



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 3 - 2010

quarter

3

Statistical Bulletin

Statistical publications and distribution options

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

The statistical information is available on the Bank's website (www.bancaditalia.it, in the Statistical section) in pdf format and in the [BIP on-line statistical database](#). The *pdf* version of the Bulletin is static in the sense that it contains the information available at the time of publication; by contrast the *on-line* edition is dynamic in the sense that with each update the published data are revised on the basis of any amendments received in the meantime.

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

Requests for Bank of Italy statistical publications should be addressed to:

Banca d'Italia
Serv. Studi di Struttura Economica e Finanziaria - Div. Biblioteca e Archivio Storico
Via Nazionale, 91 - 00184 ROMA ITALY
FAX 06-47922059
E-mail: bibliotecabaffi@bancaditalia.it

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

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

Director: ENRICO D'ONOFRIO
For the electronic version: registrazione with the Court of Rome No. 23, 25 January 2008

ISSN 1128-8477

Notice to readers

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

II. Symbols:

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

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

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

Additional information concerning this issue

The third 2010 edition of the Statistical Bulletin shows some innovations mainly due to changes in the regulation concerning the data source. The main changes are described here below and further details are illustrated in the Glossary and the Methodological Appendix which have been accordingly revised and enlarged:

- the NACE 2007 classification is adopted in the tables based on data from the Central Credit Register, Supervisory returns and Surveys of lending rates and showing the breakdown of customers according to their economic activity. In particular, the new classification, which replaces the previous one divided into 23 branches, has 15 "first-level" headings corresponding to individual NACE Sections or aggregations thereof. In the on-line version of the Bulletin some of the "first-level" headings are broken down further, into 16 "second-level" headings that correspond to individual NACE Divisions or aggregations thereof. In addition, the three previous "macro-activities" of industry, construction and services have been re-created using the NACE Sections;

- the geographical breakdown of Bad debts by "macro-activity" has been expanded from Geographical area to Province level (only on-line)

In the occasion, the tables based on Central Credit Register data have been revised with the aim of providing a uniform and integrated picture of banking and financial customers' debt. In particular, the information on financial companies has been expanded and the presentation of information on credit risk in the various tables has been standardized.

The new tables run from June 2010, with the exception of those broken down by economic activity of the customer derived from the Central Credit Register for which the time series start from March 2009. An estimation of the same type of data, also back to March 2009, in the tables originated from the Supervisory reports will also be produced in the future. A list of the new table is presented in following page.

Updating has been temporarily suspended for the following tables: Multi-bank borrowing (tdb30445, tdb30430, tdb30465 and tdb30475) and Risk concentration (tdb30360 and tdb30400). It will start again with the next edition of the Statistical Bulletin, thus ensuring the continuity of the data.

Lastly, it should be noted that the method of calculating default rates for loan facilities is being revised (see the "Additional information concerning this issue" section of Statistical Bulletin I – 2009). Accordingly, the tables on default rates and adjusted bad debts showing the breakdown by customer economic activity (tdb30505, tdb30518, tdb30523, tdb30528 and tdc30270) are not being produced for the time being.

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

List of the innovations

The new tables are as follows:

Source: Central Credit Register – 19 tables:

- tdb30591, tdb30181, tdb30156, tdb30166, tdc30031, tdb30221, tdb30226, tdc30033 and tdb30251

which replace the analogous tables based on the previous classification of customers by branch of economic activity (respectively tdb30590, tdb30180, tdb30155, tdb30165, tdc30030, tdb30220, tdb30225, tdc30032 and tdb30250). The new tables run from March 2009.

- tdb30211 which replaces table tdb30210 and adds the breakdown by customer economic activity. The table runs from March 2009.

- tdc30021 which replaces, in a single table, the analogous tables based on the previous classification of customers by branch of economic activity (respectively tdc30020, tdb30190 and tdb30195). The table runs from March 2009;

- tdb30136 which replaces, in a single table, tables tdb30135 and tdb30118;

- tdb30101 which replaces table tdb30100, while expanding the concept of guarantees received to include all types of guarantees (collateral and personal guarantees) and adding information on interbank positions, so as to bring it into line with the other tables of a general nature.

- tdb30126, tdb30146, tdb30171, tdb30309, tdb30315, tdb30231, tdb30241, tdb30586 and tdb30206 which, supplemented and rationalized, respectively replace tables tdb30125, tdb30145, tdb30170, tdb30308, tdb30316, tdb30230, tdb30240, tdb30585 and tdb30205.

Key to symbols and information in the index

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

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

A STRUCTURAL INFORMATION

A1 INFORMATION ON BANKS

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

A2 INFORMATION ON NON-BANK INTERMEDIARIES

☐ Q 5 [sf]	A2 5.1 Securities firms	[TDB40210]	p.	8
	distribution by authorized activities			
☐ Q 5 [ci]	A2 5.2 Open-end securities investment funds and SICAVs	[TDB40225]	p.	9
	distribution by operational specialization			
☐ Q 5 [fi]	A2 5.3 Financial intermediaries referred to in Article 107 of the 1993 Banking Law	[TDB40230]	p.	10
	distribution by prevalent activity			

B INFORMATION ON BANKING AND FINANCIAL BUSINESS

B1 LOANS

☐ Q 1 [ba]	B1 5.1 Summary data on credit	[TDC40010]	p.	13
☐ Q 1 [ba]	B1 5.2 Loans	[TDB10232]	p.	14
	distribution by customer location (region) and segment of economic activity			

Ø Q 1 [ba]	B1 5.3 Loans	[TDB10255]	p.	16
	distribution by customer location (geographical area) and branch of economic activity			
Ø Q 1 [ba]	B1 5.4 Loans	[TDB10281]	p.	17
	distribution by technical form, customer location (geographical area) and sector of economic activity			
Ø Q 1 [fi]	B1 5.5 Non-bank finance	[TDB10289]	p.	18
	distribution by technical form, customer location (geographical area) and sector of economic activity			
☐ Q 1 [fi]	B1 5.6 Non-bank finance	[TDB10288]	p.	19
	distribution by technical form and customer segment of economic activity			
Ø Q 1 [ba-fi]	B1 5.7 Consumer credit	[TDB10254]	p.	20
	distribution by customer location (region)			
☐ Q 1 [ba]	B15.8 Foreign exposure	[TDB30274]	p.	21
	distribution by country, type of customer and residual maturity			
Ø A 1 [ba]	Loans: number of positions	[TDB10286]		
	distribution by branch location (region)			
Ø A 1 [ba]	Loans	[TDB10194]		
	distribution by branch location (municipality)			
O Q 1 [ba]	Loans	[TDB10275]		
	distribution by customer location (province) and sectors and sub-sector of economic activity			
O H 1 [ba]	Loans	[TDB10241]		
	distribution by branch location (province) and segment of economic activity of the customers			
O Q 1 [ba]	Loans	[TDB10236]		
	distribution by customer location (province) and size of bank			

B2 LOAN FACILITIES

Ø Q 2 [ba]	B2 5.1 Loan facilities	[TDC30021]	p.	23
	distribution by customer location (geographical area) and segment of economic activity			
☐ Q 2 [ba-fi]	B2 5.2 Loan facilities	[TDB30126]	p.	26
	distribution by total credit used			
☐ Q 2 [ba]	B2 5.3 Loan facilities	[TDB30136]	p.	28
	distribution by type of transaction and total credit granted			
☐ Q 2 [ba]	B2 5.4 Loan facilities	[TDB30136]	p.	30
	distribution by total credit granted			
☐ Q 2 [ba]	B2 5.5 Loan facilities	[TDB30146]	p.	32
	distribution by customer location (region) and total credit granted			
☐ Q 2 [ba-fi]	B2 5.6 Loan facilities	[TDB30171]	p.	34
	distribution by customer sector and sub-sector of economic activity			
☐ Q 2 [ba-fi]	B2 5.7 Loan facilities	[TDB30181]	p.	36
	distribution by customer economic activity			
☐ Q 2 [ba]	B2 5.8 Loan facilities	[TDB30156]	p.	38
	distribution by customer segment of economic activity and total credit granted			
O Q 2 [ba]	Loan facilities	[TDB30166]		
	distribution by customer economic activity and total credit granted			

B3 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Ø Q 1 [ba]	B3 5.1 Medium and long-term loans	[TDB10420]	p.	40
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			
Ø Q 1 [ba]	B3 5.2 Medium and long-term loans	[TDB10430]	p.	42
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	B3 5.3 Medium and long-term loans to agriculture	[TDB10460]	p.	44
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			
Ø Q 1 [ba]	B3 5.4 Medium and long-term loans to agriculture	[TDB10470]	p.	46
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	B3 5.5 Subsidized loans	[TDB10440]	p.	48
	distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding			

Ø Q 1 [ba]	B3 5.6 Subsidized loans	[TDB10450]	p.	50
	distribution by maturity, location (region) of the investment and type of incentive law - disbursements			
	B4 LEASING AND FACTORING			
Ø Q 2 [ba-fi]	B4 5.1 Leasing	[TDB30309]	p.	52
	distribution by customer location (region)			
Ø Q 2 [ba-fi]	B4 5.2 Factoring	[TDB30315]	p.	53
	distribution by customer location (region)			
	B5 GUARANTEES			
Ø Q 1 [ba]	B5 5.1 Guarantees	[TDB40100]	p.	54
	distribution by location (region) and customer segment of economic activity			
	B6 DEPOSITS			
Ø Q 1 [ba]	B6 5.1 Deposits	[TDB10269]	p.	55
	distribution by technical form, customer sector and location (geographical area)			
Ø Q 1 [ba-bp]	B6 5.2 Banks deposits and postal savings	[TDB10263]	p.	56
	distribution by customer location (region)			
Ø A 1 [ba]	Deposits: number of positions	[TDB10283]		
	distribution by branch location (region)			
Ø A 1 [ba]	Deposits	[TDB10194]		
	distribution by branch location (municipality)			
O Q 1 [ba]	Deposits	[TDB10279]		
	distribution by customer location (province) and sector and sub-sector of economic activity			
O H 1 [ba]	Deposits	[TDB10287]		
	distribution by branch location (province) and customer segment of economic activity			
O Q 1 [ba]	Deposits	[TDB10267]		
	distribution by customer location (province) and size of bank			
	B7 CREDIT AND FINANCIAL DERIVATIVES			
Ø Q 1 [ba]	B7 5.1 Credit derivatives	[TDB30595]	p.	57
	distribution by type of derivative and customer sector of economic activity			
☐ Q 2 [ba]	B7 5.2 Financial derivatives in productive sector	[TDB30586]	p.	58
	distribution by customer location (geographical area) and total credit granted			
☐ Q 2 [ba]	B7 5.3 Financial derivatives	[TDB30591]	p.	59
	distribution by customer segment of economic activity and total credit granted			
	B8 CUSTOMER ASSETS UNDER MANAGEMENT			
☐ Q 1 [ba]	B8 5.1 Customer assets under management (at fair value)	[TDB40082]	p.	60
	distribution by type of securities and deposits			
Ø Q 1 [ba]	B8 5.2 Customer assets under management (at fair value)	[TDB40087]	p.	62
	distribution by customer location (region) and type of deposits			

C INFORMATION ON SECURITIES BUSINESS

C1 ACTIVITY ON BANKS AND OTHER INTERMEDIARIES

☐ Q 1 [ba-sf]	Securities and derivatives trading distribution by type of security and of derivative instrument	[TDB40500]	p.	67
☐ Q 1 [ba-sf-ci]	C1 5.2 Portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	68
○ Q 1 [ba-sf-ci]	Portfolio management services portfolio under management and net new cash flow - distribution by customer location	[TDB40535]		

D INFORMATION ON CUSTOMERS AND ON RISK

D1 SUMMARY OUTLINE

☐ Q 2 [ba-fi]	D1 5.1 Summary based on Central credit register observations	[TDB30101]	p.	72
---------------	---------------------------------------------------------------------	------------	----	----

D2 RISK CONCENTRATION

○ Q 2 [ba-fi]	Largest borrowers' share of loans facilities distribution by customer location (province)	[TDB30361]		
○ Q 2 [ba-fi]	Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30401]		

D3 QUALITY OF CREDIT

☐ Q 2 [ba]	D3 5.1 Bad debts distribution by amount	[TDB30206]	p.	73
☐ Q 2 [ba]	D3 5.2 Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30031]	p.	74
☐ Q 2 [ba]	D3 5.3 Bad debts distribution by customer branch of economic activity	[TDB30221]	p.	75
☐ Q 2 [ba-fi]	D3 5.4 Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30231]	p.	76
☐ Q 2 [ba]	D3 5.5 Bad debts - Flows distribution by customer location (region)	[TDB30241]	p.	77
☐ Q 2 [ba]	D3 5.6 Bad debts - Flows distribution by customer segment of economic activity	[TDB30251]	p.	78
☐ Q 2 [ba]	D3 5.7 Bad debts (gross of writeoffs) distribution by customer branch of economic activity	[TDB30226]	p.	79
☐ Q 2 [ba]	D3 5.8 Bad debts (gross of writeoffs) distribution by customer location (geographical area) and segment of economic activity	[TDC30033]	p.	80
☐ Q 2 [ba]	D3 5.9 Adjusted bad debts distribution by customer location (region)	[TDB30260]	p.	81
☐ Q 1 [ba]	D3 5.11 Impaired loans distribution by type of default	[TDB30261]	p.	82
☐ Q 1 [ba]	D3 5.12 Impaired loans distribution by type of default, customer location (region) and sector of economic activity	[TDB30262]	p.	83
○ Q 2 [ba]	Bad debts distribution by customer location (province)	[TDB30211]		

D4 MULTIPLE-BANK BORROWING

Q 2 [ba]	D4 5.1 Number of borrowers [TDB30446] distribution by customer segment of economic activity, number of facilities and total credit granted
Q 2 [ba]	D4 5.2 Number of borrowers [TDB30431] distribution by customer location (region) and number of facilities
Q 2 [ba]	D4 5.3 Average number of banks per borrower [TDB30466] distribution by customer segment of economic activity and total credit granted
Q 2 [ba]	Average number of banks per borrower [TDB30476] distribution by customer economic activity and total credit granted

D5 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

Q 2 [ba-fi]	Quarterly default rates for loan facilities [TDB30485] distribution by customer sector of economic activity and total credit used
Q 2 [ba-fi]	Quarterly default rates for loan facilities [TDB30495] distribution by customer location (region) and sector of economic activity
Q 2 [ba-fi]	Quarterly default rates for loan facilities [TDB30515] distribution by customer location (region) and total credit used
A 2 [ba-fi]	Historical default rates for cohorts of borrowers [TDB30530] distribution by cohort's year of formation
A 2 [ba-fi]	Historical default rates for cohorts of borrowers [TDB30540] distribution by cohort's year of formation, customer sector of economic activity and total credit used
A 2 [ba-fi]	Historical default rates for cohorts of borrowers [TDB30550] distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity
A 2 [ba-fi]	Historical default rates for cohorts of borrowers [TDB30560] distribution by cohort's year of formation and customer location (province)
A 2 [ba-fi]	Historical default rates for cohorts of borrowers [TDB30570] distribution by cohort's year of formation, customer location (geographical area) and total credit used
A 2 [ba-fi]	Historical default rates for cohorts of borrowers [TDB30580] distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity

E LENDING AND DEPOSIT RATES

E1 LENDING RATES

Q 3 [cb]	E1 5.1 Lending rates on loan facilities [TDB30821] distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions	p.	86
Q 3 [cb]	E1 5.2 Lending rates on revocable loans [TDB30831] distribution by customer location (region) and total credit granted	p.	87
Q 3 [cb]	E1 5.3 Lending rates loan facilities to the productive sector [TDB30840] distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions	p.	88
Q 3 [cb]	E1 5.4 Lending rates on loan facilities to the productive sector [TDB30850] distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions	p.	89
Q 3 [cb]	E1 5.5 Lending rates on loan facilities [TDB30861] distribution by type of transaction, initial period of rate fixation and customer branch of economic activity	p.	90
Q 3 [cb]	E1 5.6 APRC on term loans to the productive sector [TDB30870] distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter	p.	91
Q 3 [cb]	E1 5.7 Lending rates on loan facilities to consumer households [TDB30880] distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions	p.	92

Ø Q 3 [cb]	E1 5.8 Lending rates applied on loans for house purchase	[TDB30890]	p.	93
	distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions			
Ø Q 3 [cb]	E1 5.9 APRC applied to loans for house purchase	[TDB30900]	p.	94
	distribution by initial period of rate fixation, customer location (region) and total credit granted - new business in the quarter			
Ø Q 3 [cb]	E1 5.10 Lending rates on matched and revocable loans	[TDB30921]	p.	95
	distribution by customer location (region) and segment of economic activity - outstanding transactions			
O Q 3 [cb]	Lending rates on matched and revocable loans	[TDB30930]		
	distribution by customer location (region) and branches of economic activity - outstanding transactions			
O Q 3 [cb]	Lending rates on loan facilities	[TDB30910]		
	distribution by type of transaction, customer sector and location (province)			

E2 DEPOSIT RATES

Ø Q 4 [cb]	E2 5.1 Interest rates on sight current account deposits	[TDB30951]	p.	96
	distribution by customer location (region) and segment of economic activity			
Ø Q 4 [cb]	E2 5.2 Interest rates on sight current account deposits	[TDB30961]	p.	97
	distribution by customer location (region), segment of economic activity and size of deposits			

F INFORMATION ON THE BANK OF ITALY

F1 BALANCE SHEET

□ Q 6 [bi]	F1 5.1 Assets	[TDB40605]	p.	100
□ Q 6 [bi]	F1 5.2 Liabilities	[TDB40615]	p.	102

METHODOLOGICAL APPENDIX p. 105

GLOSSARY p. 119

Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

	June 2010		Banks established as società per azioni	
	Total		Banks	Branches
	Banks	Branches		
a. TOTAL	779	33,675	245	26,005
b. PIEDMONT	32	2,694	22	2,479
Alessandria	1	305	1	299
Asti	1	163	1	149
Biella	4	135	4	132
Cuneo	13	522	5	405
Novara	1	214	1	211
Turin	11	1,132	9	1,069
Verbano-Cusio-Ossola	1	89	1	84
Vercelli	-	134	-	130
c. VALLE D'AOSTA	1	98	-	77
Aosta	1	98	-	77
d. LIGURIA	6	962	5	927
Genoa	4	519	3	508
Imperia	-	122	-	109
La Spezia	1	136	1	133
Savona	1	185	1	177
e. LOMBARDY	185	6,622	70	4,736
Bergamo	13	765	3	540
Brescia	17	966	5	606
Como	3	373	-	261
Cremona	7	295	2	202
Lecco	3	240	1	142
Lodi	4	164	1	109
Mantua	4	332	1	262
Milan	125	2,077	54	1,578
Monza-Brianza	5	481	1	337
Pavia	-	337	-	284
Sondrio	4	123	2	27
Varese	-	469	-	388
f. TRENTO-ALTO ADIGE	105	973	9	334
Bolzano	55	415	5	152
Trento	50	558	4	182
g. VENETO	59	3,607	13	2,539
Belluno	1	190	-	128
Padua	12	652	3	480
Rovigo	4	184	-	120
Treviso	10	663	3	451
Venice	6	523	2	400
Verona	13	739	4	572
Vicenza	13	656	1	388

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	3,066	417	4,306	80	298	5,908
-	26	9	166	1	23	655
-	-	-	3	-	3	90
-	1	-	11	-	2	60
-	2	-	-	-	1	39
-	-	8	116	-	1	151
-	2	-	-	-	1	60
-	13	1	35	1	15	182
-	4	-	1	-	-	28
-	4	-	-	-	-	45
-	-	1	21	-	-	36
-	-	1	21	-	-	36
-	7	-	22	1	6	136
-	5	-	2	1	4	52
-	2	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	8	-	-	36
5	931	46	781	64	174	1,188
1	79	9	139	-	7	203
1	130	11	212	-	18	181
-	62	3	48	-	2	99
-	16	5	76	-	1	91
-	66	2	31	-	1	66
-	12	3	42	-	1	56
-	27	3	42	-	1	70
1	281	6	87	64	131	129
-	71	4	67	-	6	55
-	28	-	24	-	1	100
2	94	-	2	-	-	43
-	65	-	11	-	5	95
1	104	94	533	1	2	298
1	65	48	196	1	2	111
-	39	46	337	-	-	187
5	395	40	662	1	11	544
-	39	1	23	-	-	52
1	41	8	130	-	1	101
-	5	4	59	-	-	47
1	78	6	129	-	5	95
-	39	4	82	-	2	44
1	51	7	114	1	2	95
2	142	10	125	-	1	110

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	951	7	650
Gorizia	4	108	-	65
Pordenone	3	229	1	165
Trieste	3	140	1	113
Udine	15	474	5	307
i. EMILIA ROMAGNA	57	3,541	29	2,701
Bologna	14	838	8	632
Ferrara	3	225	2	195
Forlì	11	353	5	224
Modena	7	492	4	391
Parma	2	358	2	304
Piacenza	3	217	1	155
Ravenna	5	337	3	283
Reggio Emilia	5	411	2	325
Rimini	7	310	2	192
l. MARCHE	30	1,207	10	976
Ancona	12	374	5	306
Ascoli Piceno	4	167	1	135
Fermo	4	167	1	135
Macerata	4	243	1	210
Pesaro e Urbino	8	309	2	225
m. TUSCANY	55	2,551	19	2,087
Arezzo	4	247	-	168
Florence	15	698	7	592
Grosseto	4	164	-	123
Livorno	3	211	-	186
Lucca	4	268	3	242
Massa Carrara	2	113	1	111
Pisa	5	285	2	235
Pistoia	9	195	2	146
Prato	2	144	1	127
Siena	7	226	3	157
n. UMBRIA	10	578	6	504
Perugia	8	442	4	386
Terni	2	136	2	118
o. LAZIO	66	2,765	28	2,153
Frosinone	6	206	1	142
Latina	6	193	1	139
Rieti	2	83	1	64
Rome	45	2,075	23	1,648
Viterbo	7	208	2	160
p. ABRUZZO	14	700	6	610
Chieti	5	181	3	165
L'Aquila	2	155	1	131
Pescara	2	176	1	154
Teramo	5	188	1	160

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	70	15	228	2	3	176
-	6	4	36	-	1	22
-	18	2	46	-	-	39
-	8	1	18	1	1	4
1	38	8	128	1	1	111
4	401	23	429	1	10	334
-	86	6	117	-	3	59
-	10	1	20	-	-	26
-	34	6	95	-	-	30
2	87	-	13	1	1	47
-	38	-	14	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	46	3	38	-	2	45
1	43	4	75	-	-	23
-	36	20	195	-	-	213
-	7	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	30	-	-	49
-	23	6	61	-	-	57
3	130	33	332	-	2	276
2	51	2	28	-	-	38
-	21	8	84	-	1	44
-	6	4	35	-	-	28
-	6	3	19	-	-	20
-	4	1	22	-	-	29
-	-	1	2	-	-	15
1	19	2	31	-	-	38
-	6	7	42	-	1	22
-	5	1	12	-	-	6
-	12	4	57	-	-	36
-	32	4	42	-	-	84
-	21	4	35	-	-	53
-	11	-	7	-	-	31
5	294	24	258	9	60	265
2	38	3	26	-	-	61
1	35	4	19	-	-	30
-	11	1	8	-	-	31
2	207	11	160	9	60	87
-	3	5	45	-	-	56
-	8	8	82	-	-	171
-	2	2	14	-	-	54
-	2	1	22	-	-	44
-	3	1	19	-	-	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	147	-	116
Campobasso	4	112	-	93
Isernia	-	35	-	23
r. CAMPANIA	34	1,642	8	1,365
Avellino	4	138	1	102
Benevento	3	95	1	78
Caserta	4	211	2	183
Naples	8	824	4	736
Salerno	15	374	-	266
s. APULIA	30	1,422	3	1,024
Bari	12	500	-	353
Barletta - Andria - Trani	4	127	1	97
Brindisi	2	122	-	86
Foggia	2	231	1	162
Lecce	4	262	1	194
Taranto	6	180	-	132
t. BASILICATA	4	249	-	164
Matera	-	83	-	63
Potenza	4	166	-	101
u. CALABRIA	21	522	2	420
Catanzaro	5	106	-	86
Cosenza	10	202	1	144
Crotone	3	37	1	29
Reggio Calabria	1	137	-	129
Vibo Valentia	2	40	-	32
v. SICILY	36	1,777	5	1,484
Agrigento	5	166	-	124
Caltanissetta	6	101	-	69
Catania	6	365	2	314
Enna	1	67	-	52
Messina	2	235	-	214
Palermo	8	421	3	375
Ragusa	2	123	-	83
Syracuse	3	127	-	100
Trapani	3	172	-	153
z. SARDINIA	5	667	3	659
Cagliari	2	212	1	210
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

						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	16	-	-	49	
1	5	3	14	-	-	37	
-	10	-	2	-	-	12	
4	144	22	128	-	5	340	
-	17	3	19	-	-	54	
-	5	2	12	-	-	41	
-	22	2	6	-	-	63	
3	81	1	3	-	4	85	
1	19	14	88	-	1	97	
4	290	23	107	-	1	227	
2	97	10	49	-	1	40	
-	24	3	6	-	-	10	
-	27	2	9	-	-	20	
-	60	1	9	-	-	50	
1	58	2	10	-	-	80	
1	24	5	24	-	-	27	
-	46	4	39	-	-	85	
-	9	-	11	-	-	24	
-	37	4	28	-	-	61	
1	9	18	93	-	-	184	
1	2	4	18	-	-	38	
-	7	9	51	-	-	68	
-	-	2	8	-	-	16	
-	-	1	8	-	-	43	
-	-	2	8	-	-	19	
3	128	28	164	-	1	336	
1	16	4	26	-	-	40	
-	4	6	28	-	-	21	
1	33	3	18	-	-	57	
-	1	1	14	-	-	19	
-	11	2	10	-	-	71	
-	8	5	37	-	1	73	
1	36	1	4	-	-	12	
-	19	3	8	-	-	19	
-	-	3	19	-	-	24	
-	-	2	8	-	-	311	
-	-	1	2	-	-	66	
-	-	-	-	-	-	20	
-	-	-	-	-	-	23	
-	-	-	-	-	-	44	
-	-	-	-	-	-	20	
-	-	-	-	-	-	26	
-	-	1	6	-	-	56	
-	-	-	-	-	-	56	

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2010

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	18	17
Customer trading	25	22
Underwriting	8	8
Placement	57	56
Individual portfolio management	46	46
Reception of orders	52	52
Investment advice	106	99
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

113

110

Notes:

SIMs include trust companies operating in the asset management field. There are more activities authorized than SIMs because each intermediary is normally authorized to engage in more than one activity.

Distribution by operational specialization

TDB40225

Collective investment undertakings

Source: Archive of intermediary identification data

	2010 Mar.	2010 June
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	543	539
Equity	187	178
Balanced	48	48
Bond	188	185
Liquidity	30	31
Flexible	119	129
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	44	45
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

	2010 Mar.	2010 June
a. NUMBER OF FINANCIAL INTERMEDIARIES	177	192
Leasing	41	42
Factoring	37	36
Consumer credit	34	35
Other forms of finance	16	16
Acquisition of shareholdings	10	10
Issue and/or management of credit cards	16	16
Securitization	9	9
Foreign exchange trading and other activities	14	28

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

	2009 June	2009 Sept.	2009 Dec.	2010 Mar.	2010 June
a. TOTAL STOCKS					
Loans	1,608,114	1,601,053	1,605,151	1,611,528	1,699,880
<i>of which: bad debts</i>	49,963	56,046	60,223	64,703	69,509
Deposits	868,467	872,509	919,975	900,531	946,064
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,564,860	1,554,638	1,561,242	1,567,239	1,655,209
<i>of which: in non-euro-area currencies</i>	18,745	17,915	18,002	19,206	21,495
more than 12 months	-	-	-	-	-
bad debts	48,868	54,945	59,148	63,624	68,574
Deposits	852,653	856,597	905,198	885,442	929,827
<i>of which: in non-euro-area currencies</i>	22,672	21,507	19,981	16,034	14,505
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	43,244	46,413	43,905	44,285	44,666
<i>of which: bad debts</i>	1,095	1,101	1,075	1,078	934
Deposits	15,800	15,899	14,771	15,083	16,074

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

June 2010		Total	General government	Financial companies
a. TOTAL		1,655,209	59,145	169,788
b. NORTH-WEST ITALY		628,175	10,953	115,715
	Piedmont	111,517	6,969	7,940
	Valle d'Aosta	2,566	54	29
	Liguria	34,703	1,085	533
	Lombardy	479,389	2,845	107,212
c. NORTH-EAST ITALY		387,687	5,024	26,623
	Trentino-Alto Adige	39,606	421	1,045
	Veneto	153,888	1,765	6,985
	Friuli-Venezia Giulia	31,818	407	2,589
	Emilia-Romagna	162,375	2,430	16,004
d. CENTRAL ITALY		379,473	32,370	23,411
	Marche	42,835	993	2,168
	Tuscany	113,533	2,630	8,646
	Umbria	20,163	389	66
	Lazio	202,942	28,358	12,530
e. SOUTHERN ITALY		175,378	7,682	2,041
	Abruzzo	24,148	390	134
	Molise	3,711	83	37
	Campania	71,180	4,316	1,270
	Apulia	51,614	1,296	561
	Basilicata	6,334	303	18
	Calabria	18,390	1,295	21
f. ISLANDS		84,495	3,116	1,998
	Sicily	59,565	2,706	585
	Sardinia	24,930	410	1,413

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

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
850,057	264,295	144,659	426,455	94,532	481,679
316,811	101,628	45,865	166,082	27,348	157,348
53,150	18,191	7,848	26,412	7,288	36,169
1,496	596	319	573	233	755
17,924	3,804	2,649	11,356	2,269	12,892
244,241	79,036	35,051	127,741	17,558	107,532
225,626	77,250	39,143	104,354	25,411	104,999
24,425	6,185	4,677	12,827	3,699	10,016
92,000	33,718	14,447	42,203	9,917	43,217
16,153	6,891	2,273	6,565	2,287	10,382
93,049	30,456	17,746	42,760	9,508	41,384
194,250	53,376	37,120	100,149	18,862	110,580
23,064	8,762	5,149	8,738	3,667	12,942
60,272	17,652	9,982	30,635	8,039	33,945
11,445	4,339	2,237	4,472	1,690	6,574
99,469	22,623	19,753	56,304	5,465	57,119
79,159	23,748	15,826	37,729	14,873	71,622
13,090	5,437	2,878	4,512	2,229	8,305
1,770	597	459	661	448	1,373
32,945	8,369	5,616	18,527	4,064	28,585
21,484	6,651	4,585	9,492	5,306	22,968
3,081	897	729	1,328	751	2,181
6,790	1,797	1,559	3,209	2,075	8,210
34,210	8,293	6,704	18,140	8,039	37,131
23,378	5,503	4,280	12,822	5,723	27,172
10,833	2,790	2,424	5,318	2,316	9,959

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks

Source: Supervisory returns
Stocks in millions of euro

June 2010		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	944,589	344,159	251,037	213,112	94,032	42,249
	Agricultural, forestry and fishing	37,250	10,169	12,173	7,438	4,708	2,762
	Mining and quarrying	6,606	682	612	4,931	251	131
	Manufacturing	232,070	89,668	73,709	39,746	21,824	7,122
	Electricity, gas, steam and air conditioning supply	27,838	12,004	3,596	8,277	2,504	1,456
	Water supply, sewerage, waste management and remediation activities	9,466	2,568	2,153	2,969	1,210	565
	Construction	155,393	48,948	42,158	39,194	17,501	7,592
	Wholesale and retail trade, repair of motor vehicles and motorcycles	138,187	44,903	35,637	28,488	19,509	9,650
	Transportation and storage	36,063	9,936	6,889	9,703	6,232	3,304
	Accommodation and food service activities	38,362	9,162	12,271	8,726	5,022	3,181
	Information and communication	18,277	7,452	2,188	7,605	726	305
	Financial and insurance activities	66,701	35,698	15,131	11,840	2,758	1,274
	Real estate activities	102,854	42,058	27,924	25,825	5,089	1,958
	Professional, scientific and technical activities	34,334	17,519	7,133	7,576	1,394	711
	Administrative and support service activities	17,552	6,254	3,777	5,175	1,692	654
	All remaining activities (sections O, P,Q,R,S,T)	23,630	7,133	5,683	5,619	3,611	1,584

Note: Any discrepancies between data from the Central Credit Register and the Statistical Supervisory Reports are due to the introduction of the new NACE classification.

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

TDB10281							Banks
Source: Supervisory returns							
Stocks: in millions of euro							
June 2010		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	250,875	96,017	72,883	51,080	20,176	10,719
	General Government	7,429	1,529	627	3,373	847	1,053
	Financial and insurance corporations	25,961	16,142	4,056	3,749	889	1,126
	Non-financial corporations	178,005	66,459	56,677	35,381	13,577	5,911
	Producer households	16,955	4,747	5,022	3,295	2,508	1,384
	Consumer households	22,525	7,141	6,501	5,283	2,355	1,245
b.	MORTGAGE LOANS	862,986	302,875	201,927	208,514	101,470	48,200
	General government	40,651	7,803	3,941	22,786	5,274	847
	Financial and insurance corporations	30,136	22,829	2,099	4,265	287	656
	Non-financial corporations	357,310	127,063	94,965	82,551	36,361	16,369
	Producer households	58,783	17,619	15,952	12,029	8,524	4,658
	<i>of which: for house purchase</i>	21,102	6,126	5,079	4,677	3,276	1,944
	Consumer households	376,107	127,561	84,970	86,882	51,024	25,670
	<i>of which: for house purchase</i>	314,377	109,610	70,141	71,236	41,603	21,786
c.	LOANS SECURED BY PLEDGE OF SALARY	9,128	1,812	929	1,664	3,151	1,573
	Producer households	9	1	1	3	2	2
	Consumer households	9,119	1,810	927	1,660	3,149	1,571
d.	PERSONAL LOANS	28,515	7,471	4,631	6,106	6,413	3,894
	Non-financial corporations	1	..	..	..	..	..
	Producer households	828	223	152	159	168	125
	Consumer households	27,687	7,248	4,479	5,947	6,245	3,769
e.	FACTORING	4,516	1,402	622	1,497	769	226
	General government	294	27	58	135	63	11
	Financial and insurance corporations	28	13	-	13	2	-
	Non-financial corporations	4,024	1,276	556	1,292	686	214
	Producer households	26	5	3	4	12	2
	Consumer households	145	80	5	54	6	..
f.	FINANCIAL LEASING	22,082	8,704	6,629	4,284	1,742	723
	General government	133	8	73	30	6	16
	Financial and insurance corporations	127	45	14	64	3	1
	Non-financial corporations	19,927	7,936	6,030	3,831	1,505	626
	Producer households	1,299	507	371	215	147	59
	Consumer households	595	208	141	144	80	21

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

June 2010

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,803	5,452	3,021	6,787	3,355	1,188
Factoring: advances to assignor	11,477	4,486	1,582	3,204	1,854	351
nominal value of credits acquired pro-solvendo	19,524	7,563	2,727	5,608	3,035	591
Total exposure in respect of finance leases	93,263	36,692	24,418	19,397	9,122	3,633
Receivables for consumer credit	58,075	15,435	8,491	12,752	13,198	8,199
Other finance	11,647	4,636	1,835	2,527	1,815	833

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

June 2010

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,803	6,324	207	10,220	842	2,209
Factoring: advances to assignor	11,477	33	963	10,035	112	333
Nominal value of receivables acquired pro-solvendo	19,524	54	883	17,431	159	996
Total exposure in respect of finance leases	93,263	523	776	83,483	5,215	3,266
Receivables for consumer credit	58,075	-	-	-	-	-
Other finance	11,647	62	1,117	5,267	767	4,434

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

June 2010		Total	Banks	Financial intermediaries
a.	TOTAL	116,099	58,024	58,075
b.	NORTH-WEST ITALY	30,145	14,710	15,435
	Piedmont	8,548	4,310	4,239
	Valle d'Aosta	238	130	108
	Liguria	2,871	1,345	1,526
	Lombardy	18,487	8,925	9,562
c.	NORTH-EAST ITALY	17,124	8,632	8,491
	Trentino-Alto Adige	976	565	411
	Veneto	7,186	3,451	3,735
	Friuli-Venezia Giulia	1,986	995	991
	Emilia-Romagna	6,976	3,622	3,354
d.	CENTRAL ITALY	25,019	12,267	12,752
	Marche	2,406	1,299	1,106
	Tuscany	7,450	3,154	4,297
	Umbria	1,728	857	871
	Lazio	13,435	6,957	6,478
e.	SOUTHERN ITALY	27,440	14,242	13,198
	Abruzzo	2,728	1,363	1,365
	Molise	578	274	304
	Campania	11,352	5,975	5,377
	Apulia	7,517	3,772	3,745
	Basilicata	988	490	498
	Calabria	4,276	2,367	1,909
f.	ISLANDS	16,372	8,173	8,199
	Sicily	12,111	6,099	6,012
	Sardinia	4,260	2,074	2,187

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							
June 2010		<i>of which:</i>				Local claims in local currency	
	International claims	banks		non-banks			
		<i>residual maturity</i>		<i>residual maturity</i>			
		up to 1 year	more than 1 year	up to 1 year	more than 1 year		
a. TOTAL	402,661	89,746	49,914	78,248	184,753	415,803	
b. EUROPE	331,374	76,191	43,823	64,946	146,415	395,540	
<i>of which:</i>							
Albania	481	83	-	130	268	347	
Austria	31,566	5,838	8,054	3,686	13,987	63,561	
Belgium	5,612	3,786	532	555	740	613	
Bosnia and Herzegovina	524	16	12	87	409	1,977	
Bulgaria	4,333	694	97	944	2,598	1,790	
Czech Republic	3,211	128	66	586	2,431	7,445	
Croatia	14,558	489	129	3,252	10,688	8,159	
Denmark	2,295	663	610	218	805	-	
Finland	1,024	558	29	157	280	-	
France	36,375	11,858	9,802	4,402	10,314	2,178	
Germany	48,676	13,772	4,710	13,488	16,706	162,666	
Greece	3,565	632	88	718	2,128	==	
Ireland	11,519	1,355	800	3,484	5,879	1,246	
Liechtenstein	172	76	-	28	69	-	
Luxembourg	21,071	3,578	2,731	5,295	9,466	2,275	
Malta	603	73	115	33	382	-	
Montenegro	6	5	..	1	..	-	
Norway	2,201	718	548	173	762	-	
Netherlands	17,583	2,860	1,916	2,374	10,434	212	
Poland	7,645	233	81	1,591	5,740	24,421	
Portugal	3,902	956	1,080	343	1,524	..	
United Kingdom	35,095	14,246	5,531	8,169	7,149	5,827	
Romania	7,383	163	571	2,079	4,570	2,295	
Russia	10,653	699	1,654	1,932	6,367	8,504	
Serbia	3,993	509	199	1,001	2,284	1,506	
Slovakia	647	49	8	239	350	13,118	
Slovenia	1,358	156	216	131	856	4,439	
Spain	20,340	6,152	2,124	2,073	9,991	1,530	
Sweden	1,921	384	502	242	793	-	
Switzerland	9,013	3,915	514	2,328	2,256	2,215	
Turkey	4,097	832	194	1,415	1,656	-	
Hungary	11,379	295	258	2,028	8,799	6,527	
c. ASIA	16,414	4,579	1,796	2,993	7,047	3,741	
<i>of which:</i>							
Saudi Arabia	408	71	60	179	98	-	
China	2,168	1,257	456	183	273	494	
South Korea	1,428	1,166	72	73	117	-	
Philippines	246	1	..	7	238	-	
Japan	1,942	718	20	736	468	==	
India	1,174	332	48	272	522	9	
Indonesia	859	28	-	11	820	-	

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		<i>of which:</i>					
		International claims	banks <i>residual maturity</i>		non-banks <i>residual maturity</i>		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	762	129	414	36	183	-
	Israel	103	10	..	30	63	-
	Kazakhstan	3,848	201	258	485	2,904	1,839
	Malaysia	169	32	14	11	112	-
	Pakistan	19	..	..	1	18	-
	Qatar	796	7	153	113	523	-
	Taiwan	22	18	-	4	1	4
	Thailand	67	20	..	31	16	-
d.	AFRICA	3,393	457	365	923	1,648	3,576
	<i>of which:</i> Algeria	226	15	4	129	78	-
	Egypt	1,357	197	99	555	506	3,576
	Morocco	102	40	-	8	54	-
	South Africa	452	91	168	20	173	-
	Tunisia	143	33	86	21	3	-
e.	AMERICA	29,778	6,698	2,394	5,441	15,246	12,678
	<i>of which:</i> Argentina	362	41	100	174	47	..
	Brazil	1,257	319	76	211	650	-
	Canada	2,569	576	120	1,094	779	-
	Chile	914	291	287	17	320	..
	Colombia	32	16	-	9	6	-
	Cuba	74	17	55	..	2	-
	Mexico	1,101	13	3	347	739	-
	Peru	176	96	22	54	4	1
	United States	23,033	5,307	1,723	3,469	12,534	12,677
	Uruguay	18	..	-	11	7	-
	Venezuela	142	..	7	14	120	-
f.	OCEANIA	3,613	289	555	402	2,367	2
	<i>of which:</i> Australia	2,486	251	555	256	1,424	2
	New Zealand	75	38	..	3	34	-
g.	OFF-SHORE CENTRES	13,964	1,533	974	2,029	9,427	266
	<i>of which:</i> Bahamas	273	22	78	85	88	-
	Cayman Islands	5,127	391	549	231	3,956	-
	Gibraltar	66	..	-	19	47	-
	Hong Kong	898	406	14	157	322	123
	Jersey, C.I.	1,813	62	154	135	1,462	-
	Singapore	1,235	231	13	205	786	143
h.	INTERNATIONAL ORGANIZATIONS	3,838	-	2	1,256	2,580	-

Notes:

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

TDC30021							Banks
Source: Central Credit Register Stocks in millions of euro							
June 2010		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,889,970	835,899	1,353,137	421,455	21,237	577,739
	General government	77,377	25,074	49,777	6,402	71	377
	Financial companies	278,660	143,976	192,537	88,454	2,516	14,753
	Non-Financial companies	1,183,740	604,744	789,683	290,276	15,783	306,240
	<i>of which: industry</i>	<i>411,384</i>	<i>255,816</i>	<i>239,586</i>	<i>108,043</i>	<i>5,749</i>	<i>47,450</i>
	building	190,287	78,146	147,743	49,579	798	87,584
	services	564,871	263,354	388,595	128,402	9,208	163,931
	Producer households	81,656	27,135	70,119	16,130	415	43,695
	Consumer households and nec	263,325	33,237	246,787	19,304	2,424	210,094
b.	NORTH-WEST ITALY	765,001	358,932	524,937	175,244	9,812	194,518
	General government	16,232	6,414	8,947	1,421	71	98
	Financial companies	184,859	98,601	125,351	57,952	2,047	8,684
	Non-Financial companies	459,321	233,643	296,160	104,316	6,121	110,153
	<i>of which: industry</i>	<i>166,808</i>	<i>102,138</i>	<i>94,932</i>	<i>40,554</i>	<i>2,464</i>	<i>19,287</i>
	building	64,067	24,067	49,004	14,869	213	30,093
	services	224,935	106,011	149,398	48,070	3,439	59,247
	Producer households	22,709	7,570	19,312	4,377	143	12,128
	Consumer households and nec	80,136	12,146	73,788	6,915	1,420	62,642
c.	NORTH-EAST ITALY	464,739	214,041	332,991	105,814	4,554	146,142
	General government	8,923	2,266	4,145	574	-	82
	Financial companies	47,926	16,243	35,380	9,976	420	2,441
	Non-Financial companies	316,579	176,830	210,684	84,209	3,443	79,095
	<i>of which: industry</i>	<i>123,863</i>	<i>81,381</i>	<i>70,988</i>	<i>33,086</i>	<i>1,718</i>	<i>13,844</i>
	building	52,614	25,686	40,278	16,203	349	22,559
	services	133,746	66,625	94,805	33,392	1,366	40,445
	Producer households	24,074	8,467	20,404	5,029	192	12,394
	Consumer households and nec	65,674	9,686	61,105	5,736	495	51,343
d.	CENTRAL ITALY	427,663	173,889	308,765	90,329	3,532	135,061
	General government	36,061	8,383	27,305	1,939	..	160
	Financial companies	40,807	25,060	28,071	17,782	48	3,495
	Non-Financial companies	273,522	127,891	181,911	63,145	3,169	72,974
	<i>of which: industry</i>	<i>81,999</i>	<i>49,738</i>	<i>47,202</i>	<i>22,043</i>	<i>1,243</i>	<i>7,547</i>
	building	46,700	17,505	36,686	11,396	70	21,813
	services	140,492	59,110	94,267	28,706	1,845	41,329
	Producer households	16,501	5,080	14,470	3,126	56	9,377
	Consumer households and nec	59,929	7,177	56,296	4,156	246	48,612

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

TDC30021		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	158,384	63,664	125,504	34,943	2,760	67,529
General government	11,119	5,474	6,457	1,300	-	10
Financial companies	2,954	2,728	1,767	1,546	1	80
Non-Financial companies	93,657	48,357	69,716	27,875	2,502	29,319
<i>of which: industry</i>	28,525	17,411	19,542	9,375	259	4,901
building	18,908	8,164	15,175	5,304	159	8,839
services	44,357	21,966	33,391	12,628	2,084	14,795
Producer households	12,074	3,980	10,492	2,406	22	6,526
Consumer households and nec	37,791	2,871	36,427	1,697	234	31,199
f. ISLANDS	74,184	25,373	60,941	15,125	579	34,489
General government	5,042	2,538	2,924	1,168	-	26
Financial companies	2,113	1,344	1,968	1,198	..	52
Non-Financial companies	40,660	18,023	31,213	10,730	549	14,699
<i>of which: industry</i>	10,188	5,148	6,923	2,984	66	1,870
building	7,998	2,724	6,599	1,806	7	4,280
services	21,342	9,642	16,735	5,606	474	8,115
Producer households	6,298	2,038	5,442	1,192	2	3,271
Consumer households and nec	19,795	1,357	19,171	801	28	16,297

Note: Short term represents a maturity of less than 12 months. Up to March 2009 the concept refers to a maturity up to 18 months. This table has been updated in March 2011.

Distribution by total credit used

TDB30126

Banks and financial intermediaries referred to in Art. 107 of the
1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

June 2010

	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
Number of borrowers	5,852,684	2,082,047	1,402,608	1,085,043	279,159
Facilities granted	2,210,426	116,371	147,142	196,944	118,181
used margin	1,658,109	103,483	136,968	179,541	94,071
<i>of which: backed by real security</i>	<i>743,910</i>	<i>77,432</i>	<i>120,097</i>	<i>149,190</i>	<i>55,927</i>
Unused margin	588,872	14,490	11,569	19,903	26,560
Overshoot	36,555	1,602	1,395	2,501	2,450

Note:

Distribution by total credit used

TDB30126

Banks and financial intermediaries referred to in Art. 107 of
the 1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

	da 500,000 a	da 1,000,000 a	da 2,500,000 a	da 5,000,000 a	oltre 25,000,000
Number of borrowers	130,424	89,952	32,353	24,694	4,538
Facilities granted	119,548	182,565	148,418	324,320	791,374
used margin	89,511	136,320	109,901	236,511	566,421
<i>of which: backed by real security</i>	<i>41,574</i>	<i>59,952</i>	<i>46,237</i>	<i>88,779</i>	<i>103,952</i>
Unused margin	32,870	50,402	41,830	95,309	235,613
Overshoot	2,833	4,157	3,314	7,500	10,661

Note: This table has been updated in March 2011.

Distribution by type of transaction and total credit granted

TDB30136							Banks
Source: Central Credit Register							
Stocks in millions of euro							
Size classes in euro							
June 2010	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. SHORT-TERM LOANS in euro							
Facilities granted	822,736	14,813	12,695	23,856	34,635	46,172	
Used margin	411,371	6,899	6,147	12,178	18,005	24,123	
<i>of which</i> :backed by real security	31,437	470	519	1,151	1,976	2,968	
Overshoot	20,645	826	652	1,114	1,336	1,541	
unused margin	432,010	8,740	7,199	12,792	17,965	23,589	
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	12,935	38	62	151	271	402	
Used margin	9,999	42	61	154	268	408	
<i>of which</i> :backed by real security	651	4	8	23	43	59	
Overshoot	510	8	6	18	25	47	
unused margin	3,447	4	7	16	29	40	
c. MEDIUM AND LONG-TERM LOANS: in euro							
Facilities granted	1,041,303	56,332	72,610	102,136	51,702	44,623	
Used margin	920,359	56,407	72,413	101,188	50,421	42,968	
<i>of which</i> :backed by real security	540,787	41,655	65,272	90,576	40,405	31,925	
Overshoot	11,441	530	528	727	567	574	
unused margin	132,385	455	726	1,674	1,847	2,229	
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	12,588	178	312	827	412	315	
Used margin	11,238	178	314	834	416	321	
<i>of which</i> :backed by real security	4,797	159	283	751	266	65	
Overshoot	144	1	3	9	8	12	
unused margin	1,494	1	1	3	4	6	

Note: Short term represents a maturity of less than 12 months. Up to March 2009 the concept refers to a maturity up to 18 months.

Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
	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 euro					
Facilities granted	77,238	66,447	162,204	383,300	
Used margin	40,102	34,021	78,783	187,151	
<i>of which:</i> backed by real security	5,429	4,479	8,041	6,024	
Overshoot	2,190	1,669	3,896	4,034	
unused margin	39,326	34,095	87,317	200,184	
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted	829	870	2,708	7,602	
Used margin	773	777	2,343	5,131	
<i>of which:</i> backed by real security	120	109	200	84	
Overshoot	57	39	116	154	
unused margin	113	132	482	2,625	
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted	69,532	58,911	134,122	450,128	
Used margin	65,887	54,855	122,011	351,468	
<i>of which:</i> backed by real security	48,470	39,322	81,315	100,924	
Overshoot	886	678	1,708	3,697	
unused margin	4,531	4,734	13,820	102,357	
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted	513	400	964	8,665	
Used margin	526	406	955	7,279	
<i>of which:</i> backed by real security	88	89	332	2,764	
Overshoot	22	16	27	36	
unused margin	9	11	36	1,423	

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks and financial intermediaries referred to in Art. 107 of the
1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

June 2010

	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	2,210,426	107,802	140,070	185,432	105,723
Used margin	1,658,109	100,048	133,382	172,903	87,654
<i>of which: backed by real security</i>	<i>743,910</i>	<i>76,243</i>	<i>118,753</i>	<i>147,007</i>	<i>54,821</i>
Unused margin	588,872	9,303	8,041	14,665	20,193
Overshoot	36,555	1,549	1,352	2,136	2,123

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	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
Facilities granted	105,355	168,369	142,534	338,171	914,278
Used margin	81,039	126,221	104,830	238,339	605,499
<i>of which: backed by real security</i>	38,755	56,325	45,024	91,820	113,762
Unused margin	26,653	45,526	40,275	106,053	317,349
Overshoot	2,337	3,378	2,571	6,220	8,570

Note: This table has been updated in March 2011.

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

June 2010	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	1,508,71	921,366	824,675	297,098	154,686	114,669	44,051	36,673	7,465
Facilities granted	71,361	85,680	126,971	87,020	91,511	148,114	126,629	299,999	849,697
Used margin	63,526	78,936	114,354	69,111	67,820	107,289	90,059	204,092	551,029
b. PIEDMONT									
Number of borrowers	107,636	65,936	56,494	21,150	11,030	8,224	3,046	2,469	459
Facilities granted	5,073	6,079	8,553	6,121	6,493	10,638	8,734	20,057	44,938
Used margin	4,431	5,519	7,507	4,679	4,636	7,290	5,889	12,776	28,384
c. VALLE D'AOSTA									
Number of borrowers	3,361	1,691	1,661	686	304	209	65	57	12
Facilities granted	157	155	257	204	174	261	197	383	905
Used margin	131	135	220	157	123	173	140	249	633
d. LIGURIA									
Number of borrowers	35,586	21,234	20,612	7,737	3,419	2,224	855	654	153
Facilities granted	1,660	1,950	3,140	2,227	1,991	2,880	2,486	5,631	14,227
Used margin	1,452	1,781	2,833	1,803	1,495	2,054	1,734	3,746	8,928
e. LOMBARDY									
Number of borrowers	235,981	175,835	173,270	64,357	35,799	28,407	11,812	10,681	2,531
Facilities granted	11,280	16,469	26,586	18,691	21,036	36,515	33,847	88,670	355,224
Used margin	9,692	15,046	23,649	14,301	14,916	25,300	23,361	57,792	229,611
f. TRENINO-ALTO ADIGE									
Number of borrowers	36,255	22,327	25,597	11,942	6,221	4,536	1,631	1,140	174
Facilities granted	1,709	2,092	4,116	3,608	3,818	6,166	4,920	9,191	10,940
Used margin	1,351	1,798	3,594	2,963	3,060	4,948	3,851	6,860	6,693
g. VENETO									
Number of borrowers	140,582	98,878	87,532	32,333	18,451	13,914	5,279	4,460	794
Facilities granted	6,767	9,308	13,457	9,599	11,011	18,179	15,362	37,058	52,794
Used margin	5,976	8,592	12,092	7,491	8,076	13,049	10,710	24,689	34,333
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	42,816	27,355	19,255	6,651	3,526	2,542	969	815	129
Facilities granted	2,068	2,549	2,917	1,954	2,103	3,316	2,809	6,937	9,077
Used margin	1,902	2,401	2,642	1,569	1,558	2,392	1,958	4,514	5,964
i. EMILIA-ROMAGNA									
Number of borrowers	124,142	84,197	83,034	32,086	17,499	13,238	5,345	4,497	942
Facilities granted	5,876	7,811	12,689	9,310	10,456	17,305	15,433	37,382	93,891
Used margin	4,893	7,003	11,137	7,005	7,322	11,891	10,405	24,204	62,618
l. MARCHE									
Number of borrowers	46,599	29,466	26,538	10,869	5,890	4,164	1,506	1,105	167
Facilities granted	2,206	2,731	4,039	3,191	3,454	5,204	4,118	8,445	11,357
Used margin	1,905	2,481	3,588	2,527	2,577	3,796	2,873	5,750	7,229

Distribution by customer location (region) and total granted

TDB30146		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 borrow-	105,057	67,483	69,258	24,979	12,783	9,252	3,385	2,600	426	
Facilities granted	4,990	6,317	10,843	7,459	7,736	12,374	10,112	21,288	40,783	
Used margin	4,415	5,810	9,851	6,079	5,961	9,373	7,403	15,328	26,701	
n. UMBRIA										
Number of borrow-	28,450	16,045	12,485	4,850	2,520	1,757	641	543	90	
Facilities granted	1,355	1,491	1,931	1,478	1,523	2,319	1,885	4,466	3,917	
Used margin	1,232	1,388	1,736	1,213	1,178	1,772	1,391	3,139	2,621	
o. LAZIO										
Number of borrow-	136,599	80,118	81,666	26,366	11,419	8,320	3,087	3,029	823	
Facilities granted	6,432	7,466	12,874	7,569	6,572	10,333	8,488	23,752	156,438	
Used margin	5,858	6,976	12,035	6,473	5,211	7,924	6,578	18,199	98,565	
p. ABRUZZO										
Number of borrow-	38,638	21,266	15,647	5,484	2,843	2,075	773	585	87	
Facilities granted	1,832	1,965	2,409	1,631	1,691	2,639	2,228	4,443	5,268	
Used margin	1,665	1,829	2,152	1,304	1,282	1,975	1,658	3,082	3,341	
q. MOLISE										
Number of borrow-	7,049	3,443	2,443	930	447	267	118	63	15	
Facilities granted	333	318	375	280	267	353	348	502	555	
Used margin	304	294	334	240	206	269	256	353	365	
r. CAMPANIA										
Number of borrow-	99,679	51,202	42,638	14,151	6,787	4,908	1,777	1,350	225	
Facilities granted	4,631	4,751	6,587	4,126	3,906	6,044	4,810	10,710	19,017	
Used margin	4,283	4,444	6,104	3,445	3,056	4,643	3,645	7,922	13,490	
s. APULIA										
Number of borrow-	93,642	50,851	36,310	10,737	5,108	3,572	1,284	898	142	
Facilities granted	4,413	4,726	5,523	3,178	3,052	4,657	3,782	7,463	8,268	
Used margin	4,110	4,465	5,085	2,586	2,309	3,491	2,807	5,397	5,564	
t. BASILICATA										
Number of borrow-	12,339	5,377	3,762	1,378	671	479	162	129	21	
Facilities granted	572	491	578	425	418	627	478	1,010	1,126	
Used margin	536	454	519	345	314	467	321	727	891	
u. CALABRIA										
Number of borrow-	39,181	17,390	12,635	4,084	2,062	1,314	418	283	43	
Facilities granted	1,818	1,595	1,952	1,202	1,205	1,610	1,169	2,037	2,966	
Used margin	1,691	1,488	1,782	984	945	1,278	873	1,584	1,806	
v. SICILY										
Number of borrow-	126,473	55,853	38,542	11,834	5,675	3,841	1,372	909	154	
Facilities granted	5,948	5,140	5,874	3,474	3,345	4,946	3,979	7,335	12,350	
Used margin	5,580	4,849	5,383	2,843	2,550	3,771	3,019	5,205	8,889	
z. SARDINIA										
Number of borrow-	48,652	25,419	15,296	4,494	2,232	1,426	526	406	78	
Facilities granted	2,250	2,287	2,280	1,301	1,269	1,759	1,451	3,247	5,666	
Used margin	2,129	2,191	2,125	1,115	1,054	1,445	1,197	2,585	4,414	

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

June 2010

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,570,884	1,826,419	39,277
b. GENERAL GOVERNMENT	85,288	57,914	1,500
central government	25,345	20,506	588
Local government	59,709	37,377	913
Social security funds	235	31	1
c. FINANCIAL COMPANIES	509,954	296,294	3,101
Monetary financial institutions	225,625	97,911	941
Other financial intermediaries	258,948	178,137	1,913
Financial auxiliaries	22,060	17,578	152
Insurance companies and pension funds	3,322	2,669	96
d. NON-FINANCIAL COMPANIES	1,321,318	912,900	26,777
Public companies	34,952	16,194	180
Private companies	1,160,592	798,007	23,665
Associations of non-financial companies	1,573	1,043	29
Craft non-financial quasi-companies	43,252	32,152	909
Other non-financial quasi-companies	80,951	65,507	1,997
e. HOUSEHOLDS	498,652	472,867	5,989
Producer households	98,468	86,206	2,370
Consumer households	400,185	386,661	3,620
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,057	9,022	143
g. REST OF THE WORLD	135,177	70,512	1,624
General government	1,648	1,173	1
Monetary financial institutions	61,622	21,744	817
Other financial institutions	36,528	23,470	402
Non-financial companies	31,921	22,407	367
Households	1,722	1,635	39
Non-profit institutions serving households	16	13	1
International organizations and other institutions	1,722	74	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	198	138	4

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
2,246,618	1,517,966	35,185	324,267	308,453	4,093
77,373	49,775	1,171	7,915	8,139	330
23,556	18,682	552	1,790	1,824	36
53,585	31,064	619	6,124	6,314	294
234	30	1	2	2	-
503,687	290,103	3,053	6,268	6,192	48
225,075	97,364	939	551	547	2
255,658	174,906	1,872	3,291	3,232	41
19,643	15,175	148	2,417	2,404	5
3,313	2,659	96	10	10	1
1,181,843	788,161	23,966	139,475	124,740	2,812
33,566	14,999	167	1,386	1,195	14
1,037,650	688,966	21,168	122,943	109,042	2,497
1,416	953	28	158	90	1
37,589	26,604	804	5,663	5,549	105
71,624	56,641	1,801	9,328	8,866	197
333,434	308,402	5,253	165,219	164,465	736
81,266	69,767	2,118	17,203	16,439	252
252,169	238,635	3,136	148,016	148,026	485
11,312	8,326	111	745	696	33
131,914	67,570	1,505	3,263	2,942	119
1,647	1,172	1	1	1	-
61,621	21,675	749	2	69	69
36,176	23,118	398	352	353	5
29,307	20,179	327	2,615	2,229	40
1,428	1,344	32	294	291	7
16	12	1	1	1	1
1,722	73	1	1	1	-
183	124	4	15	15	1

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

June 2010

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,427,789	1,005,724	29,288
Agricultural, forestry and fishing	39,018	33,576	1,013
Mining and quarrying	3,998	2,755	93
Manufacturing	401,934	246,284	6,985
Electricity, gas, steam and air conditioning supply	42,808	26,414	233
Water supply, sewerage, waste management and remediation activities	17,130	11,230	276
Construction	217,325	171,197	6,462
Wholesale and retail trade, repair of motor vehicles and motorcycles	228,351	147,098	4,046
Transportation and storage	59,472	42,946	859
Accommodation and food service activities	42,344	38,146	950
Information and communication	39,957	21,870	476
Financial and insurance activities	28,165	17,831	653
Real estate activities	156,283	142,262	4,489
Professional, scientific and technical activities	78,151	48,018	1,199
Administrative and support service activities	32,343	23,734	779
All remaining activities (sections O, P,Q,R,S,T)	31,901	25,286	622

Note: Any discrepancies between data from the Central Credit Register and the Statistical Supervisory Reports are due to the introduction of the new NACE classification.

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
1,269,806	863,336	26,207	157,984	142,388	3,081
37,373	32,109	993	1,645	1,468	20
3,550	2,323	85	449	432	9
361,603	210,784	6,306	40,331	35,501	679
39,115	23,578	223	3,694	2,837	10
15,253	9,486	245	1,877	1,745	32
200,026	155,911	5,998	17,300	15,286	465
202,588	124,975	3,726	25,763	22,124	321
48,110	32,764	635	11,363	10,183	225
38,483	34,349	869	3,861	3,798	81
36,333	18,786	427	3,624	3,084	49
27,200	16,882	640	966	950	13
127,089	113,229	3,614	29,195	29,034	876
73,518	43,914	1,145	4,634	4,104	54
26,940	18,833	647	5,404	4,902	133
25,434	19,658	527	6,467	5,628	95

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

June 2010

		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	4,240,075	1,508,740	921,376	824,686	297,104	154,688
Facilities granted	1,889,630	71,363	85,681	126,973	87,022	91,512
Used margin	1,353,032	63,527	78,936	114,356	69,113	67,821
b. GENERAL GOVERNMENT						
Number of borrowers	7,293	487	585	1,041	1,225	1,203
Facilities granted	77,373	24	54	185	418	808
Used margin	49,775	24	42	116	208	390
c. FINANCIAL COMPANIES						
Number of borrowers	8,381	2,013	1,085	1,231	815	521
Facilities granted	278,596	92	99	192	236	310
Used margin	192,725	61	69	146	180	204
d. NON-FINANCIAL COMPANIES						
Number of borrowers	917,835	200,407	115,547	150,405	135,969	110,043
Facilities granted	1,181,676	9,270	10,623	24,591	42,662	66,713
Used margin	788,066	6,292	7,321	17,314	30,014	47,154
<i>of which: industry</i>						
<i>Number of borrowers</i>	196,514	30,154	20,053	30,281	31,547	28,359
<i>Facilities granted</i>	411,314	1,420	1,864	5,023	10,049	17,487
<i>Used margin</i>	239,525	901	1,154	3,123	6,158	10,581
<i>of which: building</i>						
<i>Number of borrowers</i>	159,803	27,854	16,984	23,478	24,229	22,818
<i>Facilities granted</i>	189,678	1,299	1,567	3,892	7,721	13,974
<i>Used margin</i>	147,291	826	1,042	2,684	5,547	10,546
<i>of which: services</i>						
<i>Number of borrowers</i>	544,181	138,961	76,336	93,807	77,547	56,717
<i>Facilities granted</i>	563,731	6,392	6,990	15,196	24,024	33,880
<i>Used margin</i>	387,632	4,424	4,960	11,115	17,594	24,875
e. PRODUCER HOUSEHOLDS						
Number of borrowers	574,990	214,119	111,997	115,912	51,552	19,738
Facilities granted	81,245	9,885	10,211	17,966	14,910	11,116
Used margin	69,748	8,110	8,899	15,861	12,672	9,239
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,689,037	1,071,408	685,119	550,019	104,810	21,916
Facilities granted	263,658	51,184	64,062	83,107	28,019	11,880
Used margin	247,078	48,387	62,096	80,126	25,402	10,286

Note:

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

	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	114,671	44,051	36,674	7,466
Facilities granted	148,116	126,629	300,011	849,742
Used margin	107,291	90,059	204,104	551,074
b. GENERAL GOVERNMENT				
Number of borrowers	1,162	523	566	388
Facilities granted	1,685	1,647	5,325	67,230
Used margin	881	898	2,648	44,435
c. FINANCIAL COMPANIES				
Number of borrowers	517	331	643	590
Facilities granted	711	1,072	6,775	269,109
Used margin	402	579	3,146	187,471
d. NON-FINANCIAL COMPANIES				
Number of borrowers	96,599	40,157	34,196	6,391
Facilities granted	126,110	115,442	278,676	507,302
Used margin	89,627	81,625	190,928	314,822
<i>of which:industry</i>				
Number of borrowers	26,362	11,918	11,509	2,613
Facilities granted	35,034	35,541	100,768	204,103
Used margin	20,778	20,834	57,839	117,734
<i>of which:building</i>				
Number of borrowers	22,460	9,590	7,474	976
Facilities granted	29,106	26,789	55,518	49,788
Used margin	22,861	21,523	44,397	37,119
<i>of which:services</i>				
Number of borrowers	45,833	17,771	14,533	2,732
Facilities granted	59,206	50,452	116,771	250,594
Used margin	43,660	37,072	84,175	158,067
e. PRODUCER HOUSEHOLDS				
Number of borrowers	8,396	1,394	418	7
Facilities granted	9,877	3,769	2,776	205
Used margin	8,286	3,228	2,422	181
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	7,185	1,431	725	71
Facilities granted	8,806	4,170	5,621	5,102
Used margin	7,375	3,309	4,287	3,558

Note:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euro

June 2010

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	1,148,303	2,994	86,765	1,601	71,674
b. NORTH-WEST ITALY	421,737	167	28,373	460	20,420
Piedmont	78,110	53	5,176	224	3,780
Valle d'Aosta	2,077	18	213	2	227
Liguria	28,769	13	1,298	29	1,266
Lombardy	312,781	83	21,686	205	15,146
c. NORTH-EAST ITALY	262,983	304	19,497	503	17,837
Trentino-Alto Adige	26,640	125	2,324	202	2,404
Veneto	105,418	64	7,891	132	7,865
Friuli-Venezia Giulia	24,459	70	1,682	57	1,290
Emilia-Romagna	106,465	46	7,600	111	6,277
d. CENTRAL ITALY	261,350	200	21,890	175	20,110
Marche	30,090	19	3,394	79	1,537
Tuscany	78,263	66	6,603	38	7,078
Umbria	14,074	8	1,624	17	1,265
Lazio	138,924	106	10,268	41	10,231
e. SOUTHERN ITALY	129,305	110	11,225	193	10,038
Abruzzo	17,702	44	2,296	24	1,121
Molise	2,441	8	251	10	245
Campania	53,402	23	2,906	18	4,813
Apulia	38,124	7	4,137	101	2,623
Basilicata	4,326	7	392	10	362
Calabria	13,310	20	1,243	30	874
f. ISLANDS	63,467	2,212	5,780	269	3,268
Sicily	44,874	1,621	3,512	120	1,772
Sardinia	18,593	592	2,268	149	1,496

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
3,316	101,998	2,171	296,187	1,057	60,515	5,681	504,884
1,217	41,284	168	104,744	208	22,554	1,421	200,721
468	7,476	29	23,094	80	3,612	486	33,631
1	329	..	506	1	106	17	658
92	2,332	18	9,217	35	3,390	195	10,884
656	31,147	121	71,926	92	15,446	723	155,549
1,133	24,984	569	66,567	277	11,695	1,620	117,997
117	1,341	326	3,742	107	1,380	412	14,159
510	11,341	58	27,795	39	4,650	393	44,679
162	2,720	92	6,298	79	834	297	10,878
344	9,583	93	28,731	52	4,832	518	48,280
437	19,408	366	68,883	136	16,168	1,211	112,367
201	1,473	28	6,885	63	1,588	501	14,323
65	5,371	27	21,546	41	6,401	211	30,815
57	858	18	3,147	11	735	76	6,258
113	11,706	293	37,306	22	7,444	424	60,971
347	12,604	91	37,622	239	5,968	852	50,017
122	1,377	14	4,536	123	769	146	7,129
25	206	..	700	13	135	28	819
59	6,529	61	15,520	21	2,672	189	20,590
69	3,152	6	12,505	58	1,757	242	13,466
8	435	2	923	6	192	43	1,947
62	906	8	3,438	16	444	205	6,065
183	3,719	977	18,372	197	4,129	577	23,783
135	2,908	167	13,719	88	2,792	453	17,588
49	811	810	4,653	109	1,337	124	6,195

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2010		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	121,455	110	6,552	52	4,321
b.	NORTH-WEST ITALY	45,650	..	2,340	22	1,288
	Piedmont	7,957	..	351	6	190
	Valle d'Aosta	193	-	11	-	11
	Liguria	2,571	..	84	1	39
	Lombardy	34,929	..	1,894	15	1,049
c.	NORTH-EAST ITALY	26,405	9	1,344	16	938
	Trentino-Alto Adige	2,408	7	147	4	125
	Veneto	10,885	1	528	5	410
	Friuli-Venezia Giulia	2,327	..	100	3	75
	Emilia-Romagna	10,785	1	569	3	328
d.	CENTRAL ITALY	28,477	6	1,654	4	1,115
	Marche	3,261	4	218	4	122
	Tuscany	8,168	..	423	..	417
	Umbria	1,249	..	94	..	61
	Lazio	15,799	1	919	..	515
e.	SOUTHERN ITALY	12,877	5	757	9	637
	Abruzzo	1,720	1	195	1	88
	Molise	235	1	16	2	18
	Campania	4,958	2	163	..	265
	Apulia	3,955	1	290	4	195
	Basilicata	360	-	28	-	22
	Calabria	1,649	..	65	1	49
f.	ISLANDS	8,046	91	457	2	342
	Sicily	6,261	40	221	1	211
	Sardinia	1,785	51	236	1	131

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
182	14,152	84	16,098	156	3,485	383	75,879
59	6,876	1	5,786	13	1,304	110	27,851
20	840	..	1,194	8	197	52	5,098
..	38	-	35	-	10	1	88
4	205	-	422	1	250	5	1,560
34	5,793	1	4,134	4	848	53	21,104
60	3,215	40	3,567	5	684	94	16,433
1	176	33	218	..	55	13	1,629
40	1,744	6	1,305	1	234	23	6,589
8	172	..	287	3	59	17	1,602
12	1,123	2	1,757	1	336	41	6,613
29	2,372	3	3,805	4	900	66	18,519
23	287	..	374	3	97	34	2,094
2	616	1	1,315	1	340	7	5,046
2	76	..	161	-	42	8	804
2	1,392	2	1,954	..	420	17	10,575
20	1,243	2	1,970	132	378	68	7,656
10	96	..	221	108	52	7	941
4	20	-	40	1	9	1	123
1	499	2	756	1	147	30	3,092
2	489	..	711	23	132	14	2,095
..	37	..	57	..	11	1	204
3	102	-	186	..	25	14	1,202
14	446	37	970	3	220	45	5,421
10	353	4	712	..	98	42	4,570
4	93	33	258	3	122	2	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

June 2010		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,660	640	15,019	8,302	149	8,153
b.	NORTH-WEST ITALY	4,747	83	4,664	2,700	51	2,648
	Piedmont	1,377	28	1,349	778	11	767
	Valle d'Aosta	41	2	39	32	2	30
	Liguria	104	..	104	60	..	60
	Lombardy	3,225	53	3,172	1,830	39	1,791
c.	NORTH-EAST ITALY	4,575	227	4,348	2,306	28	2,277
	Trentino-Alto Adige	478	107	371	217	6	211
	Veneto	1,810	33	1,777	883	6	877
	Friuli-Venezia Giulia	456	46	410	199	10	189
	Emilia-Romagna	1,831	41	1,789	1,006	6	1,000
d.	CENTRAL ITALY	3,500	103	3,397	2,015	18	1,997
	Marche	506	60	446	186	2	184
	Tuscany	1,615	21	1,594	977	5	971
	Umbria	346	9	337	217	3	215
	Lazio	1,033	13	1,020	635	7	627
e.	SOUTHERN ITALY	1,920	128	1,792	886	31	855
	Abruzzo	167	11	156	58	..	58
	Molise	66	9	57	23	..	23
	Campania	518	26	491	281	7	274
	Apulia	777	31	746	380	6	373
	Basilicata	141	5	137	54	..	54
	Calabria	252	46	205	89	17	72
f.	ISLANDS	917	99	818	396	20	376
	Sicily	583	75	508	178	4	174
	Sardinia	334	23	310	218	16	201

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,469	224	4,245	2,889	268	2,621
1,371	30	1,341	677	2	675
413	18	395	187	..	186
6	..	6	3	..	3
29	..	29	15	..	15
923	13	911	472	1	471
1,397	71	1,326	873	128	745
74	4	71	187	98	89
662	25	638	264	2	262
176	13	163	81	23	58
484	29	454	340	5	335
733	59	674	752	26	726
204	39	165	115	18	97
312	13	299	326	2	324
67	4	63	62	3	59
150	4	146	249	2	246
695	48	647	339	49	290
71	6	65	38	5	33
29	2	27	14	6	7
139	4	135	97	15	82
266	13	252	131	11	120
62	1	62	25	4	21
128	22	106	34	7	27
273	15	258	249	64	185
195	13	182	210	58	152
77	1	76	39	5	33

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2010

	Total			Construction of farm buildings		
	Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a. TOTAL	1,102	26	1,076	483	8	475
b. NORTH-WEST ITALY	370	10	360	160	7	153
Piedmont	99	1	98	33	-	33
Valle d'Aosta	2	-	2	1	-	1
Liguria	5	-	5	1	-	1
Lombardy	263	9	255	124	7	117
c. NORTH-EAST ITALY	316	4	312	126	..	126
Trentino-Alto Adige	32	..	32	16	-	16
Veneto	124	1	124	47	-	47
Friuli-Venezia Giulia	36	1	35	10	..	10
Emilia-Romagna	123	1	122	53	..	53
d. CENTRAL ITALY	212	8	204	100	..	100
Marche	42	8	34	13	..	13
Tuscany	97	..	97	56	-	56
Umbria	16	..	16	10	..	10
Lazio	58	..	58	22	-	22
e. SOUTHERN ITALY	155	3	152	73	..	73
Abruzzo	8	..	8	2	..	2
Molise	5	..	4	2	..	2
Campania	42	..	42	22	..	22
Apulia	67	..	67	41	..	41
Basilicata	10	-	10	5	-	5
Calabria	23	2	21	3	-	3
f. ISLANDS	49	2	47	22	..	22
Sicily	34	2	32	16	..	16
Sardinia	15	..	15	6	..	6

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
492	16	476	127	2	125
188	3	185	21	-	21
58	1	57	8	-	8
1	-	1	..	-	..
3	-	3	..	-	..
126	1	125	13	-	13
143	3	140	47	1	46
13	..	13	3	..	3
64	1	64	13	-	13
9	1	8	17	..	17
56	1	55	14	..	14
73	6	67	39	1	37
24	6	18	4	1	3
33	..	32	9	..	9
5	..	5	1	-	1
11	..	11	25	-	25
66	2	63	15	..	15
6	..	6	1	-	1
3	..	2	..	..	..
15	..	15	5	-	5
19	..	19	7	-	7
4	-	4	2	-	2
19	2	18	1	..	..
21	1	20	5	..	5
14	1	13	3	..	3
7	-	7	2	-	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

June 2010

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	16,888	101	1,569	808
b. NORTH-WEST ITALY	3,631	46	542	204
Piedmont	1,358	31	142	42
Valle d'Aosta	34	..	..	6
Liguria	383	6	20	5
Lombardy	1,857	9	380	151
c. NORTH-EAST ITALY	4,391	4	580	331
Trentino-Alto Adige	1,291	-	19	77
Veneto	1,173	3	258	82
Friuli-Venezia Giulia	754	-	109	55
Emilia-Romagna	1,172	1	194	118
d. CENTRAL ITALY	2,543	5	294	154
Marche	884	..	192	50
Tuscany	452	2	14	38
Umbria	187	..	20	21
Lazio	1,020	3	68	44
e. SOUTHERN ITALY	1,892	35	97	97
Abruzzo	521	2	26	8
Molise	86	3	4	1
Campania	377	6	25	29
Apulia	491	15	17	36
Basilicata	76	6	3	3
Calabria	341	3	22	20
f. ISLANDS	4,430	11	56	22
Sicily	2,593	9	37	19
Sardinia	1,837	3	18	3

Notes:

Banks

Medium and long-term						<i>of which:</i>	
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
755	565	4,320	2,441	285	5,863	180	91
109	130	418	827	65	1,257	32	13
28	79	96	430	58	421	29	13
..	1	18	2	-	6	..	-
48	..	114	108	..	81	-	-
32	50	190	287	6	748	3	-
418	174	815	512	41	1,471	44	5
102	48	415	51	..	574	5	..
98	20	105	258	2	320	27	1
119	68	152	60	..	191	..	-
99	38	142	142	38	387	12	4
75	96	504	503	9	878	25	17
34	31	48	437	3	88	..	..
5	39	85	27	5	234	2	..
16	8	38	15	..	68	-	-
20	17	333	25	1	487	22	17
35	83	153	461	151	714	65	47
29	7	24	88	143	146	47	40
..	3	3	23	..	49	-	-
2	31	72	61	2	144	5	2
2	26	9	173	6	194	13	6
..	2	7	16	..	40	..	..
2	14	38	101	1	141	..	-
117	81	2,430	138	19	1,543	13	8
54	53	1,016	39	19	1,339	9	4
64	28	1,414	99	..	204	4	4

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2010

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	944	10	104	39
b. NORTH-WEST ITALY	177	10	15	10
Piedmont	60	..	4	1
Valle d'Aosta	1	-	-	1
Liguria	10	..	..	..
Lombardy	107	9	11	8
c. NORTH-EAST ITALY	254	..	34	14
Trentino-Alto Adige	74	-	-	9
Veneto	85	..	17	2
Friuli-Venezia Giulia	31	-	11	2
Emilia-Romagna	64	..	6	1
d. CENTRAL ITALY	130	..	42	5
Marche	80	-	34	1
Tuscany	12	-	1	..
Umbria	11	-	4	3
Lazio	27	..	2	..
e. SOUTHERN ITALY	250	..	9	9
Abruzzo	139	-	7	..
Molise	7	..	1	-
Campania	36	-	..	1
Apulia	46	..	..	6
Basilicata	1	-	-	..
Calabria	20	-	1	2
f. ISLANDS	132	-	4	1
Sicily	101	-	2	1
Sardinia	31	-	2	..

Notes:

Banks

Medium and long-term						<i>of which:</i>	
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
34	34	112	144	123	295	50	21
2	22	5	33	3	65	13	5
1	2	..	23	..	16	12	5
-	-	-	..	-	-	..	-
1	-	4	3	-	2	..	-
1	20	1	7	3	48	..	-
21	4	39	39	11	78	13	3
2	..	34	1	..	22	5	..
4	..	1	26	-	31	3	..
9	1	1	4	-	3	..	-
7	3	3	8	11	21	4	3
4	4	6	36	-	32	2	..
3	2	5	30	-	5	..	-
..	..	..	3	-	6	1	..
1	1	..	1	-	1	-	-
-	..	1	3	-	20	1	..
1	..	3	33	107	70	17	12
1	..	..	6	107	5	12	10
..	-	-	3	-	3	-	-
-	..	3	4	..	28	1	..
-	-	..	4	..	32	4	1
-	-	..	1	-	..	-	-
..	..	..	15	..	2	..	-
5	3	59	3	2	50	5	2
4	3	33	1	2	50	4	1
1	..	26	2	-	..	1	1

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

June 2010		Facilities granted	Used margin	Overshoot
a.	TOTAL	121,543	115,440	2,424
	<i>of which: transactions of financial intermediaries</i>	<i>100,619</i>	<i>96,915</i>	<i>2,039</i>
	Piedmont	8,225	7,835	143
	Valle d'Aosta	247	209	3
	Liguria	2,339	2,244	47
	Lombardy	36,558	34,833	553
	Trentino-Alto Adige	2,946	2,789	17
	Veneto	15,015	14,168	174
	Friuli-Venezia Giulia	2,696	2,589	40
	Emilia-Romagna	12,118	11,532	166
	Marche	4,575	4,248	82
	Tuscany	7,479	7,013	156
	Umbria	1,357	1,255	25
	Lazio	12,556	11,957	521
	Abruzzo	1,730	1,659	55
	Molise	188	183	8
	Campania	4,927	4,804	182
	Apulia	2,641	2,474	73
	Basilicata	271	269	10
	Calabria	1,301	1,184	56
	Sicily	2,542	2,426	93
	Sardinia	1,841	1,778	29

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

Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register
Stocks in millions of euro

June 2010	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	32,854	17,854	15,001	38,450	26,137
<i>of which: transactions of financial intermediaries</i>	28,568	15,054	13,514	31,906	21,790
Piedmont	3,247	1,812	1,436	3,802	2,702
Valle d'Aosta	34	34	-	62	34
Liguria	733	387	347	1,033	666
Lombardy	10,384	4,424	5,960	11,365	8,132
Trentino-Alto Adige	238	135	104	318	197
Veneto	1,556	978	579	1,920	1,148
Friuli-Venezia Giulia	279	189	90	334	218
Emilia-Romagna	2,077	1,053	1,024	3,065	1,622
Marche	277	214	63	247	156
Tuscany	1,262	788	475	1,708	1,006
Umbria	565	214	351	726	518
Lazio	7,308	3,581	3,728	8,498	6,374
Abruzzo	340	296	45	419	293
Molise	86	85	1	86	43
Campania	2,671	2,203	469	2,780	1,827
Apulia	547	471	76	657	371
Basilicata	114	70	45	168	76
Calabria	328	307	21	254	167
Sicily	496	439	57	687	372
Sardinia	321	182	139	330	224

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2010		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	149,144	4,030	14,140	122,284	2,707	5,983
b.	NORTH-WEST ITALY	59,105	592	7,061	48,950	658	1,843
	Piedmont	7,922	147	294	7,021	167	293
	Valle d'Aosta	255	1	..	232	6	15
	Liguria	4,058	41	14	3,879	46	78
	Lombardy	46,870	403	6,754	37,817	439	1,457
c.	NORTH-EAST ITALY	35,353	346	2,405	29,211	1,080	2,310
	Trentino-Alto Adige	3,906	131	32	3,086	236	421
	Veneto	9,160	120	1,064	7,256	250	470
	Friuli-Venezia Giulia	6,436	19	865	5,322	129	101
	Emilia-Romagna	15,851	76	445	13,546	465	1,318
d.	CENTRAL ITALY	44,328	2,076	4,462	36,470	393	927
	Marche	1,556	20	86	1,204	99	147
	Tuscany	7,736	18	1,350	5,997	142	230
	Umbria	615	13	2	534	27	39
	Lazio	34,421	2,026	3,023	28,735	125	511
e.	SOUTHERN ITALY	6,744	680	137	4,950	376	602
	Abruzzo	963	17	4	688	84	169
	Molise	163	1	..	123	10	29
	Campania	3,661	546	88	2,700	119	209
	Apulia	1,279	16	43	1,031	88	101
	Basilicata	210	1	..	151	20	38
	Calabria	468	99	1	257	54	57
f.	ISLANDS	3,614	335	75	2,703	199	302
	Sicily	2,077	317	15	1,590	88	67
	Sardinia	1,537	19	61	1,113	111	235

Notes:

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

TDB10269		Banks					
Source: supervisory returns Stocks in millions of euro							
June 2010		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,318	4,114	2,158	1,778	914	354
	General government	577	68	135	337	13	23
	Financial corporations	551	478	34	38	1	..
	Non-financial corporation	377	114	89	90	59	24
	Producer households	63	10	12	14	16	11
	Consumer households	7,751	3,443	1,889	1,298	825	296
b.	WITH AGREED MATURITY	58,163	17,155	27,013	10,164	2,714	1,118
	General government	115	22	34	52	7	1
	Financial corporations	39,060	10,126	23,134	5,772	1	27
	Non-financial corporation	3,389	1,674	1,013	464	219	19
	Producer households	344	53	97	101	57	36
	Consumer households	15,255	5,279	2,736	3,775	2,430	1,035
c.	UNREDEEMABLE AT NOTICE	70,162	17,005	15,118	13,716	16,467	7,856
	General government	1,559	55	359	393	578	174
	Financial corporations	283	122	87	40	23	10
	Non-financial corporation	2,732	467	713	548	779	226
	Producer households	2,443	310	623	413	718	380
	Consumer households	63,144	16,051	13,338	12,322	14,368	7,066
d.	CUSTOMER CURRENT ACCOUNTS	763,228	279,749	165,041	189,352	88,503	40,583
	General government	34,489	5,672	5,762	15,405	4,468	3,182
	Financial corporations	64,180	33,614	11,452	17,360	1,053	701
	Non-financial corporation	165,092	64,373	38,807	40,288	15,125	6,499
	Producer households	40,867	12,682	10,224	7,951	6,879	3,132
	Consumer households	458,600	163,408	98,795	108,349	60,979	27,069
e.	SAVING CERTIFICATES AND CDs ISSUED	28,956	5,813	9,122	5,465	6,107	2,448
	General government	32	1	6	21	4	..
	Financial corporations	646	191	58	383	4	10
	Non-financial corporation	1,313	391	503	242	127	50
	Producer households	1,154	205	371	229	263	86
	Consumer households	25,810	5,027	8,183	4,590	5,708	2,302

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

June 2010

Total

a. TOTAL	1,181,837
b. NORTH-WEST ITALY	377,762
Piedmont	89,529
Valle d'Aosta	3,228
Liguria	31,480
Lombardy	253,525
c. NORTH-EAST ITALY	254,274
Trentino-Alto Adige	20,493
Veneto	116,907
Friuli-Venezia Giulia	25,708
Emilia-Romagna	91,167
d. CENTRAL ITALY	277,534
Marche	27,957
Tuscany	66,978
Umbria	14,236
Lazio	168,362
e. SOUTHERN ITALY	194,063
Abruzzo	23,165
Molise	5,438
Campania	81,227
Apulia	50,748
Basilicata	9,205
Calabria	24,280
f. ISLANDS	78,204
Sicily	55,464
Sardinia	22,740

Notes:

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

June 2010

	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	-	-	32,650	-	-	34,049
Credit default swap	854	1,590	62,537	-	1,075	57,186
Credit default option	-	15	50	-	-	-
Total rate of return swap	-	630	228	-	-	224
Other credit derivatives	-	50	12	-	-	223

Notes:

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

TDB30586

Banks

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

June 2010

	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	34,751	505	2,522	6,686	12,783	11,750
Intrinsic value	7,920	21	28	175	827	6,767
b. NORTH-WEST ITALY						
Number of holders	12,632	168	998	2,300	4,548	4,472
Intrinsic value	2,926	3	13	54	277	2,549
c. NORTH-EAST ITALY						
Number of holders	9,719	211	861	2,037	3,280	3,180
Intrinsic value	1,679	11	7	50	196	1,397
d. CENTRAL ITALY						
Number of holders	7,087	75	397	1,348	2,725	2,407
Intrinsic value	2,401	6	6	44	208	2,091
e. SOUTHERN ITALY						
Number of holders	3,803	39	193	695	1,592	1,230
Intrinsic value	657	1	2	22	100	526
f. ISLAND						
Number of holders	1,510	12	73	306	638	461
Intrinsic value	257	..	1	6	46	204

Note: The total includes the positive intrinsic value of all the financial contracts outstanding regardless of whether credit has been granted.

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

June 2010	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	43,195	1,373	5,736	7,567	13,337	12,801
Intrinsic value	72,509	29	90	286	1,338	64,406
b. GENERAL GOVERNMENT						
Number of holders	377	-	20	38	132	167
Intrinsic value	2,567	-	4	5	41	2,507
c. FINANCIAL COMPANIES						
Number of holders	487	5	11	39	62	295
Intrinsic value	9,447	3	42	10	23	5,732
d. NON-FINANCIAL COMPANIES						
Number of holders	31,680	288	1,502	5,637	12,240	11,667
Intrinsic value	7,840	20	24	161	795	6,744
<i>of which: industry</i>						
Number of holders	11,344	51	257	1,389	4,297	5,252
Intrinsic value	2,542	1	5	30	223	2,275
building						
Number of holders	4,174	33	168	755	1,663	1,509
Intrinsic value	798	6	3	16	98	641
services						
Number of holders	15,499	202	1,043	3,368	5,992	4,701
Intrinsic value	4,389	12	16	112	451	3,746
e. PRODUCER HOUSEHOLDS						
Number of holders	3,068	216	1,020	1,049	542	82
Intrinsic value	75	1	4	14	32	19
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	6,449	851	3,121	697	174	58
Intrinsic value	222	5	12	17	26	47
g. REST OF THE WORLD						
Number of holders	495	2	8	28	51	212
Intrinsic value	23,846	..	2	21	295	21,133

Note: The total includes the positive intrinsic value of all the financial contracts outstanding regardless of whether credit has been granted. The data include transactions with non-resident customers. The data include interbank transactions.

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

June 2010

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,845,032	741,716	192,929
Italian government securities	562,958	181,782	48,500
<i>of which:</i> BOTs	58,775	20,862	1,904
CCTs	90,488	33,036	4,641
BTPs	366,396	120,214	40,519
Other debt securities	699,584	284,176	50,288
<i>of which:</i> in non-euro-area currencies	36,187	15,812	1,654
Equity securities	261,489	80,067	74,969
<i>of which:</i> in non-euro-area currencies	30,489	5,858	913
Units of collective investment undertakings	311,875	192,557	16,412
Other securities and the like	3,705	1,273	1,217

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
77,049	47,796	4,780	1,460,879	678,113	168,562
29,834	17,031	2,182	404,430	162,119	44,886
690	463	70	31,907	20,334	1,794
9,819	5,937	812	59,000	26,525	3,303
15,715	8,038	972	291,158	110,356	38,799
19,751	10,635	879	597,374	268,346	46,944
1,471	896	70	24,122	14,430	1,431
3,779	2,430	267	209,123	74,119	61,835
805	503	51	13,202	5,145	768
23,644	17,676	1,452	243,074	170,873	13,480
..	..	-	2,944	1,036	765

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

June 2010

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,845,030	741,714	192,929
b. NORTH-WEST ITALY	914,477	342,802	56,307
Piedmont	165,379	94,524	14,752
Valle d'Aosta	2,965	1,776	232
Liguria	45,658	31,638	3,007
Lombardy	700,475	214,864	38,317
c. NORTH-EAST ITALY	399,474	187,338	29,277
Trentino-Alto Adige	14,963	8,989	1,308
Veneto	114,928	68,751	10,862
Friuli-Venezia Giulia	123,444	16,878	1,531
Emilia-Romagna	146,139	92,720	15,576
d. CENTRAL ITALY	428,914	122,536	97,959
Marche	16,321	12,471	2,821
Tuscany	73,592	44,321	7,672
Umbria	8,983	7,021	766
Lazio	330,018	58,723	86,700
e. SOUTHERN ITALY	72,709	64,703	6,497
Abruzzo	7,373	6,392	652
Molise	1,243	1,079	162
Campania	34,949	31,086	2,908
Apulia	20,839	18,780	1,924
Basilicata	2,133	1,933	196
Calabria	6,172	5,433	656
f. ISLANDS	29,456	24,336	2,888
Sicily	22,347	18,990	1,946
Sardinia	7,110	5,346	941

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
77,049	47,796	4,780	1,460,878	678,111	168,562
40,315	22,809	2,071	633,017	313,360	42,973
13,084	4,418	351	145,547	88,417	13,245
59	58	1	2,821	1,697	226
1,703	1,422	90	37,542	29,780	2,685
25,468	16,910	1,629	447,106	193,467	26,816
18,592	12,647	1,206	367,063	171,210	24,772
1,168	793	21	12,517	7,993	1,087
7,621	3,104	368	103,327	64,075	9,486
877	761	105	119,398	15,929	1,216
8,927	7,989	712	131,822	83,213	12,984
13,907	8,730	905	367,730	110,722	93,552
1,049	898	109	13,915	11,369	1,862
5,197	3,060	286	65,840	40,167	6,315
462	416	39	8,289	6,452	655
7,200	4,356	471	279,686	52,735	84,719
3,114	2,700	410	65,929	59,983	5,080
345	281	64	6,812	5,981	511
32	25	8	1,097	1,017	78
1,356	1,209	146	31,529	28,878	2,316
1,101	950	150	18,807	17,219	1,461
108	99	8	1,966	1,797	166
171	136	35	5,718	5,091	548
1,121	911	188	27,139	22,834	2,185
685	554	117	20,799	18,001	1,456
436	357	71	6,339	4,834	729

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2010		Total	Banks	SIMs
a. TOTAL SECURITIES		1,117,849	988,023	129,827
Italian government securities		435,459	422,640	12,819
<i>of which:</i> BOTs		86,291	85,523	768
CCT		73,402	71,586	1,815
BTPs		234,112	224,335	9,777
Other debt securities		262,265	252,818	9,447
Equity securities		381,410	276,256	105,154
Other securities		9,991	7,585	2,406
b. TOTAL DERIVATIVE INSTRUMENTS		2,540,420	2,487,211	53,209
Futures		938,241	900,344	37,897
<i>of which:</i> on Italian government securities		14,713	14,713	-
on interest rates		282,922	282,922	-
on stock indices		246,460	211,342	35,118
Swaps and forward rate agreements		1,040,897	1,040,897	-
<i>of which:</i> interest rate swaps		762,897	762,897	-
currency swaps		1,976	1,976	-
Forward rate agreements		272,890	272,890	-
Options on securities		49,525	40,160	9,365
<i>of which:</i> on Italian government securities		148	148	-
on debt securities		1,807	1,807	-
on equity securities		46,337	36,972	9,365
Options on futures or stock indices		368,857	365,761	3,096
<i>of which:</i> on futures on Italian government securities		8,582	8,582	-
on stock indices or futures on stock indices		139,144	136,323	2,820
Foreign currency options		33,282	33,280	2
Interest rate options		101,485	101,485	-
Other derivative instruments		8,133	5,284	2,850

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

2nd quarter 2010

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTAFOLIO	100,000	95,513	416,518
Italian government securities	44,774	31,478	166,739
<i>of which:</i> BOTs	4,079	4,894	7,014
CCTs	5,194	6,120	26,058
BTPs	31,184	16,541	118,468
Other debt securities	21,672	30,254	129,187
<i>of which:</i> in non-euro-area currencies	2,079	1,790	2,752
Equity securities	6,241	6,228	50,287
<i>of which:</i> in non-euro-area currencies	1,282	1,232	1,896
Units of collective investment undertakings	21,033	21,279	113,254
Other securities and the like	11,108	11,639	254

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
18,296	15,897	91,996	5,184	5,436	9,474	76,521	74,180	315,048
8,343	6,760	46,818	750	784	2,068	35,681	23,934	117,853
603	723	1,173	209	138	178	3,266	4,033	5,662
1,789	2,603	12,042	123	322	566	3,282	3,195	13,449
4,611	2,734	28,396	359	272	1,202	26,214	13,535	88,871
6,107	6,138	27,960	1,030	991	4,197	14,535	23,125	97,029
916	686	2,213	174	101	378	989	1,003	161
1,772	1,841	4,663	556	561	871	3,912	3,826	44,752
410	397	1,102	77	59	242	795	776	553
5,814	5,445	25,189	1,079	966	3,842	14,140	14,867	84,222
235	304	30	1,977	2,302	17	8,896	9,033	207

Information on customers and on risk

TDB30101

Banks and financial intermediaries referred to in Act. 107 of the 1993
Banking LawSource: Central Credit Register
Stocks in millions of euro

	Total		Banks		Financial intermediaries	
	2010 Mar.	2010 June	2010 Mar.	2010 June	2010 Mar.	2010 June
a. NUMBER OF BORROWERS	-	7,540,236	-	5,043,124	-	2,497,112
<i>of which: joint borrowers</i>	-	2,176,670	-	1,269,338	-	907,332
b. LOAN FACILITIES						
facilities granted	-	2,570,884	-	2,246,618	-	324,267
used margin	-	1,826,419	-	1,517,966	-	308,453
overshoot	-	39,277	-	35,185	-	4,093
unused margin	-	783,743	-	763,837	-	19,906
<i>of which: matched loans</i>						
facilities granted	-	339,159	-	303,097	-	36,062
used margin	-	168,691	-	145,229	-	23,463
term loans						
facilities granted	-	1,858,699	-	1,572,881	-	285,819
used margin	-	1,491,490	-	1,209,176	-	282,315
revocable loans						
facilities granted	-	372,872	-	370,486	-	2,387
used margin	-	166,101	-	163,425	-	2,677
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	-	425,381	-	419,705	-	5,677
used margin	-	236,423	-	231,348	-	5,076
d. BAD DEBTS	-	127,810	-	68,048	-	59,763
e. NUMBER OF GUARANTORS	-	3,999,334	-	3,021,374	-	977,960
<i>of which: joint guarantors</i>	-	1,363,453	-	1,060,516	-	302,937
f. GUARANTEES RECEIVED	-	820,300	-	656,453	-	163,848

Note:! The data include transactions with non-resident customers. The data include interbank transactions.

Distribution by amount

TDB30206

Banks

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

June 2010		Number of borrowers	Net used
a.	TOTAL	801,013	67,054
	from 250 to 30,000	546,246	4,381
	from 30,000 to 75,000	99,579	4,101
	from 75,000 to 125,000	51,035	4,220
	from 125,000 to 250,000	55,459	7,906
	from 250,000 to 500,000	23,450	6,130
	from 500,000 to 1,000,000	12,201	6,101
	from 1,000,000 to 2,500,000	8,117	8,735
	from 2,500,000 to 5,000,000	2,791	6,496
	from 5,000,000 to 25,000,000	1,928	12,421
	more than 25,000,000	207	6,566

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2010

	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	17	834	128,397	31,272	21,988	72,893	115,425	550,786
Bad debts	26	455	44,520	15,996	8,562	18,942	7,208	14,602
b. NORTH-WEST ITALY								
Number of borrowers	2	270	35,296	8,733	5,815	20,497	25,104	132,568
Bad debts	1	152	12,780	4,696	2,340	5,603	1,570	4,402
c. NORTH-EAST ITALY								
Number of borrowers	-	166	26,112	7,347	4,535	13,910	18,820	85,065
Bad debts	-	30	10,731	4,494	2,055	3,966	1,339	2,710
d. CENTRAL ITALY								
Number of borrowers	2	219	32,064	7,517	5,134	18,998	23,984	107,400
Bad debts	3	242	11,417	3,530	2,315	5,394	1,511	3,141
e. SOUTHERN ITALY								
Number of borrowers	12	122	23,982	5,728	4,387	13,044	29,353	150,548
Bad debts	23	28	7,024	2,569	1,281	2,885	1,723	2,930
f. ISLANDS								
Number of borrowers	1	57	10,943	1,947	2,117	6,444	18,164	75,205
Bad debts	1	5	2,570	709	572	1,096	1,067	1,420

Note:

Distribution by customer branch of economic activity

TDB30221		Banks	
Source: Central Credit Register Stocks in millions of euro			
June 2010	Number of borrowers	Bad debts	
a. TOTAL	249,369	51,973	
Agricultural, forestry and fishing	12,583	2,443	
Mining and quarrying	359	115	
Manufacturing	46,511	16,533	
Electricity, gas, steam and air conditioning supply	85	39	
Water supply, sewerage, waste management and remediation activities	593	283	
Construction	46,350	10,007	
Wholesale and retail trade, repair of motor vehicles and	68,410	9,401	
Transportation and storage	10,309	1,387	
Accommodation and food service activities	20,128	2,082	
Information and communication	4,467	864	
Financial and insurance activities	784	586	
Real estate activities	8,964	4,547	
Professional, scientific and technical activities	6,357	1,000	
Administrative and support service activities	7,906	1,340	
All remaining activities (sections O, P,Q,R,S,T)	9,710	1,097	

Note: Any discrepancies between data from the Central Credit Register and the Statistical Supervisory Reports are due to the introduction of the new NACE classification.

Distribution by customer sector and sub-sector of economic activity

TDB30231		Banks and financial intermediaries referred to in Act. 107 of the 1993 Banking Law		
Source: Central Credit Register				
Stocks in millions of euro				
June 2010		Total	Banks	Financial intermediaries
a.	TOTAL	127,810	68,048	59,763
b.	GENERAL GOVERNMENT	76	26	51
	Central government	2	1	2
	Local government	75	26	50
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,290	455	836
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,134	372	762
	Financial auxiliaries	149	81	68
	Insurance companies and pension funds	8	3	6
d.	NON-FINANCIAL COMPANIES	84,278	44,520	39,759
	Public companies	137	34	103
	Private companies	70,687	37,573	33,115
	Associations of non-financial companies	174	50	125
	Craft non-financial quasi-companies	3,394	2,036	1,358
	Other non-financial quasi-companies	9,888	4,829	5,059
e.	HOUSEHOLDS	39,535	21,487	18,049
	Producer households	14,517	7,208	7,309
	Consumer households	25,018	14,279	10,740
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	466	321	145
g.	REST OF THE WORLD	1,216	994	222
	General government	1	1	-
	Monetary financial institutions	86	83	3
	Other financial institutions	651	610	42
	Non-financial companies	415	248	167
	Households	65	53	12
	Non-profit institutions serving households	1	1	-
	International organizations and the other institutions	1	-	1
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	4	3

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2010	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	67,093	3,477	33,368	837
b. NORTH-WEST ITALY	17,392	1,087	9,046	287
Piedmont	4,803	237	2,418	46
Valle d'Aosta	109	2	72	13
Liguria	1,526	65	1,071	21
Lombardy	10,954	784	5,485	209
c. NORD-EAST ITALY	11,972	804	4,865	133
Trentino-Alto Adige	670	69	357	17
Veneto	4,865	352	1,782	61
Friuli-Venezia Giulia	1,036	65	393	9
Emilia-Romagna	5,401	319	2,333	47
d. CENTRAL ITALY	13,016	821	6,306	219
Marche	1,740	81	551	22
Tuscany	3,713	239	2,132	50
Umbria	951	52	364	6
Lazio	6,612	451	3,259	142
e. SOUTHERN ITALY	15,982	533	7,968	122
Abruzzo	1,398	49	698	11
Molise	299	12	96	2
Campania	7,392	273	3,970	53
Apulia	3,673	111	1,922	34
Basilicata	430	12	257	5
Calabria	2,790	79	1,025	19
f. ISLANDS	8,731	235	5,183	78
Sicily	6,990	188	4,201	54
Sardinia	1,741	48	982	25

Note: The bad debts deleted in the quarter include the positions written off. Data refer to flows within the banking system.

Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2010	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	67,093	3,477	33,368	837
General government	3	3	1	4
Financial companies	63	16	39	63
Non-financial companies	8,332	2,054	4,488	324
<i>of which: industry</i>	<i>1,687</i>	<i>492</i>	<i>888</i>	<i>60</i>
building	1,600	441	675	50
services	4,897	1,091	2,872	211
Producer households	7,772	296	4,456	122
Consumer households and nec	50,396	1,096	24,138	309

Note: The bad debts deleted in the quarter include the positions written off. Data refer to flows within the banking system.

Distribution by customer economic activity

TDB30226		Banks	
Source: Central Credit Register Stocks in millions of euro			
June 2010		Bad debts (gross of writeoffs)	of which: backed by real security
a.	TOTAL	59,938	17,391
	Agricultural, forestry and fishing	2,555	1,238
	Mining and quarrying	126	47
	Manufacturing	20,010	4,276
	Electricity, gas, steam and air conditioning supply	40	9
	Water supply, sewerage, waste management and remediation activities	312	58
	Construction	11,460	4,094
	Wholesale and retail trade, repair of motor vehicles and	11,009	2,163
	Transportation and storage	1,604	300
	Accommodation and food service activities	2,164	1,041
	Information and communication	970	129
	Financial and insurance activities	671	277
	Real estate activities	4,900	2,684
	Professional, scientific and technical activities	1,155	262
	Administrative and support service activities	1,494	285
	All remaining activities (sections O, P,Q,R,S,T)	1,204	441

Note:

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

TDC30033

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2010

	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	26	558	52,195	19,461	9,944	21,683	7,490	14,846
of which: backed by real security	..	193	16,624	4,832	4,034	7,208	3,042	7,439
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	186	15,407	5,897	2,763	6,593	1,607	4,450
of which: backed by real security	..	94	4,329	1,106	1,063	2,064	691	2,726
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	63	12,773	5,566	2,372	4,588	1,381	2,744
of which: backed by real security	-	9	4,096	1,214	1,089	1,674	635	1,468
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	3	267	13,335	4,260	2,695	6,192	1,598	3,212
of which: backed by real security	-	81	4,281	1,151	1,062	1,967	677	1,505
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	23	38	7,838	2,940	1,450	3,137	1,793	2,992
of which: backed by real security	-	8	2,809	1,049	552	1,054	664	1,224
f. ISLANDS								
Bad debts (gross of writeoffs)	..	4	2,841	798	664	1,173	1,111	1,448
of which: backed by real security	-	1	1,109	312	268	449	375	516

Note:

Distribution by customer location (region)

TDB30260

Banks

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

June 2010	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	789,836	75,059	1.11	65,087	5,764
b. NORTH-WEST ITALY	191,798	21,468	1.13	16,885	1,807
Piedmont	56,296	4,718	1.15	4,672	436
Valle d'Aosta	1,395	113	1.02	101	1
Liguria	19,652	1,388	1.11	1,482	139
Lombardy	114,455	15,250	1.12	10,630	1,231
c. NORTH-EAST ITALY	128,757	16,553	1.11	11,557	1,395
Trentino-Alto Adige	8,016	1,322	1.13	645	120
Veneto	50,745	7,313	1.10	4,703	628
Friuli-Venezia Giulia	11,516	1,202	1.11	994	107
Emilia-Romagna	58,480	6,715	1.12	5,215	541
d. CENTRAL ITALY	162,340	18,085	1.10	12,601	1,279
Marche	22,853	2,993	1.11	1,702	158
Tuscany	50,361	5,421	1.11	3,572	400
Umbria	11,482	1,175	1.10	911	92
Lazio	77,644	8,495	1.09	6,416	629
e. SOUTHERN ITALY	202,982	13,266	1.12	15,535	938
Abruzzo	17,756	1,707	1.15	1,342	159
Molise	3,777	403	1.33	285	15
Campania	91,789	5,176	1.11	7,218	439
Apulia	53,592	3,724	1.11	3,549	173
Basilicata	6,810	701	1.08	416	17
Calabria	29,258	1,555	1.10	2,725	136
f. ISLANDS	103,959	5,688	1.11	8,509	344
Sicily	79,423	3,760	1.12	6,813	259
Sardinia	24,536	1,928	1.09	1,696	85

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2010-Q2	2010-Q1	2009-Q4
a.	IMPAIRED LOANS			
	Bad debts	69,457	64,796	60,242
	Substandard loans	51,850	51,309	49,141
	Restructured loans	10,844	9,234	7,697
	Overdue / overdrawn loans	13,868	13,449	15,759
b.	TOTAL LOANS	1,725,177	1,703,757	1,696,705

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
June 2010

	Substandard loans			
	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	50,940	33,121	4,615	11,083
b. NORTH-WEST ITALY	16,451	10,922	1,090	3,506
Piedmont and Valle d'Aosta	2,511	1,417	265	695
Liguria	771	478	89	204
Lombardy	13,168	9,026	736	2,607
c. NORTH-EAST ITALY	12,969	8,367	1,188	2,544
Trentino-Alto Adige	1,661	1,138	246	276
Veneto	5,524	3,895	433	1,086
Friuli-Venezia Giulia	800	504	100	188
Emilia-Romagna	4,983	2,830	410	994
d. CENTRAL ITALY	11,551	7,924	1,006	2,380
Marche	1,368	816	186	362
Tuscany	4,270	2,989	464	726
Umbria	769	507	94	167
Lazio	5,144	3,612	262	1,125
e. SOUTHERN ITALY	6,389	3,867	821	1,641
Abruzzo and Molise	1,276	836	145	249
Campania	2,520	1,558	225	725
Apulia and Basilicata	1,745	1,028	286	431
Calabria	733	383	143	206
f. ISLANDS	3,580	2,041	509	1,011
Sicily	2,546	1,289	379	859
Sardinia	1,035	752	130	152

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
10,385	13,657	8,020	1,218	4,189
6,099	3,713	2,136	291	1,219
414	567	277	73	215
28	232	102	30	99
5,657	2,914	1,757	188	905
2,659	3,369	2,151	309	851
34	250	150	33	65
1,403	1,493	984	130	366
74	234	121	35	66
1,147	1,393	896	111	355
1,256	3,710	2,378	302	963
71	476	241	65	163
719	1,014	605	125	280
20	229	117	23	88
446	1,991	1,416	88	433
274	1,845	833	197	794
74	385	208	52	115
98	654	274	52	321
99	557	253	64	239
4	227	94	26	107
96	1,020	520	120	362
75	609	240	76	279
22	410	280	44	83

Lending and deposit rates

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

TDB30821

Sample of banks

Sources: Survey of lending rates
Percentages

June 2010	Total	Società <i>of which:</i> non finanziarie				Producer households	Consumer households and nec
		industry	building	services			
a. ITALY							
Initial period of rate fixation:							
up to 1 year	2.92	3.23	3.10	3.56	3.18	3.79	2.59
from 1 to 5 years	3.18	2.90	3.40	3.30	2.55	4.78	4.45
more than 5 years	4.82	4.75	4.27	4.88	4.94	5.56	5.29
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.70	3.05	2.96	3.38	3.00	3.62	2.52
from 1 to 5 years	2.49	2.37	2.84	3.09	2.00	4.94	4.13
more than 5 years	4.24	4.40	4.40	4.33	4.41	5.47	5.24
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	2.86	3.08	2.97	3.45	3.01	3.49	2.55
from 1 to 5 years	3.75	3.10	3.18	3.31	2.91	4.52	4.71
more than 5 years	4.74	4.15	3.69	3.89	4.48	5.32	5.23
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.02	3.30	3.18	3.56	3.25	3.84	2.64
from 1 to 5 years	3.09	3.09	4.09	3.13	2.68	3.78	4.35
more than 5 years	4.90	5.00	3.88	5.19	5.33	5.57	5.19
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	3.69	4.03	3.92	4.22	4.00	4.56	2.75
from 1 to 5 years	4.74	4.54	4.98	4.36	4.40	5.68	5.29
more than 5 years	5.43	5.50	5.30	5.56	5.57	5.70	5.42
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	3.47	3.82	3.68	4.08	3.77	4.50	2.73
from 1 to 5 years	4.38	4.24	3.20	4.91	4.84	5.77	4.07
more than 5 years	5.44	5.33	4.68	5.57	5.51	5.70	5.50

Note: 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								
June 2010		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	5.55	9.70	9.34	8.19	6.78	5.58	2.70
b.	NORTH-WEST ITALY	4.89	9.80	9.23	8.06	6.56	5.35	2.25
	Piedmont	5.83	10.04	9.31	8.22	6.80	5.42	2.55
	Valle d'Aosta	8.13	9.43	8.30	8.01	9.40	7.62	3.98
	Liguria	6.83	10.97	10.21	8.66	6.94	5.50	3.35
	Lombardy	4.56	9.53	9.07	7.92	6.44	5.32	2.18
c.	NORTH-EAST ITALY	5.59	9.08	8.34	7.20	5.96	5.04	3.49
	Trentino-Alto Adige	4.10	6.60	5.85	5.34	4.28	3.54	2.68
	Veneto	6.15	9.77	9.06	7.77	6.50	5.40	3.98
	Friuli-Venezia Giulia	6.60	10.53	9.39	8.27	6.74	5.86	3.66
	Emilia-Romagna	5.57	9.02	8.43	7.25	6.12	5.30	3.35
d.	CENTRAL ITALY	5.69	9.77	9.58	8.57	7.30	6.05	2.88
	Marche	6.81	9.55	9.05	8.17	7.08	6.14	4.70
	Tuscany	5.81	9.93	9.66	8.75	7.69	6.39	2.39
	Umbria	7.30	10.08	9.51	8.32	7.35	6.41	5.55
	Lazio	5.22	9.65	9.70	8.61	7.07	5.80	2.90
e.	SOUTHERN ITALY	7.34	10.25	10.68	9.44	8.14	6.94	3.76
	Abruzzo	7.32	10.45	10.43	8.73	7.65	6.86	4.70
	Molise	7.33	11.34	9.83	9.08	7.53	7.33	3.52
	Campania	7.85	10.51	10.90	9.86	8.69	7.39	4.35
	Apulia	6.54	9.87	10.55	9.10	7.71	6.28	3.02
	Basilicata	7.39	7.98	10.62	9.47	7.76	6.79	4.70
	Calabria	7.97	10.85	10.70	9.90	8.49	7.32	2.25
f.	ISLANDS	6.16	9.90	9.92	9.16	8.11	6.19	2.11
	Sicily	6.78	9.86	10.17	9.34	8.18	6.08	2.11
	Sardinia	5.09	10.03	9.33	8.70	7.92	6.47	2.11

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

June 2010

	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	3.66	2.53	2.93	4.89	6.49
up to 250,000	6.75	2.79	5.20	5.61	10.09
from 250,000 to 1,000,000	5.67	2.80	4.86	5.60	8.68
from 1,000,000 to 5,000,000	4.42	2.73	4.55	5.32	7.06
from 5,000,000 to 25,000,000	3.31	2.56	3.34	4.57	5.76
more than 25,000,000	2.37	2.32	2.19	3.92	3.93
b. NORTH-EAST ITALY	3.52	2.44	2.35	4.53	6.15
up to 250,000	7.04	2.68	5.39	5.60	10.26
from 250,000 to 1,000,000	5.77	2.68	4.99	5.46	8.66
from 1,000,000 to 5,000,000	4.42	2.62	4.36	5.06	6.89
from 5,000,000 to 25,000,000	3.16	2.47	3.63	4.38	5.63
more than 25,000,000	2.16	2.28	1.61	3.46	3.47
c. NORTH-WEST ITALY	3.31	2.50	3.10	4.33	5.91
up to 250,000	6.24	2.71	4.99	5.38	9.25
from 250,000 to 1,000,000	5.17	2.75	4.73	5.21	7.64
from 1,000,000 to 5,000,000	4.02	2.68	4.09	4.82	6.19
from 5,000,000 to 25,000,000	3.05	2.51	2.90	4.03	5.13
more than 25,000,000	2.20	2.28	2.15	3.58	4.09
d. CENTRAL ITALY	3.95	2.57	3.08	5.08	6.68
up to 250,000	6.49	2.88	4.43	5.60	10.23
from 250,000 to 1,000,000	5.62	2.85	3.94	5.70	9.08
from 1,000,000 to 5,000,000	4.51	2.78	4.77	5.53	7.58
from 5,000,000 to 25,000,000	3.59	2.65	2.69	4.80	6.24
more than 25,000,000	2.76	2.35	2.87	4.50	4.12
e. SOUTHERN ITALY	4.46	2.86	4.71	5.54	7.95
up to 250,000	7.24	3.05	5.69	5.74	10.86
from 250,000 to 1,000,000	6.44	3.11	5.60	5.78	9.75
from 1,000,000 to 5,000,000	5.11	2.97	5.24	5.62	8.31
from 5,000,000 to 25,000,000	3.92	2.77	4.57	5.07	7.02
more than 25,000,000	3.17	2.65	2.80	4.68	4.94
f. ISLANDS	4.55	2.79	4.45	5.46	7.82
up to 250,000	7.04	2.94	5.85	5.65	10.02
from 250,000 to 1,000,000	6.27	3.05	5.69	5.80	9.29
from 1,000,000 to 5,000,000	5.26	2.98	5.15	5.71	8.22
from 5,000,000 to 25,000,000	4.06	2.75	4.00	5.43	6.31
more than 25,000,000	2.52	2.53	2.80	3.70	4.55

Notes: Only lending in euros is considered.

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

TDB30850		Sample of Banks					
Source: Survey of lending rates Percentages							
June 2010		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a.	MATCHED LOANS	3.66	3.52	3.31	3.95	4.46	4.55
	<i>of which:</i> discount lending	5.38	4.48	4.71	6.06	6.26	6.53
	advance on loan selling for factoring	2.78	3.00	2.29	2.69	2.88	3.09
b.	TERM LOANS	2.71	2.54	2.60	2.80	3.28	3.15
	Initial period of rate fixation:						
	up to 1 year	2.53	2.44	2.50	2.57	2.86	2.79
	more than 1 year	4.26	3.62	4.01	4.37	5.39	5.34
	<i>of which:</i> leasing	4.04	4.01	4.00	3.97	4.51	4.26
	Initial period of rate fixation:						
	up to 1 year	3.96	3.88	3.98	3.97	4.26	4.06
	more than 1 year	4.51	4.65	4.16	3.96	5.87	5.07
c.	REVOCABLE LOANS	6.49	6.15	5.91	6.68	7.95	7.82

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

June 2010

	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	3.66	2.55	4.89	6.49	1.88	3.64
Agricultural, forestry and fishing	4.14	2.72	5.46	6.46	3.09	4.11
Mining and quarrying	3.89	2.58	4.28	6.97	2.62	4.23
Manufacturing	3.46	2.52	4.69	7.30	1.36	4.01
Electricity, gas, steam and air conditioning supply	2.59	1.96	2.68	3.25	1.77	2.47
Water supply, sewerage, waste management and remediation activities	3.66	2.38	4.97	5.29	3.14	2.74
Construction	4.68	2.72	4.98	6.33	2.85	3.53
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.33	2.68	5.49	7.66	2.60	4.55
Transportation and storage	4.25	2.33	4.75	6.91	2.47	3.66
Accommodation and food service activities	4.64	2.61	5.39	7.35	2.36	4.68
Information and communication	4.57	2.77	3.49	5.87	1.71	4.38
Financial and insurance activities	2.12	2.17	3.26	4.02	1.77	3.80
Real estate activities	4.88	2.62	4.97	5.01	2.64	3.43
Professional, scientific and technical activities	3.51	1.94	4.95	4.66	1.26	4.92
Administrative and support service activities	4.21	2.66	5.17	6.79	1.61	4.19
All remaining activities (sections O, P,Q,R,S,T)	3.89	2.64	5.37	7.02	2.63	4.83

Note: Only lending in euros is considered. As to the new term loans in the quarter, the rates refer to the APRC (see Methodological Appendix).

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

TDB30870	Sample of banks					
Source: Survey of lending rates Percentages						
June 2010	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	1.80	3.07	3.49	3.17	4.56	4.60
North-west Italy	2.08	3.07	3.22	3.07	3.99	4.46
North-east Italy	2.47	3.30	3.43	3.03	4.15	3.55
Central Italy	1.11	2.31	3.69	3.20	4.77	4.63
Southern Italy	3.01	6.02	4.38	3.43	5.23	5.30
Islands	2.69	3.74	3.36	3.68	5.49	5.16

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
June 2010		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	3.31	2.36	4.60	5.31	5.04
b.	NORTH-WEST ITALY	3.07	2.28	4.18	5.25	4.74
	Piedmont	3.30	2.34	4.69	5.24	4.91
	Valle d'Aosta	3.34	2.42	5.06	4.57	7.37
	Liguria	3.32	2.29	4.50	5.26	6.21
	Lombardy	2.97	2.26	3.96	5.25	4.55
c.	NORTH-EAST ITALY	3.06	2.31	4.72	5.24	5.00
	Trentino-Alto Adige	3.22	2.76	3.37	5.30	4.59
	Veneto	2.97	2.20	4.80	5.16	4.65
	Friuli-Venezia Giulia	3.25	2.23	5.81	5.31	5.53
	Emilia-Romagna	3.08	2.35	4.77	5.31	5.41
d.	CENTRAL ITALY	3.43	2.44	4.84	5.20	4.77
	Marche	3.32	2.56	5.07	5.10	5.29
	Tuscany	3.14	2.34	4.45	4.98	5.42
	Umbria	3.66	2.86	5.69	5.31	6.56
	Lazio	3.62	2.44	5.01	5.30	4.13
e.	SOUTHERN ITALY	3.90	2.50	5.36	5.44	6.34
	Abruzzo	3.85	2.55	5.33	5.35	7.26
	Molise	4.03	2.46	5.33	5.40	8.32
	Campania	3.92	2.57	5.33	5.48	6.43
	Apulia	3.87	2.42	5.30	5.44	5.57
	Basilicata	3.88	2.52	5.13	5.37	6.00
	Calabria	3.96	2.45	5.96	5.46	7.39
f.	ISLANDS	3.86	2.42	4.07	5.53	7.50
	Sicily	3.76	2.37	3.57	5.53	7.31
	Sardinia	4.13	2.57	5.52	5.52	8.45

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					
June 2010		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	2.35	2.24	5.30	5.22
b.	NORTH-WEST ITALY	2.28	2.19	5.20	5.18
	Piedmont and Valle d'Aosta	2.35	2.22	5.17	5.16
	Liguria	2.24	2.17	5.21	5.16
	Lombardy	2.26	2.18	5.21	5.20
c.	NORTH-EAST ITALY	2.22	2.19	5.26	5.20
	Trentino-Alto Adige	2.78	2.64	5.40	5.28
	Veneto	2.11	2.07	5.23	5.14
	Friuli-Venezia Giulia	2.18	2.10	5.33	5.24
	Emilia Romagna	2.29	2.22	5.27	5.24
d.	CENTRAL ITALY	2.49	2.32	5.15	5.11
	Marche	2.52	2.32	5.05	4.99
	Tuscany	2.33	2.24	5.00	4.80
	Umbria	2.81	2.56	5.33	5.11
	Lazio	2.57	2.35	5.21	5.26
e.	SOUTHERN ITALY	2.56	2.40	5.46	5.33
	Abruzzo and Molise	2.57	2.40	5.36	5.27
	Campania	2.62	2.45	5.49	5.38
	Apulia	2.51	2.35	5.48	5.32
	Basilicata	2.67	2.32	5.45	5.23
	Calabria	2.44	2.34	5.45	5.32
f.	ISLANDS	2.43	2.27	5.51	5.41
	Sicily	2.40	2.23	5.52	5.40
	Sardinia	2.54	2.40	5.49	5.44

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

June 2010

	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	2.46	2.33	4.39	3.87
NORTH-WEST ITALY	2.45	2.33	4.48	3.83
NORTH-EAST ITALY	2.31	2.23	4.44	3.93
CENTRAL ITALY	2.46	2.35	4.15	3.75
SOUTHERN ITALY	2.61	2.44	4.43	4.01
ISLANDS	2.66	2.48	4.55	4.05

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

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

TDB30921		Sample of banks						
Source: Survey of ending rates Percentages								
June 2010		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	4.62	4.81	4.26	5.63	4.93	7.53	4.98
b.	NORTH-WEST ITALY	4.20	4.52	4.12	5.54	4.50	7.47	4.76
	Piedmont and Valle d'Aosta	4.86	4.94	4.59	5.66	5.01	7.65	4.96
	Liguria	5.68	5.56	4.78	5.85	-	8.60	5.94
	Lombardy	3.97	4.36	3.97	5.49	4.29	7.28	4.58
c.	NORTH-EAST ITALY	4.34	4.31	3.84	5.08	4.45	6.69	4.97
	Trentino-Alto Adige	3.68	3.61	2.99	4.10	3.69	5.32	4.45
	Veneto	4.42	4.39	3.86	5.35	4.62	7.00	4.68
	Friuli-Venezia Giulia	4.75	4.64	4.07	5.53	5.24	7.77	5.42
	Emilia-Romagna	4.36	4.36	3.92	5.14	4.41	6.83	5.38
d.	CENTRAL ITALY	4.90	5.18	4.47	5.81	5.38	7.66	4.76
	Marche	4.71	4.55	3.91	5.48	4.88	7.40	5.26
	Tuscany	4.92	5.34	4.70	6.26	5.56	7.96	5.34
	Umbria	5.13	4.96	4.41	6.09	5.04	7.85	6.37
	Lazio	4.92	5.32	4.63	5.66	5.41	7.34	4.45
e.	SOUTHERN ITALY	5.94	5.99	5.46	6.62	6.09	8.56	5.82
	Campania	6.20	6.33	6.05	7.15	6.21	8.75	5.92
	Abruzzo and Molise	5.59	5.41	4.75	6.12	5.78	8.46	6.42
	Apulia and Basilicata	5.53	5.63	5.10	6.19	5.70	8.54	5.26
	Calabria	6.87	7.21	6.96	7.54	7.21	8.42	6.21
f.	ISLANDS	5.56	6.19	5.97	6.53	6.16	8.46	6.38
	Sicily	5.86	6.16	6.16	6.50	6.07	8.48	6.57
	Sardinia	4.92	6.25	5.54	6.62	6.43	8.39	5.93

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

June 2010

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. ITALY	0.30	0.69	0.42	0.41	0.21	0.22
b. NORTH-EAST ITALY	0.29	0.61	0.38	0.39	0.20	0.23
Piedmont	0.25	0.60	0.54	0.40	0.16	0.17
Valle d'Aosta	0.31	0.59	0.96	0.47	0.15	0.13
Liguria	0.26	0.77	0.58	0.38	0.17	0.20
Lombardy	0.30	0.58	0.33	0.39	0.22	0.25
c. NORTH-WEST ITALY	0.33	0.90	0.38	0.47	0.26	0.24
Trentino-Alto Adige	0.45	1.09	1.25	0.60	0.24	0.22
Veneto	0.30	0.92	0.32	0.46	0.24	0.22
Friuli-Venezia Giulia	0.35	0.87	0.40	0.53	0.20	0.17
Emilia-Romagna	0.34	0.81	0.49	0.45	0.28	0.27
d. CENTRAL ITALY	0.34	0.69	0.49	0.43	0.22	0.23
Marche	0.26	0.71	0.56	0.35	0.22	0.22
Tuscany	0.28	0.69	0.40	0.36	0.22	0.24
Umbria	0.32	0.90	0.26	0.44	0.23	0.25
Lazio	0.37	0.69	0.50	0.46	0.21	0.22
e. SOUTHERN ITALY	0.23	0.51	0.37	0.32	0.18	0.19
Abruzzo	0.36	0.48	0.40	0.55	0.33	0.29
Molise	0.29	0.64	0.65	0.30	0.18	0.23
Campania	0.18	0.45	0.27	0.25	0.13	0.15
Apulia	0.26	0.63	0.45	0.34	0.21	0.22
Basilicata	0.29	0.44	0.30	0.28	0.22	0.28
Calabria	0.18	0.45	0.17	0.22	0.12	0.15
f. ISLANDS	0.31	0.74	0.72	0.38	0.23	0.24
Sicily	0.29	0.66	0.63	0.39	0.22	0.25
Sardinia	0.34	0.79	0.74	0.34	0.25	0.22

Note: As of June 2010 customers' economic activity is no longer observed. Only deposits in euros are 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									
June 2010		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	0.14	0.17	0.24	0.48	0.10	0.14	0.25	0.47
b.	NORTH-WEST ITALY	0.13	0.16	0.23	0.45	0.09	0.14	0.26	0.48
	Piedmont	0.13	0.14	0.21	0.47	0.07	0.11	0.21	0.40
	Valle d'Aosta	0.14	0.12	0.20	0.55	0.06	0.08	0.16	0.32
	Liguria	0.13	0.15	0.24	0.44	0.08	0.12	0.24	0.47
	Lombardy	0.14	0.17	0.23	0.44	0.10	0.16	0.27	0.51
c.	NORTH-EAST ITALY	0.16	0.20	0.29	0.56	0.09	0.15	0.29	0.53
	Trentino-Alto Adige	0.17	0.20	0.27	0.70	0.13	0.16	0.26	0.44
	Veneto	0.17	0.20	0.30	0.54	0.08	0.13	0.26	0.51
	Friuli-Venezia Giulia	0.14	0.16	0.26	0.63	0.06	0.10	0.22	0.44
	Emilia-Romagna	0.15	0.20	0.29	0.54	0.11	0.17	0.33	0.57
d.	CENTRAL ITALY	0.16	0.18	0.24	0.49	0.10	0.15	0.24	0.43
	Marche	0.14	0.17	0.26	0.44	0.09	0.16	0.27	0.47
	Tuscany	0.18	0.20	0.26	0.40	0.12	0.17	0.27	0.45
	Umbria	0.20	0.20	0.27	0.53	0.11	0.17	0.31	0.51
	Lazio	0.14	0.16	0.21	0.52	0.09	0.13	0.21	0.42
e.	SOUTHERN ITALY	0.12	0.14	0.21	0.40	0.08	0.12	0.22	0.42
	Abruzzo	0.21	0.25	0.38	0.66	0.12	0.18	0.35	0.69
	Molise	0.12	0.14	0.24	0.37	0.07	0.12	0.26	0.62
	Campania	0.09	0.10	0.15	0.31	0.06	0.09	0.16	0.35
	Apulia	0.13	0.16	0.24	0.43	0.09	0.14	0.26	0.46
	Basilicata	0.13	0.15	0.23	0.37	0.11	0.19	0.35	0.51
	Calabria	0.10	0.11	0.17	0.26	0.07	0.10	0.19	0.38
f.	ISLANDS	0.16	0.18	0.25	0.47	0.12	0.17	0.29	0.51
	Sicily	0.14	0.17	0.24	0.50	0.11	0.16	0.31	0.56
	Sardinia	0.19	0.21	0.26	0.42	0.15	0.20	0.24	0.37

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

	2010 Apr.	2010 May	2010 June
a. TOTAL	307,200	308,838	323,717
b. GOLD AND GOLD RECEIVABLES	64,887	64,887	79,690
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	33,945	34,174	37,666
receivables from the IMF	8,996	9,138	9,781
securities	22,923	22,505	25,388
current accounts and other deposits	1,409	1,269	1,644
reverse operations	613	1,246	848
other claims	3	15	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,992	2,002	2,314
financial counterparties	1,992	2,002	2,314
of which: securities	404	363	383
reverse operations	-	-	-
other claims	1,588	1,639	1,931
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	12	11	11
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	12	11	11
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	25,303	28,392	35,446
main refinancing operations	335	1,355	8,826
longer-term refinancing operations	24,949	27,013	26,620
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	20	24	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	671	657	604
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	61,359	68,250	72,278
securities held for monetary policy purposes	8,562	13,615	16,410
other securities	52,797	54,635	55,868

TDB40605

Bank of Italy

	2010 Apr.	2010 May	2010 June
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,718	17,718	17,693
I. INTRA-EUROSISTEM CLAIMS	51,851	43,008	29,775
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)	43,915	35,073	21,839
m ITEMS TO BE SETTLED	7	7	6
n. OTHER ASSETS	48,689	48,823	46,913
Euro-area coins	23	22	21
investments of reserves and provisions	35,295	35,295	33,437
intangible fixed assets	35	36	37
tangible fixed assets	3,433	3,443	3,447
accrued income and prepaid expenses	1,795	1,931	2,188
deferred tax assets	6,020	6,020	6,020
sundry	2,087	2,075	1,763
o. EXPENSE FOR THE YEAR	767	909	1,323

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

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2010 Apr.	2010 May	2010 June
a. TOTAL	307,200	308,838	323,717
b. BANKNOTES IN CIRCULATION	131,478	132,655	133,770
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	28,509	24,700	21,990
current accounts (covering the minimum reserve system)	19,927	24,528	19,180
deposit facility	8,582	172	2,559
fixed-term deposits	-	-	251
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	40,199	43,825	44,124
general government	40,181	43,807	44,112
of which: treasury payment account	39,337	42,954	42,920
sinking fund for the redemption of government securities	704	704	705
other liabilities	140	150	487
other counterparties	18	18	12
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	755	724	680
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	755	724	680
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	530	525	574
financial sector counterparties	-	-	-
general government	530	525	574
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	214	290	218
deposits and balances	2	2	2
other liabilities	212	288	216
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,408	7,408	7,922
l. INTRA-EUROSISTEM LIABILITIES	5,758	5,550	4,915
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	5,758	5,550	4,915
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2010 Apr.	2010 May	2010 June
<i>(cont.)</i>				
m	ITEMS TO BE SETTLED	50	37	26
n.	OTHER LIABILITIES	1,891	2,018	1,810
	Bank of Italy drafts	149	234	239
	accrued expenses and deferred income	148	145	33
	sundry	1,595	1,639	1,537
o.	PROVISIONS	8,006	8,006	8,006
	provisions for specific risks	1,454	1,454	1,454
	sundry staff-related provisions	6,552	6,552	6,552
p.	REVALUATION ACCOUNTS	50,920	50,920	68,184
q.	PROVISION FOR GENERAL RISKS	7,796	7,796	7,796
r.	CAPITAL AND RESERVES	20,079	20,079	20,687
	capital	..	..	..
	ordinary and extraordinary reserves	12,339	12,339	12,947
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	1,669	1,669	-
t.	INCOME FOR THE YEAR	1,940	2,636	3,017
u.	MEMORANDUM ACCOUNTS	262,114	276,829	318,729

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 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 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

Using the required reporting formats and at the specified frequencies, the above intermediaries transmit data (generally end-of-period stocks and flows) on their balance sheets and profit and loss accounts, their transactions (e.g. technical form, types of securities traded or managed, original and residual duration, currency), and their counterparties (location and economic activity), as well as other information of use for analysis of the various technical parameters (loan concentration, structure of deposits, foreign exposure, bad and doubtful debts, etc.).

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

The present report form, in use since 1 January 2005 and subject to the 9th update of Circular no. 139 of 11 February 1991, comprises a section for different categories of credit (matched, term and revocable exposures, loans subject to bankruptcy proceedings and other special cases, bad debts, guarantees relating to commercial operations, guarantees relating to financial operations, guarantees received, financial derivatives), an informational section (transactions carried out on behalf of third parties, syndicated loans, claims acquired from customers other than intermediaries - debtors assigned, matched loans - overdue amounts, claims written off, claims assigned to third parties) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample

Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy's website under "Statistiche/Raccolta delle informazioni presso gli intermediari/ Segnalazioni creditizie e finanziarie/Normativa di riferimento".

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers - i.e. excluding banks and banking authorities - by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds 75,000 euro.

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers - excluding transactions at supported interest rates - using the following formula:

$$r(\%) = (\text{Amounts received} * 365) / \text{Products}$$

For new term loans, banks report the Annual Percentage Rate of Charge - APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

$$r(\%) = (\text{Amounts disbursed} * 365) / \text{Products}$$

Until March 2010 interest rates were observed together with the economic activity of customers, in accordance with the classification referred to in Circular No. 140/1991. As of June 2010 customers' economic activity is no longer observed.

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 societa' per azioni" category.

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: a. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables

tdb10017, tdb10018 and tdb10019) and "capital, reserves and provisions included in capital" (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table tdb10033). b. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 10033) With effect from December 2008 Circular 272/2008 ("Accounting supervisory reports") revised the statistical supervisory reports that banks are required to send to the Bank of Italy. Despite the changes made, the most important aggregates published in the Statistical Bulletin can be seen as basically continuous with the respect to the past. For specific aspects of this matter in relation to single aggregates, reference should be made to the glossary in this edition.

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

With the 7th update of Circular 217/1996 "Manual for the compilation of supervisory reports by financial intermediaries entered in the special register referred to in Article 107") the supervisory reports of financial companies referred to in Article 107 have been brought into line with both the new international accounting standards and the new prudential rules. These changes in reporting standards have led to some discontinuities for non-bank-financing. The concept of maturity has been made more uniform for all the aggregates derived from supervisory reports by aligning it with that established for ECB harmonized reports. For more details, see the glossary in this edition. As a consequence of Regulation ECB/2008/32 and some changes made to supervisory reports, June 2010 marks a break in the series on deposits and loans. In particular the loan series now includes all loans that have been securitized or otherwise transferred but which do not satisfy the criteria for derecognition laid down in IAS39, as for the preparation of banks' financial statements. This has led to the recognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and deposits.

In the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks' foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2. 2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: - bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns

and writeoffs; - the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that the updating of the rules referred to above also made it impossible to separate out the part of net bad debts backed by real security. Accordingly, as of January 2005 only the part of "gross" bad debts backed by real security is shown. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between "retail" and "corporate" customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

As of January 2009: following the update of Circ. No. 139 of 11 February 1991, the reporting threshold for the inclusion in the Central Credit register has been lowered from § 75,000 to § 30,000. Bad debts continue to be recorded without any limit on their amount. Adjusted bad 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 139 concerning the breakdown of the variables "original maturity" and "residual maturity" used in reports to the Central Credit Register, the concept of short term now refers to maturities of less than 12 months. Previously it had referred to a maturities of less than 18 months.

In the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register's new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see "Additional information" concerning the Statistical Bulletin III/2002).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of the lending rates.

As of March 2004 Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

As lending rates in the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former "banks" (aziende di credito): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among "ordinary credit banks".

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy's statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system's total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the marginal unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks' net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as "minor".

The classification by size, used in the Bulletins up to 31 December 1994, referred to all "banks raising mainly short-term funds" in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class ("minor" banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former "banks" (aziende di credito) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the "Amato Law".

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the start of the voluntary liquidation procedure by Isveimer, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad 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 of 11 February 1991. It should also be noted that as of the same date some aggregates have been modified by the reclassification of Cassa Depositi e Prestiti S.p.A. (CDP) outside general government and its ceasing to be considered a non-bank customer.

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

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

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

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

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

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

As of March 2010: 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 2.5 billion euro.

As of June 2010: some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about \$460 million, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2010 the loan series now includes all loans that have been securitized or otherwise transferred but which do not satisfy the criteria for derecognition laid down in IAS. This has led to the rerecognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and deposits.

As of June 2010 the loan series derived from Supervisory reports include all loans that have been securitized, or otherwise transferred, but which do not satisfy the criteria for derecognition laid down in International Accounting Standards (IAS). This has led to the rerecognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on

loans and, albeit less significantly, on deposits. The overall impact on the data has been estimated with a regional and sector breakdown and it is available in the table that follows.

Region	Total	Consumer households	Companies	Consumer households and companies
PIEDMONT	5.015	4.283	709	4.992
VALLE D'AOSTA	83	71	13	83
LIGURIA	1.961	1.711	224	1.935
LOMBARDY	16.042	13.549	2.468	16.016
TRENTINO-ALTO ADIGE	936	645	289	934
VENETO	7.429	5.706	1.719	7.425
FRIULI-VENEZIA GIULIA	1.268	1.026	231	1.257
EMILIA-ROMAGNA	5.420	4.315	1.096	5.411
MARCHE	1.189	949	238	1.187
TUSCANY	4.923	4.195	710	4.905
UMBRIA	593	534	53	587
LAZIO	8.091	7.227	823	8.050
CAMPANIA	3.921	3.658	258	3.916
ABRUZZI	1.175	1.022	152	1.174
MOLISE	133	114	18	133
PUGLIA	3.064	2.779	281	3.060
BASILICATA	257	233	24	257
CALABRIA	865	781	83	865
SICILY	2.403	2.161	236	2.398
SARDINIA	1.205	1.085	120	1.204
TOTAL	65.973	56.045	9.745	65.790

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 (ESA95). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see 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. 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.