,960	
building	148,842	66,020	112,076	39,782	487	62,369	
services	590,969	274,674	413,432	136,925	7,905	182,507	
Producer households	79,135	27,565	67,448	16,437	378	41,657	
Consumer households and nec	253,344	33,468	236,398	19,273	2,215	200,623	
b. NORTH-WEST ITALY	766,916	365,296	514,193	169,593	8,482	188,619	
General government	17,974	7,795	10,024	1,390	67	98	
Financial companies	179,962	97,831	115,312	51,650	1,410	7,809	
Non-financial companies	467,462	239,235	297,640	104,809	5,549	108,143	
of which: industry	171,587	106,137	95,605	40,515	2,145	19,651	
building	44,388	19,022	33,581	11,342	205	18,769	
services	246,948	112,063	164,723	51,701	3,180	67,933	
Producer households	21,659	7,596	18,295	4,436	123	11,403	
Consumer households and nec	77,106	12,031	70,767	6,845	1,261	60,018	
c. NORTH-EAST ITALY	467,380	220,877	329,065	105,256	3,843	143,105	
General government	10,009	5,396	4,492	682	-	74	
Financial companies	47,957	15,355	34,652	8,891	383	2,276	
Non-financial companies	320,413	180,898	209,898	84,539	2,791	78,658	
of which: industry	128,124	84,447	72,124	33,556	1,398	15,106	
building	41,636	21,275	30,103	12,465	194	15,245	
services	144,020	71,687	102,837	36,681	1,184	46,037	
Producer households	23,359	8,592	19,623	5,078	182	11,975	
Consumer households and nec	63,671	9,879	58,847	5,659	473	49,241	
d. CENTRAL ITALY	433,344	182,542	315,175	98,423	3,045	131,946	
General government	38,721	9,581	28,344	2,739	..	140	
Financial companies	44,679	29,754	33,180	24,549	51	3,345	
Non-financial companies	273,500	129,446	183,626	62,974	2,708	72,556	
of which: industry	98,156	54,108	55,716	22,840	1,032	8,218	
building	38,306	15,464	28,974	9,450	48	16,599	
services	132,626	58,280	95,210	29,711	1,621	45,440	
Producer households	16,062	5,231	14,036	3,279	53	8,822	
Consumer households and nec	57,862	7,173	54,208	4,203	230	46,454	

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

TDC30020			Banks				
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro-area currencies	with real security
e.	SOUTHERN ITALY	156,769	63,775	123,810	35,486	1,989	65,366
	General government	10,629	4,827	6,887	1,355	-	11
	Financial companies	3,451	2,226	2,110	1,019	1	342
	Non-financial companies	94,006	49,354	69,412	28,779	1,748	28,854
	<i>of which: industry</i>	29,179	17,862	20,143	10,004	200	5,135
	building	17,273	7,721	13,562	4,892	35	7,841
	services	45,397	22,774	33,864	13,185	1,512	14,956
	Producer households	11,817	4,076	10,143	2,420	18	6,255
	Consumer households and nec	35,866	2,974	34,429	1,747	220	29,417
f.	ISLANDS	73,267	26,736	59,303	15,879	501	33,329
	general government	4,875	3,519	2,770	1,696	-	21
	Financial companies	2,243	1,257	1,857	1,048	..	35
	Non-financial companies	40,704	18,381	30,888	11,047	468	14,398
	<i>of which: industry</i>	10,253	5,399	7,183	3,376	54	1,851
	building	7,239	2,538	5,857	1,633	5	3,916
	services	21,979	9,870	16,798	5,647	407	8,140
	Producer households	6,238	2,069	5,353	1,222	2	3,203
	Consumer households and nec	18,840	1,410	18,148	819	31	15,493

Notes:

Distribution by total credit granted

TDB30118

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

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

December 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	2,198,293	1,422,088	1,092,565	307,968	154,985
Facilities granted	108,358	139,001	181,726	104,834	107,544
Used margin	100,354	132,214	168,777	86,167	82,340
<i>of which:</i> backed by real security	76,798	117,180	142,557	52,684	39,013
Unused margin	9,577	8,327	15,051	20,822	27,678
Overshoot	1,573	1,540	2,103	2,154	2,474

Notes:

Distribution by total credit granted

TDB30118

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

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

December 2009

<i>from</i> 1,000,000 <i>to</i> 2,500,000	<i>from</i> 2,500,000 <i>to</i> 5,000,000	<i>from</i> 5,000,000 <i>to</i> 25,000,000	<i>more than</i> 25,000,000
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Number of borrowers	112,587	41,747	33,992	6,765
Facilities granted	173,109	144,771	337,470	917,124
Used margin	129,226	105,841	235,286	596,208
<i>of which: backed by real security</i>	<i>57,432</i>	<i>45,104</i>	<i>88,970</i>	<i>108,725</i>
Unused margin	47,398	41,925	108,660	329,181
Overshoot	3,515	2,995	6,476	8,265

Notes:

Distribution by total credit used

TDB30125

Banks

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

December 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	1,408,572	830,968	687,599	216,552	109,192
Facilities granted	82,670	91,547	134,835	97,475	106,185
Used margin	68,951	81,221	115,707	74,329	76,147
<i>of which:</i> backed by real security	44,284	65,548	88,982	41,984	37,324
Unused margin	15,335	11,669	21,445	25,500	32,721
Overshoot	1,616	1,343	2,317	2,354	2,682

Notes:

Distribution by total credit used

TDB30125

Banks

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

December 2009

	<i>from</i> 1,000,000 to 2,500,000	<i>from</i> 2,500,000 to 5,000,000	<i>from</i> 5,000,000 to 25,000,000	<i>more than</i> 25,000,000
Number of borrowers	76,551	27,420	20,442	3,697
Facilities granted	163,000	132,303	281,121	730,211
Used margin	117,957	94,969	198,761	507,688
<i>of which: backed by real security</i>	<i>57,241</i>	<i>44,959</i>	<i>84,786</i>	<i>96,480</i>
Unused margin	49,091	40,598	89,412	232,054
Overshoot	4,047	3,263	7,052	9,531

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

December 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
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a. SHORT-TERM LOANS
in euros

Facilities granted	16,779	14,253	26,118	37,434	49,504
Used margin	8,013	7,056	13,566	19,586	26,151
<i>of which:</i> backed by real security	534	588	1,246	2,050	3,128
Overshoot	936	735	1,187	1,374	1,732

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

Facilities granted	39	64	150	260	389
Used margin	39	60	148	246	366
<i>of which:</i> backed by real security	5	7	23	41	54
Overshoot	6	3	15	15	21

c. MEDIUM AND LONG-TERM LOANS:
in euros

Facilities granted	57,678	71,476	96,910	49,868	45,563
Used margin	57,683	71,184	95,821	48,486	43,669
<i>of which:</i> backed by real security	42,755	64,071	85,596	38,312	32,259
Overshoot	509	540	669	568	600

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

Facilities granted	209	334	740	333	321
Used margin	210	335	745	335	327
<i>of which:</i> backed by real security	183	300	647	178	56
Overshoot	3	4	9	8	15

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					
December 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		81,099	69,040	163,394	388,319
Used margin		42,671	35,385	78,867	180,579
of which: backed by real security		5,525	4,384	7,584	5,822
Overshoot		2,563	1,786	3,891	4,050
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		767	780	2,181	6,931
Used margin		686	664	1,785	3,958
of which: backed by real security		99	98	161	84
Overshoot		41	23	59	181
c. MEDIUM AND LONG-TERM LOANS: in euros					
Facilities granted		71,941	59,889	132,392	439,929
Used margin		67,541	55,211	118,762	345,182
of which: backed by real security		49,707	39,652	78,756	94,248
Overshoot		920	726	1,690	3,200
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		520	373	948	7,661
Used margin		522	371	863	6,166
of which: backed by real security		88	104	328	2,128
Overshoot		15	9	13	28

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										
December 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	1,545,91	882,639	735,421	257,178	138,214	100,462	37,534	30,254	6,006	
Facilities granted	74,705	86,128	123,919	87,895	95,777	154,327	130,082	298,915	842,842	
Used margin	65,945	78,636	110,280	68,653	70,513	111,420	91,631	200,277	535,885	
b. PIEMONTE										
Number of borrowers	111,825	63,491	49,758	18,179	9,744	7,139	2,587	1,990	382	
Facilities granted	5,395	6,188	8,378	6,219	6,753	10,961	8,967	19,501	46,862	
Used margin	4,700	5,586	7,285	4,679	4,799	7,533	5,958	12,178	29,972	
c. VALLE D'AOSTA										
Number of borrowers	3,413	1,681	1,527	601	258	174	61	37	10	
Facilities granted	162	162	261	207	177	264	221	364	912	
Used margin	133	139	220	154	126	177	155	266	587	
d. LIGURIA										
Number of borrowers	37,673	20,327	17,964	6,447	2,879	1,973	684	560	126	
Facilities granted	1,806	1,986	3,047	2,189	1,970	2,989	2,363	5,527	12,959	
Used margin	1,579	1,801	2,722	1,743	1,480	2,124	1,614	3,675	7,653	
e. LOMBARDY										
Number of borrowers	247,534	170,086	154,486	55,279	32,047	24,824	9,896	8,700	2,033	
Facilities granted	12,100	16,717	26,012	18,950	22,266	38,224	34,395	87,438	353,233	
Used margin	10,329	15,155	22,855	14,246	15,697	26,399	23,288	56,748	217,929	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	37,802	21,935	23,811	10,642	5,621	4,192	1,479	975	139	
Facilities granted	1,818	2,145	4,118	3,628	3,883	6,406	5,096	9,281	10,365	
Used margin	1,421	1,823	3,553	2,947	3,084	5,109	3,974	6,881	6,286	
g. VENETO										
Number of borrowers	145,184	95,651	79,289	28,579	16,842	12,280	4,630	3,731	663	
Facilities granted	7,117	9,379	13,240	9,826	11,691	18,929	16,113	36,720	51,609	
Used margin	6,225	8,568	11,752	7,502	8,479	13,384	11,155	23,864	32,986	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	43,196	26,010	17,192	5,741	3,182	2,295	838	701	113	
Facilities granted	2,126	2,528	2,861	1,977	2,218	3,528	2,919	6,888	9,140	
Used margin	1,960	2,356	2,550	1,548	1,644	2,529	1,985	4,371	5,464	
i. EMILIA-ROMAGNA										
Number of borrowers	129,087	81,297	74,854	27,760	15,848	11,855	4,637	3,783	785	
Facilities granted	6,256	7,966	12,639	9,542	10,977	18,306	16,037	37,845	91,457	
Used margin	5,163	7,054	10,956	7,042	7,565	12,412	10,777	23,910	59,129	
l. MARCHE										
Number of borrowers	50,371	29,898	24,634	9,648	5,361	3,586	1,234	882	120	
Facilities granted	2,446	2,917	4,155	3,323	3,719	5,493	4,246	8,536	10,997	
Used margin	2,106	2,643	3,661	2,585	2,728	3,990	2,931	5,637	6,726	

Distribution by customer location (region) and total granted

TDB30145		Banks								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m. TUSCANY										
Number of borrowers		107,569	65,174	62,954	22,242	11,598	8,359	3,030	2,235	358
Facilities granted		5,209	6,382	10,679	7,624	8,047	12,846	10,498	21,329	36,360
Used margin		4,560	5,837	9,634	6,188	6,228	9,689	7,730	15,081	23,459
n. UMBRIA										
Number of borrowers		29,062	15,666	11,355	4,333	2,321	1,602	561	464	68
Facilities granted		1,410	1,520	1,915	1,493	1,614	2,471	1,943	4,450	3,604
Used margin		1,272	1,409	1,715	1,213	1,250	1,882	1,409	3,084	2,283
o. LAZIO										
Number of borrowers		139,535	76,497	71,503	22,014	9,890	6,945	2,555	2,430	607
Facilities granted		6,708	7,467	12,204	7,390	6,824	10,657	8,850	24,565	162,759
Used margin		6,061	6,924	11,277	6,222	5,373	8,207	6,812	18,611	106,785
p. ABRUZZO										
Number of borrowers		38,944	20,350	14,066	4,837	2,592	1,753	666	475	72
Facilities granted		1,885	1,969	2,363	1,651	1,792	2,720	2,310	4,621	5,171
Used margin		1,701	1,813	2,092	1,310	1,349	2,049	1,688	3,059	3,434
q. MOLISE										
Number of borrowers		7,132	3,386	2,179	804	377	255	104	57	11
Facilities granted		343	327	363	275	262	397	360	583	411
Used margin		309	298	318	227	201	301	260	420	249
r. CAMPANIA										
Number of borrowers		100,030	48,307	37,316	12,148	5,891	4,053	1,427	1,090	174
Facilities granted		4,744	4,692	6,282	4,106	4,077	6,171	4,891	10,660	18,233
Used margin		4,349	4,352	5,728	3,374	3,169	4,753	3,713	7,683	12,662
s. APULIA										
Number of borrowers		92,169	47,285	31,781	9,146	4,528	3,129	1,077	759	112
Facilities granted		4,429	4,593	5,267	3,109	3,125	4,790	3,725	7,298	7,465
Used margin		4,089	4,298	4,786	2,490	2,374	3,779	2,755	5,091	5,406
t. BASILICATA										
Number of borrowers		12,072	4,833	3,249	1,239	596	416	150	100	18
Facilities granted		573	463	547	428	414	628	515	966	1,130
Used margin		523	421	484	350	322	458	356	694	948
u. CALABRIA										
Number of borrowers		38,346	16,024	11,047	3,556	1,799	1,051	343	217	37
Facilities granted		1,820	1,542	1,857	1,212	1,251	1,586	1,189	1,960	2,736
Used margin		1,672	1,421	1,666	977	970	1,247	899	1,499	1,516
v. SICILY										
Number of borrowers		124,755	51,766	33,448	10,132	4,922	3,359	1,145	728	121
Facilities granted		5,986	4,982	5,577	3,432	3,397	5,109	3,951	7,030	12,228
Used margin		5,565	4,645	5,042	2,743	2,584	3,898	2,980	4,843	8,386
z. SARDINIA										
Number of borrowers		50,220	22,975	13,008	3,851	1,918	1,222	430	340	57
Facilities granted		2,370	2,202	2,155	1,314	1,321	1,854	1,493	3,352	5,212
Used margin		2,230	2,093	1,984	1,113	1,089	1,499	1,195	2,682	4,024

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2009

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,562,044	1,811,734	42,210
b.	GENERAL GOVERNMENT	88,431	58,887	2,198
	Central government	27,294	21,203	620
	Local government	60,864	37,630	1,579
	Social security funds	272	54	..
c.	FINANCIAL COMPANIES	495,710	289,656	3,057
	Monetary financial institutions	214,526	98,905	1,276
	Other financial intermediaries	229,047	154,916	1,179
	Financial auxiliaries	48,669	33,132	547
	Insurance companies and pension funds	3,468	2,703	54
d.	NON-FINANCIAL COMPANIES	1,336,831	918,061	28,163
	Public companies	34,087	18,952	278
	Private companies	1,174,807	799,379	24,734
	Associations of non-financial companies	1,686	1,028	34
	Craft non-financial quasi-companies	44,327	32,801	986
	Other non-financial quasi-companies	81,925	65,901	2,130
e.	HOUSEHOLDS	487,696	461,344	5,876
	Producer households	96,422	83,880	2,377
	Consumer households	391,274	377,464	3,500
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,709	8,518	172
g.	REST OF THE WORLD	132,639	67,920	2,613
	General government	1,558	973	4
	Monetary financial institutions	60,489	20,159	975
	Other financial institutions	35,636	23,070	1,099
	Non-financial companies	31,576	22,064	473
	Households	1,637	1,576	62
	Non-profit institutions serving households	11	9	..
	International organizations and other institutions	1,730	69	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	219	160	5

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
2,238,898	1,504,116	38,217	323,145	307,618	3,993
82,207	52,516	1,992	6,224	6,370	206
26,054	19,920	577	1,240	1,283	43
55,882	32,544	1,415	4,983	5,086	163
271	53	..	1	1	-
491,586	285,545	2,921	4,125	4,111	136
214,053	98,437	1,275	473	468	1
227,459	153,306	1,048	1,588	1,610	131
46,618	31,113	544	2,051	2,020	4
3,455	2,690	54	13	13	..
1,196,085	791,464	25,282	140,746	126,597	2,881
32,857	17,985	265	1,230	967	13
1,050,513	688,334	22,156	124,294	111,045	2,579
1,505	904	33	181	124	1
38,652	27,220	884	5,675	5,580	102
72,558	57,021	1,943	9,366	8,880	187
321,392	295,898	5,168	166,303	165,446	708
79,135	67,448	2,135	17,287	16,432	241
242,258	228,450	3,033	149,016	149,014	467
10,882	7,802	168	827	716	4
129,178	64,890	2,572	3,461	3,031	41
1,545	960	4	13	13	..
60,484	20,154	975	5	5	1
35,300	22,741	1,098	336	329	1
28,766	19,670	438	2,810	2,393	35
1,342	1,287	57	296	289	4
11	8	..	..	..	..
1,729	69	..	1	1	..
204	146	5	15	14	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euro

December 2009

		Total		
		Facilities granted	Used margin	Overshot
a.	TOTAL	1,433,250	1,001,938	30,539
	Agricultural, forestry and fishery products	40,821	34,974	1,153
	Fuel and power products	86,356	49,845	723
	Ores and metals	24,574	13,371	233
	Non-metallic minerals and products	31,930	20,104	606
	Chemical products	22,605	12,618	343
	Metal products, except transport equipment	55,397	33,555	1,142
	Agricultural and industrial machinery	49,700	28,687	751
	Office and data processing machines, etc..	7,746	4,800	125
	Electrical goods	27,471	15,812	455
	Transport equipment	21,386	14,912	408
	Food and tobacco products	47,013	30,617	788
	Textiles, clothing and footwear	43,631	25,906	1,198
	Paper and paper products	23,698	16,245	331
	Rubber and plastic products	20,009	12,288	337
	Other manufactured products	33,968	22,876	902
	Building and construction	174,867	134,603	5,041
	Wholesale and retail trade services, recovery and repair services	230,684	147,035	4,313
	Lodging and catering services	41,732	37,406	1,038
	Inland transport services	26,189	19,888	549
	Maritime and air transport services	13,433	9,294	88
	Auxiliary transport services	21,110	14,736	323
	Communication services	21,153	10,602	112
	Other market services	367,777	291,765	9,579

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
1,275,217	858,910	27,417	158,032	143,028	3,123
39,035	33,291	1,126	1,786	1,683	27
82,653	46,951	696	3,703	2,894	26
22,165	11,582	222	2,409	1,789	12
29,613	17,933	564	2,318	2,171	42
21,021	11,201	313	1,584	1,417	30
47,781	26,554	1,026	7,616	7,001	116
44,108	23,570	675	5,592	5,117	77
6,652	3,864	115	1,094	936	11
23,590	12,615	406	3,880	3,197	49
17,171	11,214	346	4,215	3,698	62
42,935	27,129	726	4,078	3,488	62
40,632	23,125	1,127	2,999	2,781	71
20,627	13,356	289	3,070	2,888	42
17,773	10,197	296	2,236	2,091	41
30,996	20,030	834	2,972	2,846	68
158,799	120,293	4,661	16,068	14,309	379
203,619	123,651	3,910	27,065	23,384	403
37,815	33,561	957	3,917	3,845	81
19,734	14,037	385	6,454	5,851	164
11,954	8,245	67	1,478	1,048	21
17,989	11,741	280	3,121	2,995	43
19,918	9,529	105	1,235	1,072	7
318,637	245,239	8,290	49,141	46,526	1,289

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

December 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		1,545,919	882,639	735,421	257,178	138,214
Facilities granted		74,705	86,128	123,919	87,895	95,777
Used margin		65,945	78,636	110,280	68,653	70,513
b. GENERAL GOVERNMENT						
Number of borrowers		520	558	1,051	1,248	1,143
Facilities granted		26	55	193	449	805
Used margin		23	42	118	220	407
c. FINANCIAL COMPANIES						
Number of borrowers		2,129	1,039	1,126	682	413
Facilities granted		99	101	196	231	279
Used margin		68	71	153	181	197
d. NON-FINANCIAL COMPANIES						
Number of borrowers		215,475	121,521	152,258	133,353	103,549
Facilities granted		10,251	11,811	27,128	47,026	72,635
Used margin		7,022	8,141	19,131	33,006	51,356
<i>of which: industry</i>						
Number of borrowers		45,248	27,458	37,139	35,383	28,919
Facilities granted		2,170	2,677	6,653	12,571	20,447
Used margin		1,420	1,706	4,211	7,723	12,354
<i>of which: building</i>						
Number of borrowers		26,730	16,567	22,552	22,855	19,690
Facilities granted		1,280	1,612	4,045	8,089	13,820
Used margin		850	1,069	2,866	5,928	10,477
<i>of which: services</i>						
Number of borrowers		139,025	74,870	89,242	72,107	52,643
Facilities granted		6,587	7,265	15,838	25,306	36,765
Used margin		4,581	5,168	11,580	18,509	27,203
e. PRODUCER HOUSEHOLDS						
Number of borrowers		221,942	107,011	102,092	42,424	15,594
Facilities granted		10,510	10,398	17,633	14,413	10,532
Used margin		8,544	8,950	15,400	12,118	8,744
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers		1,083,502	645,349	473,183	77,049	16,450
Facilities granted		52,790	63,075	77,793	24,965	10,815
Used margin		49,561	60,879	74,660	22,470	9,243

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

December 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		100,462	37,534	30,254	6,006
Facilities granted		154,327	130,082	298,915	842,842
Used margin		111,420	91,631	200,277	535,885
b. GENERAL GOVERNMENT					
Number of borrowers		1,104	482	514	337
Facilities granted		1,713	1,682	5,754	71,529
Used margin		1,144	952	2,645	46,749
c. FINANCIAL COMPANIES					
Number of borrowers		407	239	445	440
Facilities granted		639	823	5,191	270,731
Used margin		420	517	3,084	182,049
d. NON-FINANCIAL COMPANIES					
Number of borrowers		86,433	34,514	28,287	5,149
Facilities granted		133,947	119,866	279,242	493,791
Used margin		94,908	83,848	187,726	302,366
<i>of which: industry</i>					
Number of borrowers		24,719	10,613	9,823	2,234
Facilities granted		38,534	37,081	99,782	217,320
Used margin		22,624	21,408	56,336	122,363
<i>of which: building</i>					
Number of borrowers		16,936	6,362	4,250	482
Facilities granted		26,058	21,940	39,821	32,139
Used margin		20,303	17,152	30,408	22,210
<i>of which: services</i>					
Number of borrowers		42,841	16,692	13,579	2,376
Facilities granted		66,339	57,882	133,547	241,160
Used margin		49,485	42,814	96,111	155,537
e. PRODUCER HOUSEHOLDS					
Number of borrowers		6,188	1,009	310	8
Facilities granted		8,923	3,375	2,453	259
Used margin		7,510	2,877	2,126	215
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		5,728	1,143	608	56
Facilities granted		8,205	3,842	5,429	4,431
Used margin		6,747	3,064	3,993	3,062

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
December 2009

December 2009		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	1,069,857	3,122	80,742	1,727	71,716
b.	NORTH-WEST ITALY	400,399	257	26,538	437	20,428
	Piedmont	72,844	114	5,008	216	3,809
	Valle d'Aosta	1,925	19	203	3	233
	Liguria	25,583	25	1,181	34	1,282
	Lombardy	300,047	98	20,146	184	15,105
c.	NORTH-EAST ITALY	242,822	319	18,522	569	17,802
	Trentino-Alto Adige	25,212	116	2,204	254	2,472
	Veneto	95,172	72	7,413	147	7,752
	Friuli-Venezia Giulia	22,595	75	1,630	55	1,247
	Emilia-Romagna	99,843	56	7,275	114	6,331
d.	CENTRAL ITALY	241,224	217	20,456	214	20,666
	Marche	27,760	17	3,228	83	1,570
	Tuscany	72,833	74	6,124	62	7,556
	Umbria	13,191	10	1,522	22	1,277
	Lazio	127,440	115	9,582	47	10,263
e.	SOUTHERN ITALY	116,134	81	10,037	210	9,695
	Abruzzo	15,902	10	2,082	26	1,078
	Molise	2,255	9	241	12	238
	Campania	48,460	25	2,612	21	4,730
	Apulia	33,510	7	3,572	109	2,444
	Basilicata	3,976	8	352	11	351
	Calabria	12,030	23	1,177	31	855
f.	ISLANDS	57,445	2,249	5,189	297	3,124
	Sicily	40,308	1,649	3,154	127	1,556
	Sardinia	17,138	600	2,035	170	1,568

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
3,846	102,168	2,189	244,533	946	56,928	5,573	484,533
1,365	41,708	176	87,109	217	21,654	1,380	199,130
528	7,392	31	19,205	82	3,426	455	32,579
1	316	..	448	1	92	15	592
109	2,291	20	7,435	38	3,211	204	9,755
727	31,709	125	60,021	96	14,926	706	156,204
1,288	24,917	538	55,820	254	10,722	1,569	110,500
147	1,310	301	3,397	113	1,308	400	13,190
564	11,119	42	22,628	41	4,257	375	40,763
179	3,077	98	5,257	46	519	292	10,121
399	9,412	98	24,537	55	4,638	503	46,427
552	19,026	377	56,616	139	15,131	1,199	106,631
231	1,522	29	5,521	63	1,544	486	13,466
93	5,238	28	18,147	42	6,073	211	29,186
81	876	19	2,612	12	684	72	6,002
147	11,390	300	30,336	23	6,830	430	57,977
418	12,992	91	29,806	119	5,436	823	46,424
139	1,422	10	3,698	19	689	143	6,586
26	208	..	588	13	127	28	765
77	6,966	63	12,160	21	2,492	186	19,108
95	3,104	6	9,910	40	1,539	245	12,439
11	430	2	721	7	174	44	1,865
70	863	10	2,729	18	416	177	5,660
223	3,525	1,007	15,183	216	3,984	602	21,847
165	2,739	182	11,508	91	2,740	429	15,968
58	786	826	3,674	126	1,244	173	5,879

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

4th quarter 2009

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL	130,188	91	6,617	77	4,449
b. NORTH-WEST ITALY	58,504	6	2,206	34	1,549
Piedmont	9,149	5	341	8	261
Valle d'Aosta	226	-	32	-	33
Liguria	2,438	1	95	1	93
Lombardy	46,692	1	1,738	24	1,162
c. NORTH-EAST ITALY	27,445	17	1,476	24	1,080
Trentino-Alto Adige	2,867	13	176	10	189
Veneto	11,315	1	568	7	435
Friuli-Venezia Giulia	2,875	..	112	4	107
Emilia-Romagna	10,388	2	621	4	348
d. CENTRAL ITALY	25,036	3	1,701	4	1,014
Marche	3,165	1	226	3	94
Tuscany	7,159	1	421	..	358
Umbria	1,197	..	93	..	60
Lazio	13,515	1	961	2	502
e. SOUTHERN ITALY	11,736	1	862	6	572
Abruzzo	1,625	..	193	1	87
Molise	225	1	17	2	11
Campania	4,684	..	216	..	221
Apulia	3,443	..	320	2	170
Basilicata	355	-	17	..	21
Calabria	1,404	..	99	..	62
f. ISLANDS	7,466	63	372	9	233
Sicily	5,866	44	218	2	118
Sardinia	1,600	19	154	7	115

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
224	16,036	94	15,158	29	4,338	435	82,641
80	8,581	..	5,409	5	1,617	100	38,916
20	888	-	1,043	3	352	26	6,201
..	28	-	31	-	14	..	87
6	147	-	470	1	275	7	1,342
54	7,519	..	3,865	1	975	67	31,286
61	3,442	43	3,433	9	899	142	16,819
4	280	37	228	1	63	35	1,831
32	1,763	3	1,444	3	257	25	6,776
9	243	..	313	1	92	24	1,970
16	1,157	3	1,448	3	487	57	6,242
40	2,220	6	3,452	8	1,188	96	15,303
29	211	1	355	3	126	52	2,063
4	608	..	1,157	5	353	10	4,243
5	83	..	155	..	53	12	737
2	1,319	5	1,785	1	655	22	8,261
23	1,381	1	1,921	5	438	51	6,475
10	151	-	235	3	57	7	881
3	22	-	43	..	8	2	115
7	553	1	730	..	149	12	2,794
1	557	-	686	1	162	8	1,535
..	27	-	53	..	17	2	216
1	71	-	174	-	44	19	934
21	411	43	942	2	196	45	5,127
18	342	6	677	1	123	40	4,277
3	69	37	265	1	73	5	851

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

December 2009

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,611	692	14,919	8,400	158	8,242
b.	NORTH-WEST ITALY	4,719	68	4,651	2,783	37	2,747
	Piedmont	1,357	30	1,327	791	13	779
	Valle d'Aosta	48	2	45	39	2	37
	Liguria	109	..	109	64	..	63
	Lombardy	3,206	35	3,170	1,889	21	1,868
c.	NORTH-EAST ITALY	4,542	251	4,291	2,310	35	2,275
	Trentino-Alto Adige	468	114	354	207	7	200
	Veneto	1,793	42	1,752	872	9	863
	Friuli-Venezia Giulia	437	45	392	194	11	183
	Emilia-Romagna	1,843	51	1,793	1,036	8	1,028
d.	CENTRAL ITALY	3,540	123	3,417	2,057	28	2,029
	Marche	515	61	453	187	1	186
	Tuscany	1,665	34	1,631	1,032	15	1,017
	Umbria	352	11	341	224	3	220
	Lazio	1,008	16	992	614	9	606
e.	SOUTHERN ITALY	1,883	142	1,741	859	35	824
	Abruzzo	175	13	162	64	..	63
	Molise	69	9	60	26	..	26
	Campania	497	31	466	268	8	260
	Apulia	746	36	709	346	7	338
	Basilicata	142	6	136	55	..	55
	Calabria	256	47	208	100	19	82
f.	ISLANDS	926	107	819	391	23	368
	Sicily	587	80	508	163	4	159
	Sardinia	339	28	311	228	19	209

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,372	253	4,119	2,839	281	2,558
1,269	31	1,238	668	1	667
381	16	364	185	1	184
6	..	6	3	..	3
30	..	30	16	..	16
852	14	838	464	..	464
1,386	81	1,305	846	135	711
69	4	65	193	104	89
664	31	634	257	2	254
179	11	168	64	23	41
475	36	439	332	6	326
748	68	680	734	26	708
216	43	173	112	17	94
310	16	294	323	3	320
67	5	62	62	3	59
156	5	151	238	3	235
691	55	635	334	52	282
74	7	67	37	5	32
29	2	27	14	7	7
134	6	128	94	16	78
271	17	253	129	12	118
63	1	62	24	4	19
119	21	98	36	8	29
278	17	260	257	67	190
205	15	190	219	60	159
73	2	70	38	6	32

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

4th quarter 2009

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	954	34	920	421	15	406
b.	NORTH-WEST ITALY	297	17	280	141	14	127
	Piedmont	72	1	71	24	-	24
	Valle d'Aosta	24	-	24	24	-	24
	Liguria	18	-	18	13	-	13
	Lombardy	183	16	167	81	14	66
c.	NORTH-EAST ITALY	256	8	248	70	1	70
	Trentino-Alto Adige	22	..	22	12	-	12
	Veneto	99	2	97	22	-	22
	Friuli-Venezia Giulia	24	1	23	9	..	9
	Emilia-Romagna	111	6	106	27	..	26
d.	CENTRAL ITALY	249	7	242	144	..	144
	Marche	57	6	51	25	-	25
	Tuscany	85	..	85	44	..	44
	Umbria	12	..	12	4	..	4
	Lazio	94	..	94	71	..	71
e.	SOUTHERN ITALY	93	1	92	34	..	34
	Abruzzo	7	..	7	3	..	3
	Molise	5	..	4	2	..	2
	Campania	25	..	25	8	..	8
	Apulia	41	..	41	19	..	19
	Basilicata	7	-	7	1	-	1
	Calabria	8	..	7	1	-	1
f.	ISLANDS	59	1	58	33	..	32
	Sicily	37	1	36	17	..	16
	Sardinia	22	..	22	16	..	16

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
365	16	348	168	2	165
113	3	110	43	..	43
35	1	34	13	..	13
1	-	1	-	-	-
4	-	4	1	-	1
74	2	72	29	-	29
120	7	113	66	1	64
3	..	3	7	-	7
57	2	55	19	-	19
9	..	9	6	..	5
51	4	47	34	1	33
70	6	64	35	1	34
26	5	21	7	1	6
28	..	28	13	-	13
6	..	6	2	..	2
10	..	9	14	-	14
44	..	44	15	..	15
3	..	3	1	..	1
3	..	2	..	..	..
11	..	11	7	-	7
16	..	16	5	-	5
5	-	5	1	-	1
6	..	6	1	-	1
18	1	17	8	..	8
14	1	13	6	..	6
4	..	4	2	..	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

December 2009

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	17,460	158	1,783	790
b.	NORTH-WEST ITALY	3,830	36	623	202
	Piedmont	1,448	28	160	38
	Valle d'Aosta	36	-	..	5
	Liguria	429	5	26	5
	Lombardy	1,918	3	437	155
c.	NORTH-EAST ITALY	4,525	17	634	322
	Trentino-Alto Adige	1,331	-	51	62
	Veneto	1,225	10	285	81
	Friuli-Venezia Giulia	743	..	77	57
	Emilia-Romagna	1,226	7	221	123
d.	CENTRAL ITALY	2,709	20	327	155
	Marche	900	6	188	46
	Tuscany	511	4	27	41
	Umbria	217	1	26	18
	Lazio	1,081	10	85	49
e.	SOUTHERN ITALY	1,794	53	129	88
	Abruzzo	397	5	27	8
	Molise	89	2	9	1
	Campania	399	7	39	32
	Apulia	499	28	23	28
	Basilicata	83	7	5	2
	Calabria	328	4	26	16
f.	ISLANDS	4,602	33	69	21
	Sicily	2,645	21	50	18
	Sardinia	1,957	11	19	3

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
810	601	4,421	2,543	145	6,046	163	84
124	134	441	876	69	1,291	34	13
36	82	103	449	64	459	28	13
1	1	20	3	-	6	..	-
51	1	122	120	..	100	-	-
36	49	197	304	5	726	6	..
449	181	819	527	32	1,508	36	2
108	51	397	55	..	603	4	..
115	25	107	274	3	299	25	1
119	62	160	63	1	203	..	-
107	43	155	135	28	403	6	1
74	104	538	537	11	922	21	14
27	29	47	450	3	102	1	..
5	46	94	43	6	243	1	..
19	9	43	17	1	83	-	-
22	20	353	27	1	495	19	14
42	91	155	456	15	700	64	49
34	9	21	91	4	148	50	43
1	3	3	19	..	50	-	-
3	33	73	60	2	143	5	2
2	30	10	192	8	170	9	4
..	2	8	16	..	43	..	..
2	14	40	78	..	146	..	-
121	90	2,467	147	20	1,625	8	6
54	55	1,035	41	19	1,348	3	2
67	35	1,432	106	..	277	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

4th quarter 2009

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	976	7	101	62
b.	NORTH-WEST ITALY	235	2	29	11
	Piedmont	69	2	6	..
	Valle d'Aosta	1	-	-	..
	Liguria	15	..	1	..
	Lombardy	150	..	22	10
c.	NORTH-EAST ITALY	286	1	37	14
	Trentino-Alto Adige	107	-	4	4
	Veneto	82	..	15	3
	Friuli-Venezia Giulia	39	-	11	2
	Emilia-Romagna	58	1	7	4
d.	CENTRAL ITALY	185	1	28	25
	Marche	91	..	26	14
	Tuscany	19	..	..	1
	Umbria	25	1	1	10
	Lazio	50	..	..	..
e.	SOUTHERN ITALY	101	2	5	8
	Abruzzo	32	..	2	..
	Molise	8	..	..	-
	Campania	22	..	1	5
	Apulia	15	1	..	3
	Basilicata	3	..	-	..
	Calabria	20	..	1	..
f.	ISLANDS	169	1	3	5
	Sicily	111	1	3	5
	Sardinia	58	..	..	-

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
43	44	149	141	9	359	61	30
5	22	5	40	1	112	10	3
1	2	..	27	1	24	6	3
-	-	-	..	-	-
1	-	4	7	-	4	..	-
3	20	1	6	-	84	4	..
26	10	50	41	4	88	16	1
6	1	43	5	-	41	4	..
5	2	2	24	-	21	10	1
9	1	1	5	-	8	..	-
7	6	5	6	4	18	1	..
5	3	5	33	-	66	19	13
3	2	2	30	-	13	1	..
..	1	1	1	-	14	1	..
1	..	1	1	-	10	-	-
..	1	1	2	-	28	18	13
2	..	2	23	4	41	14	12
2	..	..	7	3	6	11	10
-	..	-	2	-	5	-	-
-	..	2	..	-	13	1	1
-	..	..	2	..	6	1	1
-	-	-	1	-	2	-	-
..	-	..	11	-	9	..	-
6	8	88	4	1	52	2	1
4	8	39	1	1	49	1	..
2	..	49	3	-	3	1	1

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euro

December 2009		Facilities granted	Used margin	Overshoot
a.	TOTAL	122,655	117,525	2,549
	<i>of which: transactions of financial intermediaries</i>	<i>98,346</i>	<i>95,384</i>	<i>2,053</i>
	Piedmont	8,411	8,046	139
	Valle d'Aosta	277	241	4
	Liguria	2,293	2,219	38
	Lombardy	36,690	35,129	614
	Trentino-Alto Adige	2,965	2,824	22
	Veneto	15,095	14,519	206
	Friuli-Venezia Giulia	2,733	2,643	39
	Emilia-Romagna	12,298	11,737	135
	Marche	4,659	4,349	87
	Tuscany	7,575	7,139	140
	Umbria	1,333	1,243	27
	Lazio	13,011	12,543	592
	Abruzzo	1,776	1,704	57
	Molise	201	202	8
	Campania	4,915	4,828	190
	Apulia	2,590	2,498	80
	Basilicata	257	256	10
	Calabria	1,258	1,246	61
	Sicily	2,483	2,385	75
	Sardinia	1,835	1,772	26

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

December 2009

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	35,456	16,735	18,721	41,730	29,091
<i>of which: transactions of financial intermediaries</i>	<i>30,921</i>	<i>13,785</i>	<i>17,136</i>	<i>35,677</i>	<i>25,246</i>
Piedmont	3,531	1,663	1,868	4,145	2,915
Valle d'Aosta	35	35	..	55	25
Liguria	803	350	452	1,068	696
Lombardy	11,606	3,937	7,669	12,462	9,005
Trentino-Alto Adige	210	96	114	296	205
Veneto	1,733	897	836	2,104	1,364
Friuli-Venezia Giulia	274	139	135	403	229
Emilia-Romagna	2,314	942	1,371	3,477	2,194
Marche	278	204	75	297	176
Tuscany	2,052	1,019	1,032	2,626	1,891
Umbria	499	188	311	664	465
Lazio	6,764	3,032	3,732	8,665	6,362
Abruzzo	458	414	44	540	424
Molise	62	59	3	77	29
Campania	3,150	2,451	699	2,939	1,981
Apulia	493	399	94	572	324
Basilicata	100	60	40	154	62
Calabria	369	332	37	265	173
Sicily	472	384	87	652	385
Sardinia	252	131	121	270	187

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

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
December 2009		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	144,699	3,482	14,288	118,164	2,672	6,094
b.	NORTH-WEST ITALY	58,283	619	7,895	47,193	657	1,920
	Piedmont	7,201	167	264	6,318	159	293
	Valle d'Aosta	254	1	..	226	7	20
	Liguria	4,042	46	20	3,861	46	68
	Lombardy	46,786	405	7,610	36,788	444	1,538
c.	NORTH-EAST ITALY	34,215	318	2,258	28,263	1,065	2,311
	Trentino-Alto Adige	3,859	130	30	3,046	236	417
	Veneto	8,965	94	1,073	7,047	263	488
	Friuli-Venezia Giulia	6,031	21	696	5,109	112	93
	Emilia-Romagna	15,360	73	459	13,061	454	1,313
d.	CENTRAL ITALY	42,713	2,186	3,895	35,310	374	948
	Marche	1,509	21	86	1,162	81	158
	Tuscany	7,088	19	907	5,782	142	237
	Umbria	597	6	1	523	26	41
	Lazio	33,519	2,140	2,900	27,842	124	512
e.	SOUTHERN ITALY	6,244	275	157	4,828	371	614
	Abruzzo	915	11	4	653	80	168
	Molise	165	1	..	126	10	28
	Campania	3,133	146	88	2,566	118	216
	Apulia	1,327	9	64	1,058	90	107
	Basilicata	217	1	..	155	21	40
	Calabria	487	108	1	271	52	55
f.	ISLANDS	3,244	83	84	2,570	206	300
	Sicily	1,833	66	14	1,591	93	69
	Sardinia	1,411	17	71	979	114	231

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks

Source: supervisory returns
Stocks in millions of euro

December 2009		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	8,519	3,848	1,899	1,672	668	428
	General government	203	10	22	141	8	22
	Financial corporations	265	171	55	34	1	4
	Non-financial corporation	310	81	100	81	26	23
	Producer households	56	7	14	15	12	8
	Consumer households	7,685	3,579	1,707	1,401	621	371
b.	WITH AGREED MATURITY	23,424	9,638	5,196	4,681	2,496	1,412
	General government	74	19	22	27	6	1
	Financial corporations	4,612	2,723	1,085	749	..	56
	Non-financial corporation	3,737	1,804	1,233	395	207	98
	Producer households	304	42	96	62	55	49
	Consumer households	14,696	5,051	2,760	3,449	2,228	1,208
c.	UNREDEEMABLE AT NOTICE	71,534	17,478	15,226	14,054	16,777	8,000
	General government	1,541	59	356	367	581	178
	Financial corporations	307	121	102	45	27	11
	Non-financial corporation	3,015	634	770	587	814	211
	Producer households	2,556	333	628	435	765	395
	Consumer households	64,115	16,330	13,370	12,620	14,590	7,205
d.	CUSTOMER CURRENT ACCOUNTS	768,238	287,982	164,344	188,405	87,554	39,953
	General government	29,937	5,222	5,967	12,053	3,746	2,949
	Financial corporations	74,022	42,105	11,852	18,448	1,016	602
	Non-financial corporation	164,440	62,562	37,927	42,731	14,800	6,420
	Producer households	39,371	12,032	9,656	7,703	6,873	3,107
	Consumer households	460,467	166,060	98,942	107,471	61,119	26,875
e.	SAVING CERTIFICATES AND CDs ISSUED	34,949	7,291	11,526	6,461	6,900	2,770
	General government	31	-	4	23	4	..
	Financial corporations	583	196	66	297	12	11
	Non-financial corporation	1,278	442	391	267	129	49
	Producer households	1,519	288	476	311	339	105
	Consumer households	31,538	6,365	10,589	5,563	6,417	2,604

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

December 2009

Total

a.	TOTAL	1,153,493
b.	NORTH-WEST ITALY	379,207
	Piedmont	89,347
	Valle d'Aosta	3,115
	Liguria	31,464
	Lombardy	255,280
c.	NORTH-EAST ITALY	233,442
	Trentino-Alto Adige	20,082
	Veneto	94,436
	Friuli-Venezia Giulia	25,823
	Emilia-Romagna	93,100
d.	CENTRAL ITALY	270,161
	Marche	27,658
	Tuscany	65,944
	Umbria	13,966
	Lazio	162,593
e.	SOUTHERN ITALY	192,513
	Abruzzo	22,820
	Molise	5,448
	Campania	80,708
	Apulia	50,341
	Basilicata	9,045
	Calabria	24,153
f.	ISLANDS	78,166
	Sicily	55,817
	Sardinia	22,348

Notes:

Distribution by branch location (regions)

TDB10283		Banks		
Source: supervisory reports Stocks in millions of euro Numbers in thousands				
December 2009		Number of positions		Total deposits
		Current accounts	Other	
a.	TOTAL ITALY	34,708	15,630	911,636
b.	NORTH WEST ITALY	12,155	4,191	357,512
	Piedmont	2,950	792	68,757
	Valle d'Aosta	86	27	2,051
	Liguria	1,087	363	25,672
	Lombardy	8,031	3,010	261,033
c.	NORTH-EAST ITALY	7,872	2,843	189,148
	Trentino-Alto Adige	817	391	18,419
	Veneto	2,999	1,088	72,655
	Friuli-Venezia Giulia	903	215	20,120
	Emilia-Romagna	3,153	1,148	77,954
d.	CENTRAL ITALY	7,530	3,368	207,963
	Marche	922	624	20,167
	Tuscany	2,453	1,358	51,671
	Umbria	484	271	9,595
	Lazio	3,670	1,115	126,530
e.	SOUTHERNS ITALY	4,838	3,363	107,710
	Abruzzo	603	466	13,897
	Molise	101	61	2,175
	Campania	1,904	903	45,010
	Apulia	1,467	1,258	32,122
	Basilicata	189	169	3,908
	Calabria	573	506	10,599
f.	ISLANDS	2,311	1,865	49,066
	Sicily	1,650	1,501	34,413
	Sardinia	661	364	14,653

Note:

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

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

December 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	61,050	-	70	62,009
Credit default swap	842	500	54,373	-	1,190	46,677
Credit default option	-	-	-	-	-	-
Total rate of return swap	-	-	194	-	-	287
Other credit derivatives	-	50	81	-	-	234

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

December 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		36,175	568	2,926	7,512	13,709	11,460
Intrinsic value		6,461	14	30	155	759	5,502
b. NORTH-WEST ITALY							
Number of holders		13,500	245	1,250	2,677	4,926	4,402
Intrinsic value		2,437	2	11	54	249	2,121
c. NORTH-EAST ITALY							
Number of holders		10,139	210	965	2,317	3,604	3,043
Intrinsic value		1,271	7	12	46	202	1,004
d. CENTRAL ITALY							
Number of holders		6,993	58	399	1,403	2,776	2,357
Intrinsic value		2,025	4	4	31	169	1,817
e. SOUTHERN ITALY							
Number of holders		4,010	45	234	803	1,716	1,212
Intrinsic value		512	1	2	19	95	395
f. ISLAND							
Number of holders		1,533	10	78	312	687	446
Intrinsic value		215	..	1	5	44	165

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

December 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		43,752	1,688	6,885	8,469	14,289	12,421
Intrinsic value		47,941	40	140	213	1,750	45,798
b. GENERAL GOVERNMENT							
Number of holders		470	6	30	78	173	183
Intrinsic value		2,264	2	5	14	54	2,190
c. FINANCIAL COMPANIES							
Number of holders		704	7	19	48	132	498
Intrinsic value		24,035	8	45	25	413	23,544
d. NON-FINANCIAL COMPANIES							
Number of holders		33,061	324	1,777	6,397	13,172	11,391
Intrinsic value		6,405	14	27	142	735	5,488
<i>of which: industry</i>							
<i>Number of holders</i>		11,859	55	355	1,780	4,649	5,020
<i>Intrinsic value</i>		2,091	1	4	30	212	1,845
building							
<i>Number of holders</i>		3,983	28	229	865	1,702	1,159
<i>Intrinsic value</i>		451	..	8	17	90	336
services							
<i>Number of holders</i>		16,472	240	1,153	3,596	6,483	5,000
<i>Intrinsic value</i>		3,756	13	15	92	413	3,223
e. PRODUCER HOUSEHOLDS							
Number of holders		3,114	244	1,149	1,115	537	69
Intrinsic value		56	..	4	12	25	14
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		6,091	1,105	3,897	803	216	70
Intrinsic value		107	3	10	10	35	50
g. REST OF THE WORLD							
Number of holders		312	2	13	28	59	210
Intrinsic value		15,075	14	51	10	488	14,512

Notes:

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

December 2009

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,852,514	739,188	201,119
	Italian government securities	554,277	187,751	47,260
	<i>of which:</i> BOTs	59,996	26,890	2,295
	CCTs	103,125	39,392	5,360
	BTPs	346,718	114,876	38,562
	Other debt securities	698,337	272,961	48,959
	<i>of which:</i> in non-euro-area currencies	42,536	14,644	1,514
	Equity securities	295,147	96,274	82,286
	<i>of which:</i> in non-euro-area currencies	29,941	5,499	1,129
	Units of collective investment undertakings	289,051	177,508	15,959
	Other securities and the like	7,024	1,469	4,403

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
69,887	44,392	4,178	1,409,729	679,118	172,816
27,833	16,668	2,004	380,577	168,323	43,924
839	610	76	36,498	26,196	2,172
11,068	6,877	823	64,380	31,864	3,940
13,239	7,313	857	260,238	105,701	37,085
17,165	9,253	691	575,001	258,970	45,878
836	541	41	20,634	13,748	1,325
3,969	2,645	261	234,012	89,895	67,702
679	432	40	10,586	4,848	1,023
20,887	15,804	1,221	209,875	157,756	13,212
..	..	..	3,171	1,256	836

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

December 2009

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,852,514	739,188	201,119
b.	NORTH-WEST ITALY	932,321	332,565	61,663
	Piedmont	157,102	93,292	17,888
	Valle d'Aosta	2,972	1,756	217
	Liguria	45,534	32,030	3,096
	Lombardy	726,713	205,487	40,462
c.	NORTH-EAST ITALY	377,795	198,276	30,083
	Trentino-Alto Adige	14,924	8,800	1,330
	Veneto	110,459	69,598	11,069
	Friuli-Venezia Giulia	106,443	26,747	1,654
	Emilia-Romagna	145,969	93,131	16,031
d.	CENTRAL ITALY	441,251	119,722	100,057
	Marche	15,885	12,301	2,641
	Tuscany	69,646	42,675	7,986
	Umbria	9,075	7,107	738
	Lazio	346,645	57,638	88,693
e.	SOUTHERN ITALY	72,335	64,242	6,523
	Abruzzo	7,113	6,195	629
	Molise	1,233	1,066	164
	Campania	34,791	31,020	2,886
	Apulia	20,911	18,716	1,982
	Basilicata	2,103	1,883	175
	Calabria	6,185	5,361	688
f.	ISLANDS	28,810	24,383	2,792
	Sicily	21,494	18,762	1,845
	Sardinia	7,316	5,621	947

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
69,887	44,392	4,178	1,409,729	679,118	172,816
36,318	20,848	1,673	618,172	305,235	44,439
11,971	4,164	331	135,344	87,485	13,261
65	63	2	2,826	1,673	209
1,500	1,299	61	37,745	30,317	2,675
22,783	15,322	1,279	442,258	185,761	28,293
16,409	11,991	1,100	347,094	182,585	25,670
966	738	19	12,402	7,854	1,121
6,197	3,017	320	100,148	64,726	9,777
704	610	91	103,707	25,945	1,339
8,541	7,626	670	130,837	84,059	13,433
13,457	8,345	922	351,913	108,473	95,474
1,116	940	106	13,253	11,163	1,446
4,914	2,957	280	62,242	38,725	6,694
582	526	48	8,258	6,428	612
6,845	3,922	488	268,160	52,157	86,722
2,800	2,455	340	65,847	59,769	5,118
305	282	23	6,601	5,791	527
31	25	6	1,087	1,004	82
1,193	1,064	124	31,505	28,924	2,288
1,031	881	148	18,900	17,193	1,501
91	85	7	1,947	1,760	143
149	117	32	5,806	5,097	577
903	753	143	26,703	23,055	2,116
473	395	75	20,156	17,945	1,383
431	358	68	6,547	5,110	733

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

4th quarter 2009		Total	Banks	SIMs
a. TOTAL SECURITIES		1,117,897	972,255	145,642
Italian government securities		465,770	427,326	38,444
<i>of which:</i> BOTs		94,740	90,362	4,379
CCT		109,439	103,745	5,694
BTPs		225,255	199,882	25,373
Other debt securities		307,601	289,228	18,373
Equity securities		306,939	221,538	85,402
Other securities		22,992	19,569	3,423
b. TOTAL DERIVATIVE INSTRUMENTS		2,237,960	2,168,209	69,751
Futures		970,215	927,567	42,648
<i>of which:</i> on Italian government securities		248,825	248,605	221
on interest rates		201,361	201,361	-
on stock indices		223,823	186,039	37,784
Swaps and forward rate agreements		924,646	924,611	35
<i>of which:</i> interest rate swaps		484,704	484,704	-
currency swaps		3,824	3,824	-
Forward rate agreements		433,121	433,121	-
Options on securities		75,603	66,241	9,361
<i>of which:</i> on Italian government securities		78	78	-
on debt securities		709	709	-
on equity securities		74,252	64,890	9,361
Options on futures or stock indices		164,701	147,685	17,016
<i>of which:</i> on futures on Italian government securities		394	394	-
on stock indices or futures on stock indices		134,817	118,131	16,686
Foreign currency options		15,745	15,745	..
Interest rate options		81,480	81,480	-
Other derivative instruments		5,572	4,881	691

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

4th quarter 2009

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	82,554	73,863	388,632
	Italian government securities	31,399	27,806	148,243
	<i>of which:</i> BOTs	4,610	5,135	6,841
	CCTs	6,333	4,200	30,659
	BTPs	17,518	15,784	96,565
	Other debt securities	24,471	20,350	129,514
	<i>of which:</i> in non-euro-area currencies	707	613	1,352
	Equity securities	4,657	4,750	52,484
	<i>of which:</i> in non-euro-area currencies	1,110	1,013	1,573
	Units of collective investment undertakings	16,708	15,194	106,096
	Other securities and the like	7,815	8,289	340

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
13,499	10,972	87,937	4,551	4,906	8,435	64,505	57,985	292,260
6,234	4,433	44,554	615	636	2,134	24,550	22,737	101,555
1,202	597	1,770	123	163	103	3,285	4,375	4,968
1,657	1,492	15,417	200	205	937	4,476	2,503	14,306
2,731	1,741	23,702	242	206	986	14,545	13,837	71,877
3,366	3,348	25,036	1,086	803	3,437	20,019	16,199	101,041
267	229	1,193	27	29	118	413	355	41
1,472	1,564	5,045	482	442	870	2,703	2,745	46,569
296	376	1,030	64	55	199	750	582	343
4,369	3,553	23,380	1,081	785	3,152	11,258	10,857	79,564
228	316	25	1,479	2,324	33	6,108	5,649	282

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 Sept.	2009 Dec.	2009 Sept.	2009 Dec.	2009 Sept.	2009 Dec.
a. NUMBER OF BORROWERS	6,855,453	6,895,862	4,993,446	4,888,152	2,331,776	2,484,087
of which: joint	2,090,421	2,100,125	1,294,443	1,227,529	833,129	911,840
b. LOAN FACILITIES						
facilities granted	2,281,996	2,289,313	1,983,085	1,966,641	298,911	322,672
used margin	1,674,933	1,693,657	1,394,679	1,386,507	280,254	307,150
overshoot	40,135	39,971	36,652	35,980	3,484	3,991
unused margin	647,198	635,628	625,058	616,114	22,140	19,513
of which: matched loans						
facilities granted	349,951	346,316	313,145	306,672	36,807	39,645
used margin	163,887	170,820	142,215	144,186	21,672	26,634
term loans						
facilities granted	1,597,224	1,610,263	1,337,193	1,329,579	260,031	280,683
used margin	1,351,038	1,364,681	1,094,790	1,086,645	256,248	278,036
revocable loans						
facilities granted	334,821	332,734	332,747	330,390	2,074	2,344
used margin	160,009	158,155	157,674	155,676	2,335	2,479
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	209,871	211,020	206,118	206,787	3,753	4,233
used margin	143,567	148,515	140,262	144,979	3,305	3,536
d. BAD DEBTS	113,719	118,921	55,838	59,694	57,881	59,227
e. NUMBER OF GUARANTORS	2,954,655	2,953,472	2,440,544	2,423,547	636,945	657,643
of which: joint	862,632	860,726	746,422	739,792	139,457	145,310
f. GUARANTEES RECEIVED	632,751	638,834	511,355	511,985	121,395	126,849

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

December 2009		Number of borrowers	Bad debts
a.	TOTAL	724,647	58,620
	from 250 to 30,000	521,192	4,327
	from 30,000 to 75,000	88,497	4,222
	from 75,000 to 125,000	41,074	4,017
	from 125,000 to 250,000	41,781	7,174
	from 250,000 to 500,000	16,387	5,634
	from 500,000 to 1,000,000	7,988	5,546
	from 1,000,000 to 2,500,000	4,976	7,544
	from 2,500,000 to 5,000,000	1,608	5,530
	from 5,000,000 to 25,000,000	1,054	9,591
	more than 25,000,000	90	5,036

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

December 2009

	General govern- ment	Financial compa- nies	Non- financial companies	of which:			Producer house- holds	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	17	769	120,178	34,261	18,044	18,044	65,391	107,956
Bad debts	11	506	38,397	14,296	6,319	6,319	16,821	6,675
b. NORTH-WEST ITALY								
Number of borrowers	1	261	32,904	9,432	4,586	4,586	18,587	23,200
Bad debts	..	148	10,975	4,174	1,607	1,607	5,088	1,409
c. NORTH-EAST ITALY								
Number of borrowers	-	144	24,244	7,612	3,586	3,586	12,689	17,174
Bad debts	-	99	9,147	3,857	1,476	1,476	3,627	1,243
d. CENTRAL ITALY								
Number of borrowers	3	201	30,377	8,620	4,322	4,322	16,960	22,848
Bad debts	2	227	9,972	3,324	1,682	1,682	4,811	1,415
e. SOUTHERN ITALY								
Number of borrowers	11	114	22,436	6,318	3,757	3,757	11,473	27,500
Bad debts	8	27	6,049	2,309	1,044	1,044	2,375	1,613
f. ISLANDS								
Number of borrowers	2	49	10,217	2,279	1,793	1,793	5,682	17,234
Bad debts	..	4	2,255	633	511	511	920	995

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2009

	Number of borrowers	Bad debts
a. TOTAL	228,130	45,072
Agricultural, forestry and fishery products	12,753	2,338
Fuel and power products	397	60
Ores and metals	607	242
Non-metallic minerals and products	3,327	847
Chemical products	1,254	365
Metal products, except transport equipment	6,743	2,029
Agricultural and industrial machinery	3,381	1,344
Office and data processing machines, etc.	1,418	324
Electrical goods	3,582	1,255
Transport equipment	1,679	828
Food and tobacco products	7,604	1,699
Textiles, clothing and footwear	11,543	3,061
Paper and paper products	2,803	857
Rubber and plastic products	1,759	628
Other manufactured products	8,347	1,881
Building and construction	38,333	7,574
Wholesale and retail trade services, recovery and repair services	62,601	8,229
Lodging and catering services	16,534	1,719
Inland transport services	8,187	783
Maritime and air transport services	162	232
Auxiliary transport services	2,518	467
Communication services	697	84
Other market services	31,901	8,227

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				
December 2009		Total	Banks	Financial intermediaries
a.	TOTAL	118,975	59,746	59,230
b.	GENERAL GOVERNMENT	65	11	55
	Central government	1	..	1
	Local government	64	11	54
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,552	506	1,046
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,414	443	971
	Financial auxiliaries	130	60	70
	Insurance companies and pension funds	8	2	5
d.	NON-FINANCIAL COMPANIES	77,720	38,397	39,323
	Public companies	132	30	102
	Private companies	64,997	32,292	32,706
	Associations of non-financial companies	179	51	127
	Craft non-financial quasi-companies	3,156	1,842	1,313
	Other non-financial quasi-companies	9,256	4,181	5,075
e.	HOUSEHOLDS	36,890	19,156	17,733
	Producer households	13,979	6,675	7,304
	Consumer households	22,911	12,482	10,429
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	452	305	146
g.	REST OF THE WORLD	1,337	1,125	212
	General government	1	1	-
	Monetary financial institutions	55	53	2
	Other financial institutions	815	772	43
	Non-financial companies	406	251	155
	Households	59	48	12
	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

4th quarter 2009		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	65,987	3,619	40,407	581
b.	NORTH-WEST ITALY	16,987	1,140	11,883	179
	Piedmont	4,531	199	2,919	36
	Valle d'Aosta	109	14	76	1
	Liguria	1,413	54	1,604	16
	Lombardy	10,934	874	7,284	126
c.	NORTH-EAST ITALY	11,576	947	5,979	105
	Trentino-Alto Adige	709	91	532	23
	Veneto	4,928	415	2,122	37
	Friuli-Venezia Giulia	985	53	651	8
	Emilia-Romagna	4,954	389	2,674	37
d.	CENTRAL ITALY	11,574	817	8,297	134
	Marche	1,601	167	1,524	23
	Tuscany	3,284	243	2,931	35
	Umbria	791	42	976	11
	Lazio	5,898	364	2,866	65
e.	SOUTHERN ITALY	17,618	497	9,688	118
	Abruzzo	1,362	57	1,080	17
	Molise	333	7	116	1
	Campania	8,355	234	3,803	46
	Apulia	4,656	134	2,473	34
	Basilicata	572	11	271	2
	Calabria	2,340	53	1,945	18
f.	ISLANDS	8,232	218	4,560	44
	Sicily	6,548	156	3,969	34
	Sardinia	1,684	62	591	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

4th quarter 2009

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	65,987	3,619	40,407	581
General government	2	3	-	-
Financial companies	58	12	28	14
Non-financial companies	8,007	2,194	3,893	180
<i>of which:</i> industry	2,071	707	879	49
building	1,299	320	525	31
services	4,522	1,128	2,401	94
Producer households	7,659	308	5,014	86
Consumer households and nec	49,774	1,075	31,108	295

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

December 2009

	Bad debts (gross of writeoffs)	of which:
		backed by real security
a. TOTAL	52,291	15,357
Agricultural, forestry and fishery products	2,460	1,167
Fuel and power products	73	18
Ores and metals	283	49
Non-metallic minerals and products	975	306
Chemical products	470	110
Metal products, except transport equipment	2,420	507
Agricultural and industrial machinery	1,626	339
Office and data processing machines, etc.	407	58
Electrical goods	1,484	355
Transport equipment	1,046	254
Food and tobacco products	2,014	596
Textiles, clothing and footwear	3,825	767
Paper and paper products	1,041	233
Rubber and plastic products	754	150
Other manufactured products	2,180	579
Building and construction	8,723	2,845
Wholesale and retail trade services, recovery and repair services	9,685	1,959
Lodging and catering services	1,832	850
Inland transport services	870	202
Maritime and air transport services	313	13
Auxiliary transport services	547	76
Communication services	92	12
Other market services	9,171	3,913

Notes:

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

TDC30032

Banks

Source: Central Credit Register
Stocks in millions of euro

December 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)	26	614	45,316	17,409	7,396	19,452	6,975	13,055
of which: backed by real security	..	129	12,835	3,977	2,398	6,007	2,522	6,029
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	261	13,314	5,252	1,883	6,049	1,452	3,867
of which: backed by real security	..	72	3,318	900	603	1,752	574	2,222
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	61	10,895	4,770	1,685	4,229	1,286	2,362
of which: backed by real security	-	6	3,117	961	666	1,391	543	1,189
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	2	249	11,799	4,017	2,026	5,592	1,505	2,893
of which: backed by real security	-	44	3,291	973	498	1,735	564	1,200
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	23	38	6,793	2,655	1,198	2,596	1,691	2,650
of which: backed by real security	-	6	2,228	886	396	804	549	1,002
f. ISLANDS								
Bad debts (gross of writeoffs)	..	4	2,514	715	604	986	1,042	1,282
of which: backed by real security	-	1	882	257	234	326	292	416

Notes:

Distribution by customer location (region)

TDB30260

Banks

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

December 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	714,589	67,146	1.14	67,990	6,948
b.	NORTH-WEST ITALY	171,716	19,159	1.16	17,388	2,200
	Piedmont	50,493	4,329	1.15	4,688	362
	Valle d'Aosta	1,300	123	1.17	111	14
	Liguria	18,393	1,286	1.11	1,441	116
	Lombardy	101,530	13,421	1.17	11,148	1,708
c.	NORTH-EAST ITALY	112,756	14,945	1.16	11,901	1,827
	Trentino-Alto Adige	7,250	1,212	1.12	713	175
	Veneto	43,888	6,589	1.12	5,108	733
	Friuli-Venezia Giulia	10,167	1,101	1.14	1,031	125
	Emilia-Romagna	51,451	6,043	1.21	5,049	793
d.	CENTRAL ITALY	152,082	16,187	1.11	12,015	1,559
	Marche	20,478	2,738	1.12	1,640	311
	Tuscany	46,310	4,739	1.10	3,355	380
	Umbria	10,214	1,022	1.11	813	122
	Lazio	75,080	7,688	1.12	6,207	746
e.	SOUTHERN ITALY	183,479	11,707	1.12	18,111	976
	Abruzzo	16,258	1,452	1.19	1,387	204
	Molise	3,360	351	1.33	341	14
	Campania	82,146	4,449	1.11	8,599	447
	Apulia	49,756	3,458	1.12	4,761	220
	Basilicata	6,317	644	1.07	577	17
	Calabria	25,642	1,354	1.09	2,446	74
f.	ISLANDS	94,556	5,147	1.13	8,575	386
	Sicily	71,375	3,337	1.15	6,853	285
	Sardinia	23,181	1,810	1.09	1,722	101

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 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	714,589	67,146	1.14	67,990	6,948
General government	13	137	12.93	2	3
Financial companies	762	646	1.27	59	50
Non-financial companies	118,437	45,117	1.17	8,019	5,041
<i>of which: industry</i>	<i>33,815</i>	<i>16,960</i>	<i>1.18</i>	<i>2,075</i>	<i>1,869</i>
building	17,725	7,280	1.15	1,289	717
services	64,465	19,808	1.17	4,548	2,372
Producer households	106,079	7,371	1.10	8,004	476
Consumer households and nec	484,051	13,618	1.06	51,387	1,341

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2009-Q4	2009-Q3	2009-Q2
a. IMPAIRED LOANS				
Bad debts		60,205	56,307	50,965
Substandard loans		49,115	46,793	45,344
Restructured loans		7,680	6,371	5,300
Overdue / overdrawn loans		15,831	14,792	12,658
b. TOTAL NET LOANS		1,696,768	1,698,695	1,700,072

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

December 2009

Substandard loans

		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a.	TOTAL	48,174	31,743	4,274	10,344
b.	NORTH-WEST ITALY	15,736	10,720	990	3,230
	Piedmont and Valle d'Aosta	2,515	1,492	241	649
	Liguria	465	228	69	168
	Lombardy	12,756	9,000	680	2,414
c.	NORTH-EAST ITALY	12,133	8,136	1,136	2,367
	Trentino-Alto Adige	1,682	1,142	255	282
	Veneto	5,458	3,944	405	990
	Friuli-Venezia Giulia	664	390	92	177
	Emilia-Romagna	4,329	2,660	384	918
d.	CENTRAL ITALY	10,669	7,303	902	2,222
	Marche	1,328	845	154	325
	Tuscany	3,651	2,521	427	661
	Umbria	688	454	80	153
	Lazio	5,001	3,482	242	1,083
e.	SOUTHERN ITALY	6,257	3,653	769	1,574
	Abruzzo and Molise	1,194	839	136	217
	Campania	2,410	1,478	209	712
	Apulia and Basilicata	1,975	989	288	452
	Calabria	678	348	136	193
f.	ISLANDS	3,380	1,931	477	950
	Sicily	2,401	1,219	353	809
	Sardinia	979	712	123	141

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

Banks

Restructured loans		Overdue / overdrawn loans		
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
7,284	15,552	10,089	1,389	3,880
4,815	4,260	2,803	352	1,053
356	735	437	90	208
14	169	84	21	63
4,444	3,356	2,282	241	782
1,584	4,039	2,799	335	835
36	329	203	36	65
514	1,768	1,258	131	349
67	294	195	33	64
967	1,649	1,142	135	356
611	4,114	2,737	347	996
41	535	271	76	187
345	1,198	727	140	317
24	305	194	26	85
201	2,076	1,544	105	407
183	2,042	1,137	224	663
77	383	217	52	112
50	811	486	62	250
53	633	332	73	226
3	214	102	37	75
91	1,097	614	131	333
56	688	318	87	265
35	409	296	44	68

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

TDB30445		Banks				
Source: Central Credit Register						
Size classes in euro						
December 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	3,773,192	1,568,270	889,800	741,132	259,600	139,279
of which: 1 facility	3,182,248	1,539,145	813,881	606,922	136,319	47,875
2 facilities	354,929	28,518	71,754	106,914	75,340	39,808
3-4 facilities	172,485	605	4,163	26,963	44,676	42,777
more than 4 facilities	63,530	2	2	333	3,265	8,819
b. GENERAL GOVERNMENT	6,957	520	558	1,051	1,248	1,143
of which: 1 facility	4,109	515	517	839	831	608
two facilities	1,895	5	41	206	363	422
3-4 facilities	768	-	-	6	54	110
more than 4 facilities	185	-	-	-	-	3
c. FINANCIAL COMPANIES	6,920	2,129	1,039	1,126	682	413
of which: 1 facility	4,793	2,043	787	724	353	207
2 facilities	1,223	85	234	293	205	104
3-4 facilities	550	1	18	104	118	79
more than 4 facilities	354	-	-	5	6	23
d. NON-FINANCIAL COMPANIES	880,539	215,475	121,521	152,258	133,353	103,549
of which: 1 facility	489,552	207,635	89,042	82,122	51,324	29,791
2 facilities	197,961	7,781	30,738	54,025	47,542	30,442
3-4 facilities	134,153	59	1,741	15,950	32,118	35,785
more than 4 facilities	58,873	-	-	161	2,369	7,531
e. PRODUCER HOUSEHOLDS	496,578	221,942	107,011	102,092	42,424	15,594
of which: 1 facility	396,687	214,163	87,160	69,632	19,160	4,943
2 facilities	72,027	7,615	18,604	25,299	13,853	4,771
3-4 facilities	24,746	163	1,245	7,059	8,730	4,879
more than 4 facilities	3,118	1	2	102	681	1,001
f. CONSUMER HOUSEHOLDS AND NEC	2,303,068	1,083,502	645,349	473,183	77,049	16,450
of which: facility	2,214,529	1,070,851	623,835	444,179	60,931	10,682
2 facilities	76,213	12,278	20,415	25,391	12,489	3,735
3-4 facilities	11,388	372	1,099	3,550	3,428	1,782
more than 4 facilities	938	1	-	63	201	251

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					
December 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		101,064	37,681	30,344	6,022
of which: 1 facility		26,216	7,061	4,195	634
2 facilities		22,489	6,160	3,439	507
3-4 facilities		34,738	11,290	6,553	720
more than 4 facilities		17,621	13,170	16,157	4,161
b. GENERAL GOVERNMENT		1,104	482	514	337
of which: 1 facility		434	137	149	79
two facilities		453	178	144	83
3-4 facilities		201	144	155	98
more than 4 facilities		16	23	66	77
c. FINANCIAL COMPANIES		407	239	445	440
of which: 1 facility		215	114	197	153
2 facilities		102	39	84	77
3-4 facilities		67	39	73	51
more than 4 facilities		23	47	91	159
d. NON-FINANCIAL COMPANIES		86,433	34,514	28,287	5,149
of which: 1 facility		19,934	5,885	3,457	362
2 facilities		18,702	5,408	2,990	333
3-4 facilities		31,390	10,482	6,073	555
more than 4 facilities		16,407	12,739	15,767	3,899
e. PRODUCER HOUSEHOLDS		6,188	1,009	310	8
of which: 1 facility		1,434	163	31	1
2 facilities		1,641	205	39	-
3-4 facilities		2,177	385	106	2
more than 4 facilities		936	256	134	5
f. CONSUMER HOUSEHOLDS AND NEC		5,728	1,143	608	56
of which: facility		3,283	540	215	13
2 facilities		1,425	298	172	10
3-4 facilities		805	208	130	14
more than 4 facilities		215	97	91	19

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euro

December 2009		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,897,677	1,341,546	4,113,578	496,324	414,915	3,502,497
b.	NORTH-WEST ITALY	766,916	514,193	1,169,580	180,015	141,898	982,446
	Piedmont	119,429	83,201	288,596	30,485	25,682	245,521
	Valle d'Aosta	2,735	1,965	8,503	948	762	7,345
	Liguria	34,912	24,543	97,728	12,040	9,962	84,729
	Lombardy	609,839	404,485	774,753	136,541	105,491	644,851
c.	NORTH-EAST ITALY	467,380	329,065	1,034,785	119,846	102,415	865,135
	Trentino-Alto Adige	46,863	35,191	118,454	17,611	14,551	102,578
	Veneto	174,905	124,744	421,655	48,876	42,760	353,895
	Friuli-Venezia Giulia	34,265	24,549	108,857	10,023	8,846	94,108
	Emilia-Romagna	211,347	144,580	385,819	43,336	36,259	314,554
d.	CENTRAL ITALY	433,344	315,175	892,854	106,518	90,874	758,471
	Marche	45,972	33,251	141,356	12,453	11,014	115,482
	Tuscany	119,225	88,907	313,893	35,127	31,291	259,120
	Umbria	20,483	15,617	73,529	6,018	5,359	61,193
	Lazio	247,664	177,400	364,076	52,920	43,209	322,676
e.	SOUTHERN ITALY	156,769	123,810	655,476	58,701	52,034	574,847
	Abruzzo	24,562	18,642	93,171	7,995	7,056	79,381
	Molise	3,333	2,647	15,731	1,317	1,166	13,532
	Campania	64,008	50,397	230,197	22,596	19,692	202,883
	Apulia	43,952	35,495	209,096	17,876	16,276	184,877
	Basilicata	5,685	4,604	25,535	1,985	1,825	22,104
	Calabria	15,230	12,025	81,746	6,931	6,020	72,070
f.	ISLANDS	73,267	59,303	360,883	31,243	27,694	321,598
	Sicily	51,925	41,204	259,295	22,130	19,376	229,534
	Sardinia	21,342	18,099	101,588	9,113	8,318	92,064

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
220,729	164,208	367,745	283,850	188,677	177,722	896,775	573,746	65,614
88,913	63,791	109,231	111,062	69,903	55,476	386,926	238,601	22,427
14,029	9,911	26,400	18,501	11,370	12,457	56,414	36,237	4,218
320	222	816	587	326	283	880	655	59
4,462	3,046	8,215	4,660	3,295	3,542	13,750	8,239	1,242
70,102	50,611	73,800	87,314	54,912	39,194	315,883	193,470	16,908
55,758	40,688	99,648	76,374	51,081	50,232	215,402	134,881	19,770
8,151	6,489	11,142	9,075	5,891	3,824	12,026	8,260	910
21,852	15,952	39,428	30,098	19,735	20,436	74,079	46,298	7,896
3,972	2,982	8,748	5,714	3,798	4,359	14,556	8,924	1,642
21,783	15,265	40,330	31,487	21,657	21,613	114,741	71,400	9,322
43,368	34,260	80,286	58,071	39,778	39,533	225,387	150,262	14,564
7,553	6,038	14,846	7,855	5,185	7,897	18,110	11,014	3,131
14,093	11,116	31,345	22,702	15,520	16,868	47,303	30,980	6,560
2,378	1,880	7,087	3,440	2,484	3,717	8,647	5,893	1,532
19,343	15,227	27,008	24,073	16,589	11,051	151,327	102,375	3,341
21,384	16,776	51,414	25,953	18,910	22,498	50,731	36,090	6,717
3,360	2,637	8,381	3,814	2,707	3,974	9,391	6,242	1,435
471	361	1,419	589	453	606	956	667	174
8,224	6,507	17,444	9,975	7,414	7,480	23,212	16,785	2,390
5,847	4,732	15,404	7,684	5,376	6,915	12,545	9,111	1,900
867	637	2,173	1,018	743	996	1,815	1,399	262
2,615	1,902	6,593	2,873	2,218	2,527	2,811	1,886	556
11,306	8,693	27,166	12,390	9,006	9,983	18,328	13,911	2,136
7,702	5,774	20,407	9,119	6,540	7,616	12,974	9,514	1,738
3,604	2,918	6,759	3,271	2,466	2,367	5,354	4,397	398

Distribution by customer segment of economic activity and total credit granted

TDB30465

Banks

Source: Central Credit Register
Size classes in euro

December 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	1.73	2.29
First bank's share of total credit granted (%)	63	99	96	93	81	73
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.65	1.00	1.07	1.20	1.38	1.58
First bank's share of total credit granted (%)	61	99	97	92	89	87
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.85	1.04	1.25	1.47	1.72	1.94
First bank's share of total credit granted (%)	78	97	89	86	82	81
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.96	1.03	1.28	1.58	1.97	2.42
First bank's share of total credit granted (%)	51	98	88	81	75	70
of which: industry						
Average number of banks per borrower	2.39	1.03	1.29	1.64	2.16	2.82
First bank's share of total credit granted (%)	39	98	88	79	69	60
of which: building						
Average number of banks per borrower	1.82	1.02	1.23	1.48	1.79	2.09
First bank's share of total credit granted (%)	65	98	90	84	79	77
of which: services						
Average number of banks per borrower	1.81	1.03	1.29	1.57	1.94	2.34
First bank's share of total credit granted (%)	56	97	88	82	76	72
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.28	1.03	1.19	1.39	1.85	2.32
First bank's share of total credit granted (%)	83	98	92	88	80	76
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.07	1.27	1.54
First bank's share of total credit granted (%)	96	99	98	97	93	90

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					
December 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		2.91	3.81	5.24	8.23
First bank's share of total credit granted (%)		67	61	52	52
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.87	2.24	2.58	3.37
First bank's share of total credit granted (%)		82	80	80	58
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.93	2.61	3.24	6.42
First bank's share of total credit granted (%)		82	77	74	78
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		3.02	3.92	5.40	8.77
First bank's share of total credit granted (%)		65	60	51	37
of which: industry					
Average number of banks per borrower		3.68	4.85	6.56	9.99
First bank's share of total credit granted (%)		53	46	39	30
of which: building					
Average number of banks per borrower		2.52	3.19	4.43	8.37
First bank's share of total credit granted (%)		74	70	62	46
of which: services					
Average number of banks per borrower		2.85	3.62	4.87	7.66
First bank's share of total credit granted (%)		69	64	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.84	3.45	4.57	5.50
First bank's share of total credit granted (%)		73	70	63	47
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.76	2.10	2.66	3.89
First bank's share of total credit granted (%)		88	85	77	61

Notes:

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1996	1997	1998	1999	2000
Cohort formed in 1995	1.32	0.56	0.45	0.40	0.27
Cohort formed in 1996	-	1.00	1.14	1.05	0.77
Cohort formed in 1997	-	-	1.51	1.29	0.99
Cohort formed in 1998	-	-	-	1.13	1.01
Cohort formed in 1999	-	-	-	-	0.84
Cohort formed in 2000	-	-	-	-	-
Cohort formed in 2001	-	-	-	-	-
Cohort formed in 2002	-	-	-	-	-
Cohort formed in 2003	-	-	-	-	-
Cohort formed in 2004	-	-	-	-	-
Cohort formed in 2005	-	-	-	-	-
Cohort formed in 2006	-	-	-	-	-
Cohort formed in 2007	-	-	-	-	-
Cohort formed in 2008	-	-	-	-	-

Note:

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

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

2001	2002	2003	2004	2005	2006	2007	2008	2009
0.21	0.17	0.14	0.13	0.11	0.08	0.08	0.07	0.09
0.59	0.50	0.41	0.37	0.32	0.24	0.18	0.17	0.22
0.75	0.62	0.49	0.42	0.35	0.31	0.26	0.20	0.25
0.88	0.74	0.57	0.48	0.41	0.31	0.28	0.23	0.26
0.83	0.73	0.59	0.52	0.44	0.35	0.29	0.22	0.26
0.85	0.86	0.73	0.67	0.52	0.47	0.37	0.27	0.34
-	0.85	0.83	0.80	0.63	0.58	0.45	0.36	0.42
-	-	0.69	0.76	0.66	0.65	0.49	0.38	0.43
-	-	-	0.60	0.66	0.73	0.61	0.50	0.57
-	-	-	-	0.51	0.67	0.70	0.57	0.69
-	-	-	-	-	0.58	0.80	0.74	0.92
-	-	-	-	-	-	0.62	0.82	1.18
-	-	-	-	-	-	-	0.66	1.15
-	-	-	-	-	-	-	-	0.84

Lending and deposit rates

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

TDB30820

Sample of banks

 Sources: Survey of lending rates
 Percentages

December 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		3.20	3.45	3.30	3.85	3.43	4.15	2.84
from 1 to 5 years		3.40	3.16	3.19	3.58	3.01	4.92	4.62
more than 5 years		4.79	4.44	3.94	4.95	4.65	5.50	5.36
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		3.05	3.31	3.25	3.76	3.25	4.01	2.79
from 1 to 5 years		2.66	2.67	2.75	3.11	2.55	4.97	4.39
more than 5 years		4.40	4.25	4.23	4.74	4.19	5.54	5.33
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.03	3.23	3.12	3.56	3.21	3.72	2.74
from 1 to 5 years		3.98	3.36	3.41	3.42	3.23	5.01	4.75
more than 5 years		4.72	3.88	3.04	4.03	4.60	5.52	5.38
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.32	3.55	3.24	3.89	3.60	4.28	2.93
from 1 to 5 years		3.49	3.37	3.38	3.96	3.24	3.95	4.33
more than 5 years		4.76	4.40	3.78	5.09	4.82	5.47	5.24
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		3.93	4.25	4.09	4.41	4.25	4.97	3.02
from 1 to 5 years		5.19	4.95	5.08	5.23	4.77	5.93	5.54
more than 5 years		5.42	5.48	5.19	5.46	5.64	5.72	5.51
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		3.70	4.11	4.09	4.45	4.00	5.13	3.00
from 1 to 5 years		4.30	4.12	3.58	3.44	4.40	4.68	5.12
more than 5 years		5.15	4.77	4.29	5.04	4.84	5.11	5.40

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								
December 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	5.74	9.85	9.58	8.50	7.00	5.62	2.82
b.	NORTH-WEST ITALY	5.29	10.19	9.73	8.58	6.93	5.61	2.52
	Piedmont	6.24	10.26	9.89	8.82	7.10	5.83	3.14
	Valle d'Aosta	8.24	9.20	9.11	9.07	8.78	5.88	6.20
	Liguria	7.18	11.21	10.49	8.99	7.13	5.55	3.49
	Lombardy	4.96	10.03	9.55	8.45	6.86	5.57	2.40
c.	NORTH-EAST ITALY	5.67	9.10	8.41	7.38	6.10	4.96	3.45
	Trentino-Alto Adige	4.20	7.03	6.13	5.40	4.42	3.56	2.60
	Veneto	6.26	10.14	9.29	8.16	6.87	5.45	3.66
	Friuli-Venezia Giulia	6.41	9.36	9.19	8.18	6.84	5.32	3.39
	Emilia-Romagna	5.61	8.79	8.31	7.29	6.08	5.08	3.50
d.	CENTRAL ITALY	5.92	10.10	9.90	8.91	7.46	5.85	3.10
	Marche	6.91	9.72	9.37	8.60	7.22	5.95	4.58
	Tuscany	6.20	9.76	9.96	9.10	7.88	6.42	2.48
	Umbria	7.02	14.02	9.68	8.39	6.85	5.76	4.74
	Lazio	5.41	9.85	10.09	8.97	7.35	5.54	3.19
e.	SOUTHERN ITALY	7.27	10.16	10.62	9.54	8.26	6.98	3.60
	Abruzzo	7.32	10.24	10.10	8.74	7.63	6.85	4.92
	Molise	8.05	11.83	10.30	9.59	8.02	7.71	4.48
	Campania	7.70	10.25	10.80	9.98	8.78	7.48	3.84
	Apulia	6.50	9.67	10.54	9.26	8.00	6.26	3.07
	Basilicata	6.95	10.17	10.89	9.45	7.78	6.48	3.58
	Calabria	7.96	10.61	10.88	9.96	8.42	7.70	2.39
f.	ISLANDS	5.68	9.63	10.27	9.37	8.22	6.51	1.68
	Sicily	5.80	9.42	10.39	9.52	8.28	6.42	1.42
	Sardinia	5.43	10.27	9.96	9.01	8.06	6.71	2.14

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

December 2009

December 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	3.95	2.70	3.19	4.64	6.60
	up to 250,000	7.25	2.99	4.50	5.52	10.23
	from 250,000 to 1,000,000	6.23	2.98	5.23	5.30	8.91
	from 1,000,000 to 5,000,000	4.81	2.88	4.01	5.15	7.23
	from 5,000,000 to 25,000,000	3.48	2.72	3.46	4.55	5.79
	more than 25,000,000	2.46	2.50	2.49	3.37	3.95
b.	NORTH-EAST ITALY	3.92	2.61	2.64	4.41	6.41
	up to 250,000	7.66	2.89	5.45	5.63	10.66
	from 250,000 to 1,000,000	6.48	2.82	5.08	5.41	9.09
	from 1,000,000 to 5,000,000	4.93	2.76	4.44	4.93	7.25
	from 5,000,000 to 25,000,000	3.41	2.62	3.58	4.26	5.83
	more than 25,000,000	2.34	2.48	1.95	3.43	3.66
c.	NORTH-WEST ITALY	3.44	2.62	3.30	4.15	5.90
	up to 250,000	6.39	2.85	5.03	5.56	9.24
	from 250,000 to 1,000,000	5.42	2.88	5.02	5.44	7.76
	from 1,000,000 to 5,000,000	4.22	2.81	3.36	4.85	6.27
	from 5,000,000 to 25,000,000	3.13	2.64	3.46	4.32	5.04
	more than 25,000,000	2.23	2.37	2.43	3.08	3.84
d.	CENTRAL ITALY	4.25	2.78	3.38	4.59	6.78
	up to 250,000	7.15	3.13	2.60	5.35	10.46
	from 250,000 to 1,000,000	6.26	3.10	5.09	4.86	9.32
	from 1,000,000 to 5,000,000	4.94	2.99	3.48	5.22	7.70
	from 5,000,000 to 25,000,000	3.72	2.82	2.53	4.79	6.08
	more than 25,000,000	2.81	2.57	3.37	3.33	4.24
e.	SOUTHERN ITALY	4.70	3.04	5.11	5.54	7.91
	up to 250,000	7.78	3.29	5.90	5.77	10.71
	from 250,000 to 1,000,000	7.05	3.36	5.81	5.79	9.78
	from 1,000,000 to 5,000,000	5.52	3.17	5.42	5.69	8.40
	from 5,000,000 to 25,000,000	4.12	2.95	4.92	5.14	7.11
	more than 25,000,000	3.07	2.75	2.88	4.50	4.67
f.	ISLANDS	4.96	2.99	4.21	4.89	8.03
	up to 250,000	7.66	3.28	4.65	5.15	10.07
	from 250,000 to 1,000,000	6.91	3.33	4.97	5.11	9.47
	from 1,000,000 to 5,000,000	5.62	3.20	4.42	4.95	8.32
	from 5,000,000 to 25,000,000	4.29	3.04	3.29	4.70	6.64
	more than 25,000,000	2.83	2.57	3.43	3.57	4.64

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							
December 2009		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a.	MATCHED LOANS	3.95	3.92	3.44	4.25	4.70	4.96
	of which: discount lending	5.42	4.61	3.63	5.75	6.46	6.88
	advance on loan selling for factoring	2.55	2.61	2.33	2.69	2.33	2.97
b.	TERM LOANS	2.86	2.71	2.72	2.94	3.46	3.33
	Initial period of rate fixation:						
	up to 1 year	2.70	2.61	2.62	2.78	3.04	2.99
	more than 1 year	4.16	3.67	3.89	4.16	5.46	4.80
	of which: leasing	4.23	4.16	4.33	4.07	4.67	4.49
	Initial period of rate fixation:						
	up to 1 year	4.19	4.08	4.34	4.06	4.56	4.37
	more than 1 year	4.54	4.58	4.16	4.24	5.75	5.05
c.	REVOCABLE LOANS	6.60	6.41	5.90	6.78	7.91	8.03

Notes: Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

December 2009

December 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	3.95	2.72	4.64	6.60	2.20	4.88
Agricultural, forestry and fishery products	4.31	2.94	4.66	6.93	3.29	5.23
Fuel and power products	3.06	2.06	3.10	3.28	0.85	3.36
Ores and metals	2.27	2.36	4.17	6.25	2.01	4.87
Non-metallic minerals and products	3.58	2.53	3.48	7.62	2.09	4.85
Chemical products	3.21	2.50	4.03	7.12	2.39	5.71
Metal products, except transport equipment	4.23	2.78	5.37	8.97	3.12	5.22
Agricultural and industrial machinery	3.92	2.59	4.78	8.07	2.75	4.78
Office and data processing machines, etc.	4.07	2.74	5.39	6.10	3.00	4.69
Electrical goods	3.73	2.67	4.23	7.46	2.81	5.21
Transport equipment	4.24	2.82	4.47	6.85	2.80	4.46
Food and tobacco products	3.28	2.57	4.51	5.46	2.54	5.33
Textiles, clothing and footwear	3.77	2.78	4.74	8.23	3.03	5.50
Paper and paper products	3.89	2.65	3.18	7.68	2.41	5.48
Rubber and plastic products	3.58	2.79	4.94	8.27	3.14	5.58
Other manufactured products	4.00	2.86	5.04	8.67	3.08	5.17
Building and construction	4.96	2.88	5.02	6.72	3.07	5.14
Wholesale and retail trade services, recovery and repair services	3.62	2.83	5.34	7.67	2.82	5.27
Lodging and catering services	4.86	2.85	5.37	7.50	2.97	5.32
Inland transport services	4.73	2.43	4.39	8.08	3.22	5.02
Maritime and air transport services	3.79	2.62	4.42	4.48	2.92	2.98
Auxiliary transport services	4.76	2.32	4.76	7.25	3.58	5.25
Communication services	5.11	2.89	2.00	3.77	1.23	5.05
Other market services	4.38	2.75	4.66	5.40	2.50	4.69

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

December 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	2.12	3.08	4.77	3.32	4.62	5.31
North-west Italy	2.42	2.90	4.45	3.23	4.07	5.31
North-east Italy	2.66	3.28	4.53	3.29	4.30	4.81
Central Italy	1.37	3.01	5.17	3.36	4.90	5.32
Southern Italy	3.15	4.55	5.40	3.46	5.28	5.54
Islands	2.87	4.02	4.52	3.64	5.49	5.48

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
December 2009		Total	of which:			revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.59	2.55	4.76	5.37	5.43
b.	NORTH-WEST ITALY	3.37	2.49	4.41	5.34	5.23
	Piedmont	3.63	2.53	4.86	5.36	5.47
	Valle d'Aosta	3.72	2.63	7.14	4.76	8.38
	Liguria	3.58	2.43	4.39	5.36	6.77
	Lombardy	3.27	2.48	4.17	5.33	5.01
c.	NORTH-EAST ITALY	3.30	2.46	4.77	5.39	5.37
	Trentino-Alto Adige	3.45	2.93	3.37	5.36	4.83
	Veneto	3.22	2.33	4.85	5.36	5.28
	Friuli-Venezia Giulia	3.55	2.48	5.36	5.39	5.59
	Emilia-Romagna	3.29	2.48	4.84	5.43	5.61
d.	CENTRAL ITALY	3.73	2.70	4.68	5.25	5.05
	Marche	3.52	2.77	3.78	4.86	5.39
	Tuscany	3.46	2.57	4.45	5.10	5.86
	Umbria	3.99	3.14	5.75	5.42	7.06
	Lazio	3.92	2.71	5.10	5.38	4.38
e.	SOUTHERN ITALY	4.18	2.71	5.58	5.53	6.82
	Abruzzo	4.06	2.70	5.57	5.38	7.46
	Molise	4.31	2.66	5.43	5.49	9.43
	Campania	4.22	2.83	5.72	5.56	7.07
	Apulia	4.15	2.59	5.37	5.54	6.03
	Basilicata	4.24	2.66	5.45	5.50	6.54
	Calabria	4.22	2.65	6.05	5.60	7.37
f.	ISLANDS	4.15	2.63	5.17	5.42	7.58
	Sicily	4.06	2.58	4.87	5.36	7.38
	Sardinia	4.41	2.82	5.55	5.57	8.59

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

December 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	2.55	2.44	5.38	5.31
b.	NORTH-WEST ITALY	2.52	2.41	5.32	5.27
	Piedmont and Valle d'Aosta	2.58	2.42	5.29	5.28
	Liguria	2.36	2.30	5.34	5.26
	Lombardy	2.51	2.42	5.33	5.27
c.	NORTH-EAST ITALY	2.35	2.33	5.40	5.34
	Trentino-Alto Adige	2.94	2.84	5.42	5.37
	Veneto	2.23	2.19	5.40	5.30
	Friuli-Venezia Giulia	2.34	2.27	5.43	5.39
	Emilia Romagna	2.42	2.37	5.38	5.38
d.	CENTRAL ITALY	2.73	2.56	5.24	5.22
	Marche	2.75	2.55	5.27	5.22
	Tuscany	2.55	2.47	5.10	4.95
	Umbria	3.05	2.77	5.43	5.27
	Lazio	2.86	2.62	5.27	5.34
e.	SOUTHERN ITALY	2.76	2.60	5.53	5.44
	Abruzzo and Molise	2.74	2.57	5.38	5.33
	Campania	2.86	2.69	5.54	5.48
	Apulia	2.69	2.51	5.57	5.44
	Basilicata	2.84	2.47	5.55	5.42
	Calabria	2.67	2.53	5.58	5.50
f.	ISLANDS	2.67	2.45	5.39	5.34
	Sicily	2.62	2.40	5.33	5.28
	Sardinia	2.79	2.60	5.57	5.49

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

December 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	2.40	2.31	5.04	4.90
NORTH-WEST ITALY	2.46	2.34	5.01	4.89
NORTH-EAST ITALY	2.25	2.21	4.91	4.82
CENTRAL ITALY	2.36	2.32	5.09	4.92
SOUTHERN ITALY	2.49	2.39	5.10	4.92
ISLANDS	2.59	2.42	5.16	4.98

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

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

TDB30920		Sample of banks						
Source: Survey of ending rates Percentages								
December 2009		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	4.87	5.06	4.58	5.84	5.19	7.85	5.35
b.	NORTH-WEST ITALY	4.62	4.92	4.60	5.94	4.92	8.08	5.27
	Piedmont and Valle d'Aosta	5.28	5.31	4.89	5.95	5.55	8.19	5.52
	Liguria	5.90	5.74	4.97	6.53	5.88	8.49	6.42
	Lombardy	4.39	4.77	4.51	5.88	4.71	7.99	5.07
c.	NORTH-EAST ITALY	4.47	4.42	4.01	5.04	4.61	6.83	5.30
	Trentino-Alto Adige	3.79	3.70	3.26	4.03	3.78	5.48	4.64
	Veneto	4.65	4.60	4.11	5.41	4.91	7.43	5.29
	Friuli-Venezia Giulia	4.87	4.78	4.18	5.51	5.39	7.66	5.49
	Emilia-Romagna	4.41	4.37	3.99	5.01	4.50	6.74	5.55
d.	CENTRAL ITALY	5.16	5.42	4.82	6.00	5.60	8.03	5.01
	Marche	4.97	4.83	4.25	5.73	5.17	7.72	5.38
	Tuscany	5.22	5.59	5.01	6.18	5.85	8.29	5.78
	Umbria	5.31	5.14	4.64	6.29	5.16	8.12	6.82
	Lazio	5.16	5.57	5.10	5.95	5.60	7.89	4.65
e.	SOUTHERN ITALY	6.03	6.09	5.48	6.77	6.26	8.64	6.27
	Campania	6.25	6.36	6.03	7.00	6.34	8.93	6.45
	Abruzzo and Molise	5.72	5.54	4.67	6.36	6.16	8.69	6.73
	Apulia and Basilicata	5.70	5.84	5.27	6.48	5.93	8.43	5.82
	Calabria	7.07	7.39	7.08	8.17	7.22	8.66	6.49
f.	ISLANDS	5.44	6.51	6.44	6.93	6.40	8.65	6.58
	Sicily	5.51	6.48	6.68	6.96	6.27	8.64	6.77
	Sardinia	5.26	6.57	5.98	6.87	6.78	8.68	6.18

Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
December 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	0.35	0.76	0.45	0.47	0.47	0.42	0.47	0.26	0.27
b.	NORTH-EAST ITALY	0.35	0.67	0.44	0.45	0.45	0.43	0.45	0.26	0.28
	Piedmont	0.32	0.70	0.55	0.52	0.38	0.37	0.63	0.22	0.22
	Valle d'Aosta	0.32	0.70	0.36	0.37	0.46	0.30	0.32	0.19	0.18
	Liguria	0.30	0.78	0.55	0.42	0.40	0.51	0.41	0.22	0.25
	Lombardy	0.36	0.64	0.41	0.43	0.47	0.45	0.41	0.28	0.31
c.	NORTH-WEST ITALY	0.37	0.99	0.40	0.51	0.50	0.45	0.54	0.28	0.28
	Trentino-Alto Adige	0.47	1.25	0.95	0.61	0.47	0.48	0.71	0.26	0.25
	Veneto	0.36	0.99	0.35	0.52	0.53	0.45	0.52	0.29	0.27
	Friuli-Venezia Giulia	0.37	0.91	0.35	0.51	0.51	0.40	0.53	0.24	0.22
	Emilia-Romagna	0.37	0.96	0.52	0.50	0.48	0.45	0.53	0.28	0.30
d.	CENTRAL ITALY	0.38	0.78	0.49	0.48	0.49	0.44	0.49	0.26	0.27
	Marche	0.33	1.03	0.80	0.41	0.46	0.40	0.36	0.27	0.28
	Tuscany	0.34	0.75	0.53	0.42	0.46	0.43	0.40	0.27	0.29
	Umbria	0.38	1.32	0.29	0.50	0.45	0.39	0.54	0.26	0.27
	Lazio	0.41	0.77	0.48	0.51	0.50	0.44	0.53	0.25	0.26
e.	SOUTHERN ITALY	0.27	0.52	0.43	0.40	0.42	0.36	0.40	0.23	0.23
	Abruzzo	0.43	0.46	0.45	0.66	0.67	0.51	0.71	0.42	0.35
	Molise	0.32	0.64	0.43	0.40	0.45	0.37	0.38	0.21	0.26
	Campania	0.22	0.47	0.43	0.32	0.29	0.29	0.34	0.16	0.19
	Apulia	0.29	0.64	0.28	0.42	0.47	0.39	0.39	0.25	0.24
	Basilicata	0.34	0.45	0.13	0.38	0.33	0.43	0.41	0.32	0.31
	Calabria	0.23	0.47	0.55	0.33	0.29	0.33	0.34	0.19	0.19
f.	ISLANDS	0.35	0.76	0.56	0.44	0.48	0.35	0.45	0.27	0.29
	Sicily	0.34	0.73	0.62	0.46	0.54	0.35	0.46	0.25	0.29
	Sardinia	0.37	0.79	0.50	0.40	0.33	0.37	0.43	0.30	0.27

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

December 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	0.18	0.22	0.31	0.53	0.12	0.18	0.32	0.53
b.	NORTH-WEST ITALY	0.18	0.22	0.31	0.50	0.12	0.18	0.33	0.58
	Piedmont	0.17	0.20	0.29	0.60	0.09	0.15	0.28	0.46
	Valle d'Aosta	0.15	0.18	0.24	0.42	0.07	0.10	0.20	0.61
	Liguria	0.16	0.20	0.32	0.47	0.10	0.16	0.30	0.58
	Lombardy	0.19	0.23	0.31	0.48	0.13	0.20	0.35	0.60
c.	NORTH-EAST ITALY	0.20	0.24	0.34	0.59	0.11	0.18	0.35	0.57
	Trentino-Alto Adige	0.20	0.22	0.30	0.71	0.15	0.18	0.30	0.52
	Veneto	0.22	0.26	0.38	0.59	0.10	0.17	0.35	0.58
	Friuli-Venezia Giulia	0.19	0.22	0.32	0.59	0.08	0.14	0.28	0.50
	Emilia-Romagna	0.17	0.22	0.32	0.59	0.12	0.21	0.38	0.58
d.	CENTRAL ITALY	0.20	0.22	0.30	0.54	0.13	0.19	0.30	0.47
	Marche	0.18	0.22	0.32	0.50	0.11	0.20	0.35	0.56
	Tuscany	0.24	0.26	0.33	0.46	0.14	0.22	0.35	0.53
	Umbria	0.24	0.23	0.31	0.60	0.14	0.21	0.35	0.50
	Lazio	0.17	0.20	0.27	0.56	0.12	0.17	0.27	0.44
e.	SOUTHERN ITALY	0.16	0.19	0.29	0.48	0.10	0.15	0.27	0.45
	Abruzzo	0.26	0.33	0.47	0.79	0.15	0.23	0.43	0.75
	Molise	0.18	0.21	0.30	0.49	0.09	0.15	0.30	0.61
	Campania	0.12	0.14	0.22	0.38	0.08	0.12	0.21	0.38
	Apulia	0.17	0.21	0.31	0.50	0.10	0.17	0.31	0.47
	Basilicata	0.18	0.21	0.31	0.51	0.13	0.22	0.39	0.54
	Calabria	0.13	0.16	0.26	0.38	0.08	0.13	0.24	0.44
f.	ISLANDS	0.19	0.22	0.30	0.53	0.14	0.21	0.34	0.57
	Sicily	0.17	0.20	0.29	0.56	0.13	0.20	0.36	0.61
	Sardinia	0.22	0.26	0.32	0.47	0.17	0.24	0.31	0.46

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 Sept.	2009 Oct.	2009 Nov.
a. TOTAL	318,710	318,364	298,749
b. GOLD AND GOLD RECEIVABLES	53,901	53,901	53,901
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	32,381	32,346	31,934
receivables from the IMF	8,711	8,711	8,320
securities	21,018	21,628	22,011
current accounts and other deposits	2,167	994	1,408
reverse operations	483	1,011	192
other claims	2	2	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,148	1,311	1,355
financial counterparties	1,148	1,311	1,355
of which: securities	474	447	414
reverse operations	-	-	-
other claims	674	864	942
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	11	11	11
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	11	11	11
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	26,575	24,466	24,868
main refinancing operations	5,827	948	2,277
longer-term refinancing operations	20,736	23,499	22,569
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	12	19	22
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	327	304	308
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	46,251	48,429	50,053
securities held for monetary policy purposes	1,679	2,660	4,087
other securities	44,572	45,769	45,966

TDB40605

Bank of Italy

	2009 Sept.	2009 Oct.	2009 Nov.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,819	17,819	17,819
I. INTRA-EUROSISTEM CLAIMS	90,104	89,439	67,930
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)	82,168	81,503	59,995
m ITEMS TO BE SETTLED	6	6	7
n. OTHER ASSETS	48,049	48,071	48,143
Euro-area coins	27	26	26
investments of reserves and provisions	34,232	34,173	34,406
intangible fixed assets	41	43	43
tangible fixed assets	3,579	3,580	3,583
accrued income and prepaid expenses	1,603	1,670	1,694
deferred tax assets	6,413	6,413	6,413
sundry	2,153	2,165	1,978
o. EXPENSE FOR THE YEAR	2,137	2,260	2,420

Notes: The figure for December 2009 will be published in the next issue.

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2009 Sept.	2009 Oct.	2009 Nov.
a. TOTAL	318,710	318,364	298,749
b. BANKNOTES IN CIRCULATION	126,378	127,087	127,846
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	26,459	22,796	25,971
current accounts (covering the minimum reserve system)	25,893	21,564	22,190
deposit facility	566	1,232	3,780
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	69,568	72,870	48,853
general government	69,568	72,869	48,853
of which: treasury payment account	69,243	72,688	48,395
sinking fund for the redemption of government securities	37	37	37
other liabilities	287	144	421
other counterparties	..	..	1
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	468	406	405
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	468	406	405
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	438	429	422
financial sector counterparties	-	-	-
general government	438	429	422
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	138	138
deposits and balances	2	2	2
other liabilities	..	136	136
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,111	7,111	7,111
l. INTRA-EUROSISTEM LIABILITIES	8,428	7,407	7,542
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	8,428	7,407	7,542
other intra-Eurosystem liabilities (net)	-	-	-

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Bank of Italy

		2009 Sept.	2009 Oct.	2009 Nov.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	28	22	26
n.	OTHER LIABILITIES	2,043	1,960	2,075
	Bank of Italy drafts	238	202	300
	accrued expenses and deferred income	171	156	154
	sundry	1,633	1,602	1,621
o.	PROVISIONS	8,246	8,246	7,823
	provisions for specific risks	1,775	1,775	1,352
	sundry staff-related provisions	6,470	6,470	6,470
p.	REVALUATION ACCOUNTS	38,330	38,330	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	4,483	4,834	5,478
u.	MEMORANDUM ACCOUNTS	353,628	356,809	354,640

Notes The figure for December 2009 will be published in the next issue.

Methodological Appendix

1. Content of the publication

The Statistical Bulletin contains information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euros are recorded in euros at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euros; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are evidenced in the footnotes to the tables.

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the "[BIP on-line statistical database](#)". The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

Data on the same phenomena from different sources may not coincide owing to methodological differences. Further discrepancies between or within tables are due to rounding or to the exclusion of data covered by official secrecy.

As regards the geographical aggregates, it should be noted that for the regions reference is made to the list contained in [Article 131](#) of the Italian Constitution while for the provinces, for the sake of statistical continuity, until September 2008 the reporting framework referred to the situation at 1 January 1996 and, as of December 2008, it was extended to take account of the recently established provinces that were already operative at the same date (see the 36th update of [Circular 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 counterparties (location and economic activity), as well as other information of use for analysis of the various technical parameters (loan concentration, structure of deposits, foreign exposure, bad and doubtful debts, etc.).

2.2 Reports to the Central Credit Register

The Central Credit Register is regulated by the resolution adopted by the Credit Committee on 29 March 1994 pursuant to Articles 53, 67 and 107 of the [Banking Law](#). The following participate in this centralized service:

- banks entered in the register referred to in Article 13 of the [Banking Law](#);
- financial intermediaries entered in the register of banking groups and/or the special register referred to in, respectively, Articles 64 and 107 of the [Banking Law](#) that engage exclusively or primarily in financing activity. Financial intermediaries more than 50 per cent of whose financing activity consists of consumer credit are exempted. Consequently, the group of financial intermediaries reporting to the Central Credit Register is not identical to the group that transmits supervisory returns.

Participating intermediaries also report the exposures of foreign branches to borrowers resident in Italy. All the statistical distributions take such loans into account.

Once a month intermediaries are required to report each customer's debtor position, comprising both individual and joint liabilities (joint accounts and partnerships).

The whole position relative to a given customer must be reported where even one of the following conditions applies: - the sum of credit granted or used for all loans and guarantees granted to the customer is at least 30,000 euros;

- the total value of personal guarantees provided by the customer is at least 30,000 euros;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 30,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 30,000 euros;

Where a report is made because one of the above conditions applies, it must cover all the outstanding positions of the customer in question.

The present report form, in use since 1 January 2005 and subject to the 9th update of [Circular No. 139/1991](#), 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 counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest-bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the de-specialization of credit institutions pursuant to the [Banking Law](#) is reflected in:

- the adoption of a single reporting form for the supervisory returns of all banks;
- the inclusion in banks' reports of the information previously transmitted by their former special credit sections.

The population to which the information published from that date onwards refers is the banking system as a whole. Accordingly, all references to the "sample of banks" utilized up until 31 December 1994 have been dropped.

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on the [BIP on-line statistical database](#)). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered "unattributable") but are not distributed according to the classifications adopted from some analytical tables.

In addition, following the merging of the information relating to the former special sections into the statistics of their respective parent institutions, there may be breaks in the time series for the distribution of loans and deposits by branch location.

As of March 1998: the earlier tables on loans beyond the short-term are consolidated in some cases in order to facilitate the comparison of information. The detailed data continue to be provided on the [BIP on-line statistical database](#).

As of January 1999: following the start of Stage Three of EMU and the related changes in supervisory returns, the concept of central bank has been redefined; consequently, the banks' positions with "BI-UIC" have been replaced by those with "BI-ECB".

As of January 2005: in the "institutional" classification the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as società per azioni" category.

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on [IAS/IFRS](#). At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published:

- a. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables TDB10017, TDB10018 and TDB10019) and "capital, reserves and provisions included in capital" (tables TDB10027, TDB10028 and

TDB10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table TDB10033).

b. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables TDB10027, TDB10028 and TDB10029) no longer contain the information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 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 counterparty in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

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

As of September 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.2 billion euros. About \$2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

As of December 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 6.4 billion euro.

As of March 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 11.3 billion euro (including 4.8 million of bad debts).

As of June 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 25.1 billion euros.

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.

As of December 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 24 billion euros (including 278 million of bad debts).

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 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 attivita' economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see item) 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 attivita' 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 (net of own liabilities in issue) 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 counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS	see the item on 'Guarantees granted'.
GUARANTEES RECEIVED	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. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. 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.
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.