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1

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Notice to readers

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

II. Symbols:

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

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

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


Additional information concerning this issue

In connection with the introduction in June 2010 of the new NACE 2007 classification of customer's branch of economic activity, the methodology for calculating loan default rates (see specifications to the first edition, 2009) is being revised. Consequently Table TDB30580 (Historical default rates for borrower cohorts-distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity), in which customer branch was given according to the old classification, has been temporarily suspended.

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

Key to symbols and information in the index

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

1	BIP on-line:	☒	Table distributed on the “BIP on-line statistical database” with the same characteristics
		Ø	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		O	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		

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2010

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	760	33,663	234	25,542
b. PIEDMONT	31	2,696	21	2,413
Alessandria	1	305	1	297
Asti	1	164	1	149
Biella	4	135	4	130
Cuneo	13	523	5	402
Novara	1	214	1	184
Turin	11	1,131	9	1,063
Verbano-Cusio-Ossola	-	90	-	59
Vercelli	-	134	-	129
c. VALLE D'AOSTA	1	98	-	77
Aosta	1	98	-	77
d. LIGURIA	6	962	5	920
Genoa	4	520	3	508
Imperia	-	120	-	102
La Spezia	1	136	1	133
Savona	1	186	1	177
e. LOMBARDY	176	6,611	67	4,633
Bergamo	13	770	3	520
Brescia	16	968	5	589
Como	3	374	-	256
Cremona	7	293	2	197
Lecco	3	241	1	140
Lodi	4	165	1	108
Mantua	4	333	1	263
Milan	117	2,056	51	1,546
Monza-Brianza	5	485	1	330
Pavia	-	334	-	281
Sondrio	4	123	2	27
Varese	-	469	-	376
f. TRENTINO-ALTO ADIGE	105	979	9	335
Bolzano	55	418	5	153
Trento	50	561	4	182
g. VENETO	57	3,625	11	2,386
Belluno	1	186	-	122
Padua	12	653	3	457
Rovigo	4	184	-	116
Treviso	9	664	2	376
Venice	6	533	2	386
Verona	12	741	3	549
Vicenza	13	664	1	380

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>	
36	3,452	415	4,373	75	296	5,906
-	89	9	171	1	23	656
-	2	-	3	-	3	90
-	2	-	11	-	2	60
-	4	-	-	-	1	39
-	3	8	117	-	1	151
-	29	-	-	-	1	60
-	14	1	39	1	15	183
-	30	-	1	-	-	28
-	5	-	-	-	-	45
-	-	1	21	-	-	35
-	-	1	21	-	-	35
-	13	-	23	1	6	136
-	6	-	2	1	4	52
-	7	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	9	-	-	36
5	1,007	45	803	59	168	1,188
1	100	9	143	-	7	203
1	139	10	222	-	18	181
-	66	3	50	-	2	100
-	18	5	77	-	1	91
-	69	2	31	-	1	66
-	13	3	43	-	1	56
-	27	3	42	-	1	70
1	296	6	89	59	125	129
-	80	4	69	-	6	55
-	28	-	24	-	1	100
2	94	-	2	-	-	43
-	77	-	11	-	5	94
1	108	94	534	1	2	297
1	66	48	197	1	2	111
-	42	46	337	-	-	186
5	557	40	670	1	12	545
-	42	1	22	-	-	52
1	65	8	130	-	1	101
-	9	4	59	-	-	47
1	152	6	131	-	5	95
-	61	4	84	-	2	44
1	73	7	116	1	3	95
2	155	10	128	-	1	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	25	955	7	636
Gorizia	4	109	-	64
Pordenone	3	226	1	156
Trieste	3	143	1	114
Udine	15	477	5	302
i. EMILIA ROMAGNA	54	3,545	26	2,646
Bologna	13	842	7	615
Ferrara	3	226	2	194
Forlì	10	354	4	224
Modena	6	492	3	363
Parma	2	354	2	300
Piacenza	3	216	1	154
Ravenna	5	337	3	283
Reggio Emilia	5	412	2	321
Rimini	7	312	2	192
l. MARCHE	30	1,206	10	974
Ancona	12	376	5	308
Ascoli Piceno	4	167	1	135
Fermo	4	167	1	135
Macerata	4	241	1	208
Pesaro e Urbino	8	309	2	224
m. TUSCANY	54	2,548	19	2,078
Arezzo	4	244	-	166
Florence	15	698	7	589
Grosseto	4	165	-	124
Livorno	2	212	-	186
Lucca	4	267	3	241
Massa Carrara	2	112	1	110
Pisa	5	288	2	236
Pistoia	9	195	2	146
Prato	2	143	1	126
Siena	7	224	3	154
n. UMBRIA	10	581	6	506
Perugia	8	443	4	386
Terni	2	138	2	120
o. LAZIO	66	2,768	27	2,141
Frosinone	6	207	1	140
Latina	6	190	1	136
Rieti	2	83	1	64
Rome	45	2,079	22	1,642
Viterbo	7	209	2	159
p. ABRUZZO	14	701	6	611
Chieti	5	181	3	165
L'Aquila	2	157	1	133
Pescara	2	176	1	154
Teramo	5	187	1	159

						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	85	15	230	2	4	176
-	7	4	37	-	1	22
-	24	2	46	-	-	39
-	9	1	18	1	2	4
1	45	8	129	1	1	111
4	451	23	437	1	11	334
-	105	6	118	-	4	59
-	11	1	21	-	-	26
-	34	6	96	-	-	30
2	114	-	14	1	1	47
-	38	-	14	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	49	3	40	-	2	45
1	43	4	77	-	-	23
-	36	20	196	-	-	213
-	7	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	30	-	-	49
-	23	6	62	-	-	57
3	130	32	338	-	2	276
2	50	2	28	-	-	38
-	22	8	86	-	1	44
-	6	4	35	-	-	28
-	6	2	20	-	-	20
-	4	1	22	-	-	29
-	-	1	2	-	-	15
1	19	2	33	-	-	38
-	6	7	42	-	1	22
-	5	1	12	-	-	6
-	12	4	58	-	-	36
-	33	4	42	-	-	84
-	22	4	35	-	-	53
-	11	-	7	-	-	31
5	301	25	265	9	61	265
2	39	3	28	-	-	61
1	35	4	19	-	-	30
-	11	1	8	-	-	31
2	212	12	164	9	61	87
-	4	5	46	-	-	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	3	146	-	115
	Campobasso	3	111	-	92
	Isernia	-	35	-	23
r.	CAMPANIA	34	1,637	8	1,356
	Avellino	4	138	1	102
	Benevento	3	96	1	79
	Caserta	4	209	2	181
	Naples	8	822	4	731
	Salerno	15	372	-	263
s.	APULIA	29	1,410	3	1,010
	Bari	12	496	-	347
	Barletta - Andria - Trani	4	125	1	95
	Brindisi	2	122	-	85
	Foggia	2	228	1	159
	Lecce	4	262	1	194
	Taranto	5	177	-	130
t.	BASILICATA	4	250	-	165
	Matera	-	83	-	63
	Potenza	4	167	-	102
u.	CALABRIA	21	519	2	417
	Catanzaro	5	105	-	85
	Cosenza	10	202	1	144
	Crotone	3	37	1	29
	Reggio Calabria	1	136	-	128
	Vibo Valentia	2	39	-	31
v.	SICILY	35	1,759	4	1,464
	Agrigento	5	163	-	121
	Caltanissetta	6	100	-	68
	Catania	6	360	2	309
	Enna	1	66	-	51
	Messina	2	234	-	212
	Palermo	7	417	2	371
	Ragusa	2	123	-	82
	Syracuse	3	127	-	100
	Trapani	3	169	-	150
z.	SARDINIA	5	667	3	659
	Cagliari	2	210	1	208
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	39	-	39
	Nuoro	-	65	-	65
	Ogliastra	-	26	-	26
	Olbia Tempio	-	76	-	76
	Oristano	1	81	-	75
	Sassari	2	136	2	136

						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	2	16	-	-	49
1	5	2	14	-	-	37
-	10	-	2	-	-	12
4	147	22	129	-	5	340
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	22	2	6	-	-	62
3	84	1	3	-	4	85
1	19	14	89	-	1	98
3	289	23	110	-	1	227
2	97	10	51	-	1	40
-	24	3	6	-	-	10
-	27	2	10	-	-	20
-	60	1	9	-	-	50
1	58	2	10	-	-	80
-	23	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	166	-	1	335
1	16	4	26	-	-	39
-	4	6	28	-	-	21
1	33	3	18	-	-	57
-	1	1	14	-	-	19
-	11	2	11	-	-	71
-	8	5	37	-	1	73
1	36	1	5	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	2	8	-	-	310
-	-	1	2	-	-	65
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	-	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

Distribution by location (province)

TDB10214

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

Source: Supervisory returns

December 2010		Number of devices in operation	
		POS terminals	ATMs
a. TOTAL		1,478,064	44,875
b. PIEDMONT		119,011	4,178
Alessandria		10,671	371
Asti		5,002	179
Biella		5,332	162
Cuneo		15,511	568
Novara		11,179	295
Turin		62,166	2,327
Verbano-Cusio-Ossola		4,225	132
Vercelli		4,925	144
c. VALLE D'AOSTA		5,366	134
Aosta		5,366	134
d. LIGURIA		45,015	1,212
Genoa		21,625	645
Imperia		7,207	163
La Spezia		7,023	175
Savona		9,160	229
e. LOMBARDY		263,311	8,181
Bergamo		21,902	858
Brescia		31,240	1,392
Como		12,918	423
Cremona		6,890	314
Lecco		6,956	279
Lodi		4,638	183
Mantua		8,469	390
Milan		126,319	3,073
Monza-Brianza		2,779	167
Pavia		12,138	368
Sondrio		7,214	169
Varese		21,848	565
f. TRENTINO-ALTO ADIGE		35,364	1,669
Bolzano		17,378	601
Trento		17,986	1,068
g. VENETO		134,906	4,839
Belluno		5,642	260
Padua		26,287	835
Rovigo		5,063	267
Treviso		18,750	787
Venice		31,722	775
Verona		25,836	1,066
Vicenza		21,606	849

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	30,754	1,330
	Gorizia	4,080	178
	Pordenone	7,152	328
	Trieste	5,290	201
	Udine	14,232	623
i.	EMILIA ROMAGNA	120,393	4,352
	Bologna	30,129	1,058
	Ferrara	7,342	309
	Forlì	9,766	375
	Modena	16,413	630
	Parma	12,346	438
	Piacenza	7,452	262
	Ravenna	10,807	419
	Reggio Emilia	12,597	509
	Rimini	13,541	352
l.	MARCHE	40,818	1,249
	Ancona	14,340	389
	Ascoli Piceno	9,409	234
	Fermo	589	48
	Macerata	7,880	240
	Pesaro e Urbino	8,600	338
m.	TUSCANY	130,941	3,424
	Arezzo	10,004	295
	Florence	39,946	976
	Grosseto	9,239	205
	Livorno	12,447	279
	Lucca	14,492	394
	Massa Carrara	5,340	128
	Pisa	11,607	349
	Pistoia	10,344	238
	Prato	5,599	200
	Siena	11,923	360
n.	UMBRIA	24,164	824
	Perugia	18,623	662
	Terni	5,541	162
o.	LAZIO	155,269	3,993
	Frosinone	9,489	315
	Latina	10,773	278
	Rieti	2,975	93
	Rome	125,375	3,062
	Viterbo	6,657	245
p.	ABRUZZO	31,396	859
	Chieti	8,269	259
	L'Aquila	7,336	188
	Pescara	8,628	209
	Teramo	7,163	203

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	5,419	186
	Campobasso	3,956	140
	Isernia	1,463	46
r.	CAMPANIA	95,177	2,403
	Avellino	5,941	170
	Benevento	4,092	111
	Caserta	12,335	268
	Naples	54,604	1,363
	Salerno	18,205	491
s.	APULIA	67,390	1,843
	Bari	27,545	814
	Barletta-Andria-Trani	1,301	25
	Brindisi	6,688	150
	Foggia	8,958	292
	Lecce	13,144	346
	Taranto	9,754	216
t.	BASILICATA	8,034	322
	Matera	3,162	105
	Potenza	4,872	217
u.	CALABRIA	32,054	791
	Catanzaro	6,580	169
	Cosenza	11,514	301
	Crotone	2,031	65
	Reggio Calabria	9,583	191
	Vibo Valentia	2,346	65
v.	SICILY	94,517	2,344
	Agrigento	6,248	216
	Caltanissetta	3,808	133
	Catania	20,294	469
	Enna	2,380	89
	Messina	13,623	302
	Palermo	24,315	562
	Ragusa	6,689	176
	Syracuse	7,955	186
	Trapani	9,205	211
z.	SARDINIA	38,765	740
	Cagliari	14,334	296
	Carbonia Iglesias	1,190	33
	Medio Campidano	1,018	24
	Nuoro	4,048	64
	Ogliastra	775	16
	Olbia Tempio	4,630	82
	Oristano	2,368	63
	Sassari	10,402	162

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2010		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
a.	TOTALE	11,138,503	17,420,819	2,020,690
b.	PIEDMONT	968,119	1,685,769	172,445
	Alessandria	78,037	141,847	17,157
	Asti	26,564	55,142	7,175
	Biella	37,501	59,322	7,972
	Cuneo	128,241	182,673	27,950
	Novara	91,696	130,048	11,770
	Turin	540,021	1,022,032	90,527
	Verbano-Cusio-Ossola	32,353	42,396	4,073
	Vercelli	33,706	52,309	5,821
c.	VALLE D'AOSTA	21,524	48,842	6,623
	Aosta	21,524	48,842	6,623
d.	LIGURIA	308,464	459,100	53,050
	Genoa	178,370	269,572	30,702
	Imperia	31,411	51,729	6,408
	La Spezia	52,742	62,157	6,182
	Savona	45,941	75,642	9,758
e.	LOMBARDY	2,984,572	4,152,903	442,544
	Bergamo	385,494	458,928	44,912
	Brescia	318,510	441,058	52,132
	Como	149,355	213,396	20,656
	Cremona	64,917	93,722	11,605
	Lecco	97,341	137,587	13,194
	Lodi	56,925	69,134	7,530
	Mantua	117,336	114,828	14,961
	Milan	1,080,190	1,653,966	197,594
	Monza-Brianza	249,977	330,457	29,617
	Pavia	136,992	183,819	16,456
	Sondrio	14,598	53,050	1,731
	Varese	312,937	402,958	32,156
f.	TRENTINO-ALTO ADIGE	68,699	342,749	43,358
	Bolzano	33,758	142,670	15,527
	Trento	34,941	200,079	27,831
g.	VENETO	893,231	1,485,640	199,318
	Belluno	24,230	68,329	5,968
	Padua	216,370	266,163	39,353
	Rovigo	43,038	56,313	9,126
	Treviso	150,635	245,248	36,758
	Venice	161,763	250,878	33,573
	Verona	170,241	338,535	39,441
	Vicenza	126,954	260,174	35,099

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	203,197	376,650	47,601
	Gorizia	20,036	40,896	5,533
	Pordenone	48,653	88,314	11,758
	Trieste	53,150	91,496	8,735
	Udine	81,358	155,944	21,575
i.	EMILIA ROMAGNA	712,221	1,418,434	206,681
	Bologna	194,451	415,663	57,291
	Ferrara	36,513	77,337	10,008
	Forlì	51,493	103,869	15,799
	Modena	99,619	251,570	36,932
	Parma	96,875	129,955	21,935
	Piacenza	47,288	75,784	12,256
	Ravenna	44,219	112,700	14,667
	Reggio Emilia	106,276	165,401	21,805
	Rimini	35,487	86,155	15,988
l.	MARCHE	228,408	372,104	69,063
	Ancona	87,500	135,372	20,546
	Ascoli Piceno	24,949	45,331	10,464
	Fermo	22,210	33,297	4,386
	Macerata	44,463	68,687	13,712
	Pesaro e Urbino	49,286	89,417	19,955
m.	TUSCANY	702,811	851,058	156,599
	Arezzo	53,571	71,721	14,303
	Florence	223,917	264,975	47,035
	Grosseto	39,313	44,525	7,491
	Livorno	63,975	75,013	11,831
	Lucca	64,401	80,121	15,428
	Massa Carrara	30,333	36,453	6,098
	Pisa	76,735	95,681	17,466
	Pistoia	46,538	60,269	10,590
	Prato	51,876	60,679	12,064
	Siena	52,152	61,621	14,293
n.	UMBRIA	127,554	213,246	29,942
	Perugia	97,164	164,037	23,170
	Terni	30,390	49,209	6,772
o.	LAZIO	1,073,608	1,852,720	190,585
	Frosinone	52,500	90,805	11,545
	Latina	80,812	127,162	14,486
	Rieti	12,883	29,205	2,342
	Rome	888,090	1,547,157	155,249
	Viterbo	39,323	58,391	6,963
p.	ABRUZZO	149,143	273,000	43,870
	Chieti	41,127	82,791	11,853
	L'Aquila	28,596	52,820	7,608
	Pescara	48,029	76,727	11,459
	Teramo	31,391	60,662	12,950

Distribution by customer location (province)

TDB10218		Banks	
		Number of customers	
		Home e corporate banking	Phone banking
		personal services	business services
q. MOLISE			34,430
	Campobasso	5,707	25,129
	Isernia	3,986	9,301
r. CAMPANIA		1,721	921,019
	Avellino	125,823	44,818
	Benevento	9,346	26,719
	Caserta	4,848	123,864
	Naples	15,864	564,585
	Salerno	70,371	161,033
s. APULIA		25,394	594,384
	Bari	72,398	203,737
	Barletta-Andria-Trani	27,860	53,601
	Brindisi	5,578	57,935
	Foggia	6,382	75,272
	Lecce	9,876	113,759
	Taranto	14,226	90,080
t. BASILICATA		8,476	77,610
	Matera	9,904	26,958
	Potenza	3,454	50,652
u. CALABRIA		6,450	330,078
	Catanzaro	29,141	57,307
	Cosenza	6,079	125,777
	Crotone	11,550	20,174
	Reggio Calabria	2,532	102,313
	Vibo Valentia	7,052	24,507
v. SICILY		1,928	557,559
	Agrigento	76,028	37,250
	Caltanissetta	5,099	25,629
	Catania	3,753	132,455
	Enna	17,421	18,370
	Messina	1,183	72,215
	Palermo	10,527	148,133
	Ragusa	18,043	26,516
	Syracuse	6,537	50,727
	Trapani	6,415	46,264
z. SARDINIA		7,050	181,872
	Cagliari	40,008	88,868
	Carbonia Iglesias	15,261	10,471
	Medio Campidano	1,517	7,451
	Nuoro	1,601	13,280
	Ogliastra	3,145	2,608
	Olbia Tempio	995	14,628
	Oristano	5,708	10,330
	Sassari	2,780	34,236

Notes:

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

TDB10219

Source: supervisory reports
Numbers in units

December 2010

	Total	Major banks
a. TOTAL	325,180	111,494
b. PIEDMONT	29,586	15,526
Alessandria	1,797	732
Asti	1,138	293
Biella	1,547	176
Cuneo	3,177	748
Novara	4,414	695
Turin	16,166	12,413
Verbano-Cusio-Ossola	761	199
Vercelli	588	272
c. VALLE D'AOSTA	488	304
Aosta	488	304
d. LIGURIA	7,619	2,477
Genoa	4,969	1,610
Imperia	752	313
La Spezia	829	161
Savona	1,070	395
e. LOMBARDY	88,748	33,196
Bergamo	9,177	1,406
Brescia	6,508	1,639
Como	2,472	936
Cremona	2,024	484
Lecco	1,543	459
Lodi	4,439	283
Mantua	2,659	1,821
Milan	50,646	23,586
Monza-Brianza	2,365	304
Pavia	1,940	920
Sondrio	1,654	107
Varese	3,322	1,253
f. TRENTINO-ALTO ADIGE	7,351	552
Bolzano	3,918	132
Trento	3,433	421
g. VENETO	31,364	4,628
Belluno	837	286
Padua	5,840	647
Rovigo	1,092	85
Treviso	5,053	855
Venice	3,760	731
Verona	10,011	1,180
Vicenza	4,772	846

Banks

Large banks	Medium banks	Small banks	Minor banks
28,460	70,708	75,666	38,853
66	5,572	6,319	2,103
-	361	659	46
-	56	770	20
-	49	1,294	30
-	712	577	1,141
-	3,397	313	10
66	919	1,925	843
-	56	497	10
-	25	287	4
-	13	46	126
-	13	46	126
-	3,281	1,711	151
-	2,726	594	40
-	254	135	51
-	117	531	20
-	184	451	40
15,510	16,086	16,793	7,163
3,709	2,576	847	640
193	1,970	1,911	796
221	574	626	116
49	312	738	442
247	536	147	155
3,638	162	40	316
66	325	64	385
5,659	7,550	10,162	3,690
432	259	966	406
80	668	170	103
-	869	640	39
1,219	287	486	77
21	70	2,827	3,881
4	15	2,049	1,719
17	55	778	2,163
6,983	8,645	5,602	5,507
43	213	144	152
1,379	2,145	705	965
131	379	76	422
283	1,117	2,002	797
260	313	1,771	685
4,567	2,494	348	1,423
320	1,985	558	1,064

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

TDB10219		
	Total	Major banks
h. FRIULI-VENEZIA GIULIA	7,414	1,207
Gorizia	810	124
Pordenone	1,687	234
Trieste	1,638	408
Udine	3,279	441
i. EMILIA ROMAGNA	29,557	6,580
Bologna	7,164	2,358
Ferrara	2,038	343
Forlì	2,738	418
Modena	4,487	981
Parma	3,494	507
Piacenza	1,624	268
Ravenna	2,388	525
Reggio Emilia	3,631	912
Rimini	1,996	270
l. MARCHE	8,941	1,553
Ancona	3,206	593
Ascoli Piceno	1,272	348
Fermo	565	59
Macerata	1,524	260
Pesaro e Urbino	2,375	293
m. TUSCANY	27,890	11,961
Arezzo	2,224	545
Florence	8,567	2,528
Grosseto	878	413
Livorno	1,087	607
Lucca	3,372	924
Massa Carrara	745	311
Pisa	1,914	500
Pistoia	1,496	322
Prato	1,349	431
Siena	6,261	5,382
n. UMBRIA	3,919	1,518
Perugia	3,104	1,298
Terni	816	220
o. LAZIO	27,633	14,017
Frosinone	1,262	624
Latina	1,442	807
Rieti	534	138
Rome	23,211	12,138
Viterbo	1,183	310
p. ABRUZZO	4,721	945
Chieti	1,376	174
L'Aquila	1,070	263
Pescara	1,016	353
Teramo	1,259	156

Banks

Large banks	Medium banks	Small banks	Minor banks
410	510	3,708	1,580
28	25	396	238
45	90	1,006	313
135	74	870	152
202	322	1,437	878
3,888	7,373	7,811	3,906
634	1,604	1,437	1,132
51	133	1,365	148
213	85	1,205	818
2,332	618	232	325
173	2,192	581	42
28	665	574	89
17	37	1,472	337
290	1,988	147	295
153	54	798	723
22	3,486	2,515	1,367
9	1,585	584	435
-	198	531	196
-	114	341	52
-	802	261	201
13	787	799	484
68	7,777	4,629	3,456
-	295	1,100	285
31	4,459	811	738
-	156	106	204
-	167	184	130
14	1,990	112	333
-	25	131	278
-	187	854	374
8	70	543	554
15	165	619	120
-	265	172	443
14	330	897	1,162
14	296	770	727
-	34	127	435
1,148	2,655	6,617	3,197
-	60	142	436
-	86	182	368
-	21	357	18
1,148	2,303	5,881	1,743
-	186	55	633
3	239	3,159	376
-	50	1,045	107
-	20	732	56
3	133	434	94
-	37	948	119

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

TDB10219

		Total	Major banks
q.	MOLISE	721	325
	Campobasso	555	257
	Isernia	166	68
r.	CAMPANIA	13,118	3,968
	Avellino	1,071	148
	Benevento	440	134
	Caserta	1,410	412
	Naples	7,657	2,547
	Salerno	2,540	728
s.	APULIA	12,749	3,743
	Bari	6,163	1,582
	Barletta-Andria-Trani	395	111
	Brindisi	833	201
	Foggia	1,674	367
	Lecce	2,355	980
	Taranto	1,330	503
t.	BASILICATA	1,309	196
	Matera	466	68
	Potenza	843	128
u.	CALABRIA	4,304	1,083
	Catanzaro	869	298
	Cosenza	1,639	300
	Crotone	563	52
	Reggio Calabria	998	389
	Vibo Valentia	236	45
v.	SICILY	11,761	6,886
	Agrigento	986	547
	Caltanissetta	614	357
	Catania	2,360	1,361
	Enna	286	217
	Messina	1,311	913
	Palermo	3,236	2,013
	Ragusa	975	351
	Syracuse	849	531
	Trapani	1,145	597
z.	SARDINIA	5,111	835
	Cagliari	1,665	430
	Carbonia Iglesias	167	46
	Medio Campidano	123	8
	Nuoro	362	47
	Ogliastra	85	8
	Olbia Tempio	304	71
	Oristano	336	52
	Sassari	2,071	174

Note:

Banks

Large banks	Medium banks	Small banks	Minor banks
4	41	274	78
4	30	199	66
-	11	75	12
49	5,619	2,228	1,255
-	205	634	85
-	120	60	126
-	703	179	117
49	3,835	945	282
-	757	411	645
276	3,635	3,866	1,230
26	1,950	2,028	577
30	18	142	94
-	323	228	82
220	514	502	71
-	434	739	202
-	397	228	204
-	364	589	161
-	131	223	45
-	233	366	116
-	1,821	753	647
-	334	112	126
-	797	169	374
-	93	372	47
-	484	72	54
-	114	30	47
-	720	2,825	1,331
-	81	65	293
-	7	57	193
-	125	730	144
-	21	26	22
-	55	291	53
-	249	599	377
-	20	583	21
-	36	208	75
-	128	268	154
-	2,475	1,728	74
-	417	789	30
-	96	25	-
-	93	22	-
-	172	143	-
-	71	6	-
-	179	55	-
-	161	80	44
-	1,288	610	-

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2010

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	16	15
Customer trading	25	21
Underwriting	6	6
Placement	54	51
Individual portfolio management	47	45
Reception of orders	53	49
Investment advice	104	96
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

111

106

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 Sept.	2010 Dec.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	541	543
Equity	176	173
Balanced	47	45
Bond	188	190
Liquidity	30	29
Flexible	142	154
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	45	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 Sept.	2010 Dec.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	190	201
	Leasing	42	42
	Factoring	30	29
	Consumer credit	35	36
	Other forms of finance	16	16
	Acquisition of shareholdings	10	9
	Issue and/or management of credit cards	16	14
	Securitization	10	10
	Foreign exchange trading and other activities	31	45

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 Dec.	2010 Mar.	2010 June	2010 Sept.	2010 Dec.
a. TOTAL STOCKS					
Loans	1,605,151	1,611,528	1,699,909	1,713,384	1,735,307
<i>of which:</i> bad debts	60,223	64,703	69,510	73,816	78,806
Deposits	919,975	900,533	946,844	923,459	929,982
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,561,242	1,567,239	1,655,239	1,668,971	1,690,216
<i>of which:</i> in non-euro-area currencies	18,002	19,206	21,495	19,567	20,648
more than 12 months	-	-	-	-	-
bad debts	59,148	63,624	68,575	72,906	77,814
Deposits	905,198	885,444	930,607	907,736	916,226
<i>of which:</i> in non-euro-area currencies	19,981	16,034	14,505	12,787	12,758
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	43,905	44,285	44,666	44,409	45,086
<i>of which:</i> bad debts	1,075	1,078	934	910	991
Deposits	14,771	15,083	16,231	15,717	13,712

Notes: Loans with maturity of more than 12 months to resident customers include those eligible for official support for the setting up companies abroad.

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

December 2010		Total	General government	Financial companies
a.	TOTAL	1,690,216	55,922	180,479
b.	NORTH-WEST ITALY	643,094	10,834	121,584
	Piedmont	111,633	6,860	6,854
	Valle d'Aosta	2,611	50	31
	Liguria	35,495	1,155	584
	Lombardy	493,354	2,770	114,116
c.	NORTH-EAST ITALY	398,722	5,128	28,146
	Trentino-Alto Adige	40,954	556	1,138
	Veneto	158,205	1,730	8,027
	Friuli-Venezia Giulia	32,032	389	2,464
	Emilia-Romagna	167,532	2,453	16,517
d.	CENTRAL ITALY	383,280	29,799	26,855
	Marche	43,859	913	2,190
	Tuscany	113,944	2,451	8,834
	Umbria	20,749	353	88
	Lazio	204,728	26,082	15,744
e.	SOUTHERN ITALY	179,707	7,369	1,897
	Abruzzo	24,561	382	120
	Molise	3,708	87	38
	Campania	72,926	4,157	1,170
	Apulia	53,250	1,315	522
	Basilicata	6,496	288	22
	Calabria	18,767	1,139	23
f.	ISLANDS	85,412	2,791	1,997
	Sicily	60,435	2,386	551
	Sardinia	24,977	405	1,446

Note:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
861,515	261,772	156,796	426,722	99,254	493,045
320,864	101,394	52,128	163,940	29,191	160,621
53,236	18,130	8,762	25,582	7,835	36,849
1,520	596	330	585	237	774
18,204	4,152	3,232	10,666	2,409	13,144
247,904	78,515	39,804	127,107	18,710	109,855
231,064	77,681	42,167	105,684	27,019	107,364
25,258	6,622	4,909	12,863	3,960	10,042
93,491	33,888	15,929	41,918	10,697	44,260
16,090	6,707	2,483	6,419	2,403	10,685
96,226	30,465	18,846	44,484	9,959	42,377
193,212	51,214	38,586	99,388	19,537	113,876
23,738	8,870	5,461	8,931	3,823	13,195
59,617	17,506	10,501	29,366	8,276	34,767
11,832	4,353	2,322	4,665	1,784	6,691
98,025	20,485	20,302	56,426	5,654	59,223
81,850	23,700	16,766	39,346	15,249	73,342
13,285	5,069	3,315	4,619	2,300	8,473
1,741	526	454	707	445	1,397
34,068	8,426	5,625	19,545	4,202	29,329
22,465	6,898	4,990	9,744	5,423	23,524
3,182	878	778	1,395	756	2,247
7,110	1,903	1,603	3,336	2,122	8,372
34,525	7,784	7,149	18,363	8,258	37,841
23,870	5,427	4,502	13,068	5,903	27,725
10,654	2,357	2,647	5,295	2,355	10,117

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks

Source: Supervisory returns
Stocks in millions of euro

December 2010		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	960,768	350,054	258,083	212,749	97,099	42,783
	Agricultural, forestry and fishing	40,893	11,230	13,636	8,137	4,920	2,970
	Mining and quarrying	2,656	842	705	762	208	140
	Manufacturing	232,694	88,393	72,942	43,648	21,479	6,232
	Electricity, gas, steam and air conditioning supply	26,682	12,473	4,442	5,846	2,353	1,568
	Water supply, sewerage, waste management and remediation activities	10,242	2,777	2,266	3,124	1,420	655
	Construction	168,861	55,979	45,432	40,822	18,506	8,121
	Wholesale and retail trade, repair of motor vehicles and motorcycles	142,829	46,077	37,184	28,762	20,683	10,121
	Transportation and storage	35,963	9,615	7,038	9,612	6,368	3,330
	Accommodation and food service activities	39,428	9,190	12,762	8,999	5,239	3,239
	Information and communication	19,316	8,328	2,529	7,277	835	347
	Financial and insurance activities	29,319	15,225	6,264	5,901	1,327	602
	Real estate activities	121,996	51,399	33,494	28,700	6,100	2,303
	Professional, scientific and technical activities	45,316	23,618	9,446	9,686	1,711	854
	Administrative and support service activities	20,873	7,642	4,524	5,689	2,317	700
	All remaining activities (sections O, P,Q,R,S,T)	23,699	7,266	5,416	5,782	3,633	1,602

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						
December 2010	Total	North West	North East	Centre	South	Islands
a. CURRENT ACCOUNTS	250,948	99,610	71,862	49,029	19,820	10,626
General Government	5,931	1,466	794	1,905	725	1,041
Financial and insurance corporations	29,415	20,180	3,856	3,410	842	1,128
Non-financial corporations	175,184	65,799	55,408	34,647	13,451	5,879
Producer households	17,355	4,916	5,219	3,333	2,499	1,389
Consumer households	23,064	7,251	6,586	5,735	2,303	1,189
b. MORTGAGE LOANS	876,264	304,299	207,731	211,590	103,614	49,030
General government	39,827	8,020	3,849	21,907	5,223	827
Financial and insurance corporations	26,510	18,960	2,161	4,526	200	664
Non-financial corporations	363,594	128,431	97,963	83,404	37,220	16,576
Producer households	61,794	18,797	17,041	12,493	8,691	4,772
<i>of which: for house purchase</i>	<i>22,244</i>	<i>6,550</i>	<i>5,407</i>	<i>4,858</i>	<i>3,409</i>	<i>2,020</i>
Consumer households	384,539	130,090	86,717	89,261	52,280	26,191
<i>of which: for house purchase</i>	<i>320,879</i>	<i>111,401</i>	<i>71,623</i>	<i>73,220</i>	<i>42,484</i>	<i>22,151</i>
c. LOANS SECURED BY PLEDGE OF SALARY	10,014	1,988	1,027	1,840	3,447	1,712
Producer households	12	1	2	4	3	3
Consumer households	10,002	1,986	1,026	1,836	3,444	1,709
d. PERSONAL LOANS	28,613	7,434	4,675	6,092	6,478	3,933
Non-financial corporations	1	..	..	..	..	..
Producer households	1,000	271	188	184	214	144
Consumer households	27,612	7,163	4,487	5,908	6,264	3,790
e. FACTORING	5,154	1,702	766	1,597	910	179
General government	441	33	83	153	155	17
Financial and insurance corporations	60	14	5	41	-	-
Non-financial corporations	4,488	1,587	669	1,344	728	161
Producer households	25	4	2	4	13	2
Consumer households	140	64	7	55	14	..
f. FINANCIAL LEASING	22,789	9,035	6,698	4,455	1,818	783
General government	138	13	78	26	6	15
Financial and insurance corporations	78	45	14	14	4	2
Non-financial corporations	20,586	8,235	6,087	4,024	1,562	678
Producer households	1,346	525	368	232	158	65
Consumer households	642	219	151	159	89	23

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

Distribution by technical form and customer location (geographical area)

TDB10289

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

Source: Supervisory returns
Stocks in millions of euro

December 2010

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	21,323	6,447	3,402	7,062	3,155	1,258
Factoring: advances to assignor	11,650	4,499	1,691	3,381	1,788	291
nominal value of credits acquired pro-solvendo	19,481	7,434	2,861	5,799	2,864	522
Total exposure in respect of finance leases	94,547	35,903	24,921	20,470	9,303	3,794
Receivables for consumer credit	56,422	14,931	8,421	12,547	12,529	7,994
Other finance	12,980	4,738	1,868	3,140	2,271	964

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

Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns
Stocks in millions of euro

December 2010

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	21,323	6,639	249	11,121	933	2,382
Factoring: advances to assignor	11,650	29	922	10,273	103	324
Nominal value of receivables acquired pro-solvendo	19,481	41	1,094	17,251	146	948
Total exposure in respect of finance leases	94,546	522	1,113	84,515	5,051	3,346
Receivables for consumer credit	56,422	-	-	-	-	-
Other finance	12,980	90	1,111	6,154	1,229	4,396

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

Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euro

December 2010		Total	Banks	Financial intermediaries
a. TOTAL		113,976	57,554	56,422
b. NORTH-WEST ITALY		29,485	14,553	14,931
Piedmont		8,210	4,239	3,971
Valle d'Aosta		231	125	106
Liguria		2,852	1,324	1,528
Lombardy		18,192	8,865	9,326
c. NORTH-EAST ITALY		16,982	8,561	8,421
Trentino-Alto Adige		941	554	387
Veneto		7,101	3,404	3,697
Friuli-Venezia Giulia		1,973	994	979
Emilia-Romagna		6,967	3,609	3,358
d. CENTRAL ITALY		24,589	12,042	12,547
Marche		2,374	1,273	1,101
Tuscany		7,416	3,144	4,272
Umbria		1,721	843	878
Lazio		13,078	6,782	6,296
e. SOUTHERN ITALY		26,744	14,215	12,529
Abruzzo		2,674	1,368	1,306
Molise		550	267	284
Campania		10,994	5,957	5,037
Apulia		7,363	3,768	3,595
Basilicata		964	484	480
Calabria		4,198	2,371	1,827
f. ISLANDS		16,177	8,183	7,994
Sicily		11,936	6,079	5,857
Sardinia		4,240	2,104	2,136

Notes:

The loans, excluding bad debts, are those disbursed to consumer households.

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
Source: Supervisory returns							
Stocks in millions of euro							
December 2010		International claims	of which:				Local claims in local currency
			banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	386,050	71,306	50,782	68,828	195,135	322,017
b.	EUROPE	319,689	60,836	45,007	56,361	157,485	305,412
of which:							
	Albania	489	88	-	138	263	352
	Austria	21,995	2,675	2,075	3,029	14,215	51,600
	Belgium	4,483	3,119	133	439	791	698
	Bosnia and Herzegovina	279	16	12	39	212	2,397
	Bulgaria	3,757	144	27	794	2,792	2,311
	Czech Republic	3,618	73	159	534	2,851	8,691
	Croatia	14,806	398	104	2,880	11,423	8,360
	Denmark	1,781	566	498	148	569	-
	Finland	811	309	65	103	333	-
	France	38,212	13,810	8,953	1,652	13,796	2,425
	Germany	42,160	8,007	4,697	12,329	17,127	149,939
	Greece	2,537	113	30	468	1,926	629
	Ireland	9,688	996	536	2,176	5,979	1,088
	Liechtenstein	89	..	-	7	83	-
	Luxembourg	19,376	2,929	2,561	4,405	9,481	3,218
	Malta	727	40	117	117	452	-
	Montenegro	1	-	..	1	..	-
	Norway	1,976	333	463	206	973	-
	Netherlands	17,928	2,063	1,941	2,250	11,673	301
	Poland	9,585	1,801	122	1,833	5,830	25,611
	Portugal	3,077	541	920	239	1,377	-
	United Kingdom	40,354	13,112	12,638	7,315	7,289	5,544
	Romania	7,977	462	384	2,115	5,016	2,311
	Russia	12,283	912	1,398	1,671	8,301	9,464
	Serbia	4,174	467	196	1,084	2,427	1,489
	Slovakia	684	2	19	196	468	13,560
	Slovenia	1,496	132	267	65	1,032	4,426
	Spain	21,407	3,369	3,369	3,226	11,443	1,746
	Sweden	2,086	286	674	163	962	-
	Switzerland	9,173	2,537	1,743	1,885	3,008	2,367
	Turkey	4,186	903	236	1,462	1,585	-
	Hungary	10,503	113	165	1,728	8,496	5,238
c.	ASIA	17,240	4,042	1,566	3,171	8,461	3,574
of which:							
	Saudi Arabia	339	73	56	113	98	-
	China	2,653	1,655	433	290	275	458
	South Korea	896	690	64	33	108	-
	Philippines	235	1	-	23	212	-
	Japan	3,028	229	36	979	1,784	==
	India	1,578	573	35	384	586	8
	Indonesia	897	10	22	15	849	

Distribution by country, type of customer and residual maturity

TDB30274							Banks
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	672	114	355	33	169	-
	Israel	93	14	..	23	56	..
	Kazakhstan	3,086	54	189	292	2,552	1,808
	Malaysia	136	8	11	6	111	-
	Pakistan	17	..	..	..	17	-
	Qatar	1,464	11	143	454	855	-
	Taiwan	24	15	..	..	9	5
	Thailand	56	13	..	32	10	-
d.	AFRICA	3,442	408	499	993	1,543	3,566
	of which: Algeria	156	9	5	72	70	-
	Egypt	1,448	254	167	624	402	3,566
	Morocco	82	14	..	14	54	-
	South Africa	456	89	163	60	144	-
	Tunisia	140	26	89	17	9	-
e.	AMERICA	24,845	3,876	2,307	5,576	13,086	9,143
	of which: Argentina	347	29	111	120	86	..
	Brazil	1,226	306	31	310	579	-
	Canada	2,699	423	150	1,480	646	-
	Chile	979	405	232	48	295	..
	Colombia	100	78	-	16	6	-
	Cuba	65	4	60	..	2	-
	Mexico	1,037	13	4	237	784	-
	Peru	101	20	27	52	3	1
	United States	18,029	2,571	1,687	3,237	10,534	9,142
	Uruguay	12	..	-	4	8	-
	Venezuela	140	7	..	16	116	-
f.	OCEANIA	3,596	161	519	501	2,415	2
	of which: Australia	2,531	143	518	317	1,553	2
	New Zealand	50	17	1	20	12	-
g.	OFF-SHORE CENTRES	13,675	1,983	873	1,776	9,043	320
	of which: Bahamas	480	329	-	50	101	-
	Cayman Islands	5,179	659	448	220	3,853	-
	Gibraltar	79	-	-	52	27	-
	Hong Kong	910	500	13	124	273	178
	Jersey, C.I.	1,752	40	169	147	1,395	-
	Singapore	1,068	152	45	188	683	142
h.	INTERNATIONAL ORGANIZATIONS	3,263	-	2	445	2,816	

Notes:

Distribution by branch location (region)

TDB10286		Banks	
Source: supervisory returns Stocks in millions of euro Numbers in thousands			
December 2010		Number of positions	
		Current account receivables	Other Total loans
a.	TOTAL	8,065	29,4791,735,307
b.	INORTH-WEST ITALY	676	2,06966,396
	Piedmont	546	1,78194,561
	Valle d'Aosta	676	2,06966,396
	Liguria	202	50734,045
	Lombardy	676	2,06966,396
c.	INORTH-EAST ITALY	1,872	4,193363,905
	Trentino-Alto Adige	195	29139,521
	Veneto	716	1,743148,202
	Friuli-Venezia Giulia	181	45930,572
	Emilia-Romagna	780	1,700145,610
d.	ICENTRAL ITALY	1,897	7,502376,805
	Marche	318	56042,044
	Tuscany	686	3,109126,523
	Umbria	166	32317,518
	Lazio	726	3,510190,720
e.	ISOUTHERN ITALY	1,223	3,573136,147
	Abruzzo	182	40421,446
	Molise	30	523,077
	Campania	436	1,59852,281
	Apulia	354	1,06641,982
	Basilicata	53	884,491
	Calabria	168	36512,871
f.	SLANDS	676	2,06966,396
	Sicily	530	1,63147,124
	Sardinia	146	43719,272

Note:

The data include transactions with non-resident customers.

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
December 2010		Loans	Deposits	Loans	Deposits
a.	ITALY	1,690,216	915,234	Province of Cuneo (cont.)	
				Mondovì	701 392
				Racconigi	168 108
				Saluzzo	862 442
				Santo Stefano Belbo	142 99
				Savigliano	581 329
				Verzuolo	98 64
				Villanova Mondovì	118 75
b.	PIEDMONT	93,213	71,995	Province of Novara	
				Novara	4,031 3,712
				Arona	578 298
				Bellinzago Novarese	44 60
				Borgomanero	715 499
				Cameri	52 76
				Castelletto Sopra Ticino	113 67
				Galliate	204 151
				Oleggio	163 134
				Treccate	208 194
	Province of Alessandria	8,838	5,361	Province of Turin	
	Alessandria	2,993	1,443		49,084 42,463
	Acqui Terme	575	374	Turin	34,044 28,706
	Arquata Scrivia	78	80	Alpignano	198 234
	Casale Monferrato	1,438	798	Beinasco	193 204
	Castelnuovo Scrivia	77	67	Borgaro Torinese	126 117
	Novi Ligure	702	468	Carmagnola	424 334
	Ovada	292	263	Caselle Torinese	287 169
	Tortona	1,043	539	Castellamonte	84 105
	Valenza	707	317	Chieri	665 496
				Chivasso	513 361
	Province of Asti	4,500	2,711	Ciriè	502 357
	Asti	2,298	1,303	Collegno	544 447
	Canelli	435	225	Cuorgnè	161 176
	Nizza Monferrato	369	177	Giaveno	94 183
				Grugliasco	332 272
	Province of Biella	4,612	2,664	Ivrea	763 658
	Biella	3,448	1,406	Leini	140 121
	Candelo	45	51	Moncalieri	1,183 796
	Cossato	301	193	Nichelino	387 381
	Trivero	83	101	None	68 66
	Valle Mosso	95	114	Orbassano	426 308
	Vigliano Biellese	82	93	Pinerolo	852 661
				Poirino	96 108
	Province of Cuneo	13,742	8,890	Rivarolo Canavese	329 307
	Cuneo	2,186	1,354	Rivoli	1,193 742
	Alba	1,942	1,079	San Mauro Torinese	190 205
	Barge	116	93	Settimo Torinese	916 493
	Borgo San Dalmazzo	261	147	Susa	76 116
	Boves	121	124	Trofarello	153 134
	Bra	806	454	Venaria	306 266
	Busca	115	114		
	Canale	164	99		
	Caraglio	122	87		
	Carrù	168	188		
	Cavallermaggiore	98	54		
	Centallo	175	104		
	Ceva	218	163		
	Cherasco	337	139		
	Dogliani	132	90		
	Dronero	88	104		
	Fossano	754	433		

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia		
Vinovo	101	100	La Spezia	2,091	1,483
Volpiano	128	135	Bolano	112	82
			Lerici	79	82
Province of Verbano-CusioOssola	2,612	1,631	Sarzana	581	356
Verbania	1,089	584			
Domodossola	333	287	Province of Savona	6,076	3,317
Gravellona Toce	216	99	Savona	1,974	1,074
Omegna	399	190	Alassio	285	168
Stresa	89	71	Albenga	1,307	449
			Albisola Superiore	165	81
Province of Vercelli	2,561	2,120	Andora	129	73
Vercelli	1,063	805	Cairo Montenotte	315	146
Borgosesia	439	266	Finale Ligure	238	169
Crescentino	141	99	Loano	462	201
Gattinara	88	93	Pietra Ligure	132	114
Santhià	229	145	Vado Ligure	153	110
Trino	77	101	Varazze	167	172
Varallo	120	102			
c. VALLE D'AOSTA	1,723	2,111	e. LOMBARDY	630,449	257,653
			Province of Bergamo	43,905	16,995
Province of Aosta	1,723	2,111	Bergamo	22,606	5,702
Aosta	868	1,034	Albino	464	286
Chatillon	78	97	Alzano Lombardo	286	147
Courmayeur	67	74	Calusco d'Adda	485	151
d. LIGURIA	33,634	23,407	Caravaggio	428	224
			Castelli Calepio	196	76
Province of Genoa	20,883	15,214	Clusone	308	165
Genoa	17,592	12,256	Costa Volpino	121	93
Arenzano	183	126	Curno	142	116
Busalla	227	111	Dalmine	832	369
Chiavari	729	609	Gandino	89	70
Lavagna	224	145	Grumello del Monte	700	202
Rapallo	391	385	Lefte	406	155
Recco	98	130	Lovere	299	170
Santa Margherita Ligure	165	157	Martinengo	258	100
Sestri Levante	319	258	Nembro	250	193
			Osio Sotto	314	148
Province of Imperia	3,234	2,337	Ponte San Pietro	463	211
Imperia	1,050	646	Romano di Lombardia	703	258
Bordighera	172	173	Sarnico	415	231
Diano Marina	116	98	Seriate	797	366
San Remo	809	672	Stezzano	161	99
Taggia	312	172	Trescore Balneario	425	238
Ventimiglia	336	266	Treviglio	1,460	668
			Treviolo	205	85
			Villa d'Alme	123	60
			Zogno	128	125

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Brescia	55,634	19,844	Province of Como (cont.)		
Brescia	29,941	7,405	Lurate Caccivio	240	120
Bagnolo Mella	220	137	Mariano Comense	724	368
Bedizzole	199	115	Olgiate Comasco	422	191
Botticino	254	122	Villa Guardia	187	132
Breno	346	187			
Capriolo	245	101	Province of Cremona	9,481	4,611
Carpenedolo	305	131	Cremona	3,510	1,519
Chiari	784	320	Casalmaggiore	449	191
Concesio	316	191	Castelleone	264	124
Darfo Boario Terme	905	280	Crema	1,715	811
Desenzano del Garda	1,080	452	Pandino	208	107
Erbusco	143	73	Piadena	79	47
Flero	200	92	Pizzighettone	171	80
Gavardo	338	171	Soncino	462	126
Ghedi	442	223	Soresina	248	137
Gussago	466	198			
Iseo	311	177	Province of Lecco	8,339	5,277
Leno	282	153	Lecco	3,402	1,826
Lonato	290	152	Calolziocorte	366	212
Lumezzane	1,132	413	Casatenovo	301	215
Manerbio	831	192	Mandello del Lario	201	176
Montichiari	938	365	Merate	977	483
Orzinuovi	585	197	Oggiono	287	200
Ospitaletto	450	202	Olgiate Molgora	100	89
Palazzolo sull'Oglio	939	397	Olginate	119	88
Pisogne	294	171	Valmadrera	177	144
Ponte di Legno	199	55			
Quinzano d'Oglio	160	59	Province of Lodi	6,179	4,055
Rezzato	391	179	Lodi	3,768	2,602
Rovato	1,163	376	Casalpusterlengo	339	185
Salò	368	212	Codogno	601	284
Sarezzo	378	155	Sant'Angelo Lodigiano	374	216
Sirmione	204	83			
Travagliato	357	145	Province of Mantua	12,915	5,315
Verolanuova	246	107	Mantua	4,538	1,601
Vestone	221	245	Asola	409	186
Villa Carcina	199	107	Castel Goffredo	392	199
Vobarno	116	80	Castiglione delle Stiviere	1,025	361
Province of Como	13,470	8,183	Goito	378	105
Como	4,517	2,288	Gonzaga	220	93
Cabiate	72	101	Marmirolo	160	59
Cantù	1,478	843	Moglia	151	69
Cermenate	303	165	Ostiglia	156	72
Cernobbio	111	106	Pegognaga	160	72
Erba	1,003	535	Poggio Rusco	168	100
Fino Mornasco	165	113	Porto Mantovano	459	156
Inverigo	203	110			
Lomazzo	154	114			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	80	59	Rho	1,749	1,001
Sermide	125	65	Rozzano	446	421
Suzzara	536	242	San Donato Milanese	749	667
Viadana	956	293	San Giuliano Milanese	576	351
Virgilio	172	83	Sedriano	114	69
			Segrate	1,219	1,245
			Senago	245	179
Province of Milan	422,839	156,725	Sesto San Giovanni	1,658	1,234
Milan	385,664	127,832	Settimo Milanese	433	256
Abbiategrosso	884	550	Trezzano sul Naviglio	408	291
Arese	168	241	Trezzo sull'Adda	512	274
Assago	481	370	Vignate	81	69
Bareggio	343	212	Vimodrone	257	212
Binasco	330	273			
Bollate	680	444	Province of Monza-Brianza	22,910	13,510
Bresso	362	344	Agrate Brianza	585	310
Buccinasco	471	267	Arcore	359	290
Busto Garolfo	243	176	Besana in Brianza	262	200
Carugate	392	267	Biassono	244	185
Cassano d'Adda	414	248	Bovisio-Masciago	196	160
Cassina de' Pecchi	423	235	Brugherio	490	404
Castano Primo	304	146	Carate Brianza	376	346
Cavenago di Brianza	-	-	Carnate	73	76
Cernusco sul Naviglio	894	577	Cesano Maderno	740	499
Cesano Boscone	424	240	Concorezzo	354	225
Cinisello Balsamo	1,223	798	Cornate d'Adda	206	105
Cologno Monzese	1,035	541	Desio	1,058	749
Corbetta	276	164	Giussano	515	334
Cormano	164	226	Lentate sul Seveso	189	141
Cornaredo	244	202	Limbiate	316	233
Corsico	1,223	790	Lissone	849	614
Cusano Milanino	268	269	Meda	532	349
Garbagnate Milanese	390	284	Monza	9,108	3,721
Gorgonzola	594	316	Muggiò	280	204
Inveruno	148	99	Nova Milanese	471	258
Lacchiarella	87	91	Seregno	1,717	1,042
Lainate	432	327	Seveso	252	211
Legnano	2,177	1,279	Vedano al Lambro	110	96
Locate di Triulzi	103	116	Villasanta	188	162
Magenta	788	518	Vimercate	1,208	645
Melegnano	592	393			
Melzo	856	357	Province of Pavia	8,589	6,608
Nerviano	208	166	Pavia	2,697	2,000
Novate Milanese	382	238	Broni	234	239
Opera	302	177	Casteggio	273	228
Paderno Dugnano	569	507	Gambolò	58	54
Parabiago	443	322	Garlasco	141	115
Paullo	394	208	Mede	106	90
Peschiera Borromeo	704	308	Mortara	303	207
Pioltello	430	278	Robbio	93	102

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)			Province of Bolzano (cont.)		
Sannazzaro de' Burgondi	87	89	Egna	307	93
Stradella	343	216	Laives	297	163
Vigevano	1,488	891	Lana	439	226
Voghera	952	642	Malles Venosta	152	60
			Merano	1,406	631
Province of Sondrio	7,753	4,339	Ortisei	176	81
Sondrio	4,018	2,114	Vipiteno	443	176
Bormio	368	145			
Chiavenna	270	229	Province of Trento	19,107	9,013
Delebio	250	225	Trento	6,517	2,811
Morbegno	505	310	Arco	399	224
Tirano	294	186	Borgo Valsugana	243	129
			Cavalese	251	83
Province of Varese	18,436	12,191	Cles	493	177
Varese	3,661	2,477	Lavis	446	200
Busto Arsizio	2,796	1,863	Malè	192	65
Cardano al Campo	134	118	Mezzolombardo	428	147
Caronno Pertusella	252	212	Pergine Valsugana	565	289
Cassano Magnago	305	203	Riva del Garda	800	264
Castellanza	365	311	Rovereto	1,465	711
Fagnano Olona	119	118	Storo	211	83
Ferno	173	96	Tione di Trento	273	152
Gallarate	2,269	1,255			
Gavirate	273	205			
Laveno-Mombello	108	86	g. VENETO	146,047	78,268
Lonate Pozzolo	161	114			
Luino	372	230	Province of Belluno	3,379	2,414
Malnate	204	143	Belluno	1,063	659
Olgiate Olona	67	84	Agordo	118	98
Samarate	103	102	Auronzo di Cadore	56	40
Saronno	2,703	992	Cortina d'Ampezzo	279	169
Sesto Calende	151	145	Domegge di Cadore	67	44
Somma Lombardo	234	216	Feltre	423	334
Tradate	443	352	Pieve di Cadore	122	86
Uboldo	98	95	Santo Stefano di Cadore	61	47
f. TRENTINO-ALTO-ADIGE	39,343	18,986	Province of Padua	26,721	14,528
Province of Bolzano	20,235	9,973	Padua	11,121	6,163
Bolzano	7,489	3,591	Abano Terme	654	279
Appiano sulla Strada del Vino	452	209	Albignasego	366	215
Badia	297	58	Borgoricco	248	117
Bressanone	786	434	Cadoneghe	281	154
Brunico	891	358	Campodarsego	964	411
Campo Tures	312	95	Camposampiero	669	205
Chiusa	141	83	Cittadella	1,114	484
			Conselve	322	147
			Este	487	259

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	397	163	Vedelago	360	188
Monselice	649	306	Villorba	782	245
Montagnana	241	155	Vittorio Veneto	686	409
Montegrotto Terme	235	142	Volpago del Montello	95	50
Piazzola sul Brenta	224	112			
Piombino Dese	223	107			
Piove di Sacco	795	379			
Rubano	467	207			
San Martino di Lupari	326	183			
Selvazzano Dentro	327	211			
Solesino	87	70			
Tombolo	116	54			
Trebaseleghe	231	155			
Vigonza	457	197			
Vigodarzere	187	114			
Province of Rovigo	4,653	3,007	Province of Venice	18,403	12,098
Rovigo	1,667	960	Venice	7,920	6,373
Adria	453	257	Caorle	330	116
Badia Polesine	232	124	Cavarzere	134	103
Lendinara	187	157	Chioggia	1,006	488
Porto Tolle	213	136	Dolo	420	241
Porto Viro	275	147	Eraclea	131	79
			Iesolo	988	344
			Marcon	284	170
			Martellago	339	231
			Mira	417	304
			Mirano	545	350
			Noale	268	183
			Portogruaro	759	372
			San Donà di Piave	1,313	591
			San Michele al Tagliamento	404	125
			Santo Stino di Livenza	152	82
			Scorzè	292	203
			Spinea	232	182
			Strà	261	137
Province of Treviso	29,979	14,853	Province of Verona	35,023	18,508
Treviso	9,665	3,186	Verona	21,076	11,669
Casale sul Sile	186	84	Affi	138	49
Castelfranco Veneto	1,271	587	Bovolone	422	198
Conegliano	1,670	1,976	Bussolengo	585	311
Gaiarine	174	91	Castel d'Azzano	141	112
Istrana	150	82	Cerea	533	191
Mogliano Veneto	624	414	Cologna Veneta	210	107
Montebelluna	2,909	1,535	Isola della Scala	283	133
Motta di Livenza	301	136	Legnago	952	451
Oderzo	1,043	347	Negrar	318	181
Paese	463	162	Nogara	230	85
Pieve di Soligo	562	287	Pescantina	193	105
Ponte di Piave	227	93	Peschiera del Garda	342	139
Preganziol	260	174	San Bonifacio	978	382
Quinto di Treviso	261	134	San Giovanni Lupatoto	878	377
Resana	173	97	San Martino Buon Albergo	675	196
Riese Pio X	190	120	Sant'Ambrogio di Valpolicella	396	161
Roncade	267	125	Valeggio sul Mincio	258	116
San Vendemiano	92	80	Villafranca di Verona	1,135	415
Silea	669	90			
Spresiano	238	105			
Susegana	395	142			
Valdobbiadene	311	145			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Vicenza	27,889	12,862	Province of Pordenone (cont.)		
Vicenza	9,673	3,680	Fiume Veneto	147	108
Altavilla Vicentina	317	106	Maniago	256	140
Arzignano	1,448	472	Pasiano	123	54
Asiago	240	123	Porcia	199	128
Bassano del Grappa	1,706	795	Prata di Pordenone	171	90
Breganze	163	178	Sacile	494	276
Caldogno	140	85	San Vito al Tagliamento	408	172
Camisano Vicentino	327	127	Spilimbergo	310	215
Cassola	367	174	Zoppola	63	40
Chiampo	259	136			
Cornedo Vicentino	270	100	Province of Trieste	3,705	5,640
Creazzo	374	117	Trieste	3,480	5,412
Dueville	351	152			
Lonigo	479	219	Province of Udine	17,692	9,148
Malo	290	148	Udine	9,714	4,094
Marano Vicentino	186	87	Buia	152	80
Marostica	481	314	Buttrio	144	151
Montebello Vicentino	207	83	Cervignano del Friuli	341	174
Montecchio Maggiore	997	342	Cividale del Friuli	1,053	241
Mussolente	124	46	Codroipo	400	214
Noventa Vicentina	193	130	Fagagna	73	67
Romano d'Ezzelino	121	101	Gemona del Friuli	269	148
Rosà	335	158	Latisana	260	152
Sandrigio	327	204	Lignano Sabbiadoro	375	102
Schio	1,349	722	Maiano	79	67
Sossano	67	63	Manzano	263	181
Tezze sul Brenta	178	126	Palmanova	320	162
Thiene	1,488	529	Pasian di Prato	143	100
Torri di Quartesolo	684	206	Pavia di Udine	92	71
Valdagno	434	338	Reana del Roiale	107	65
			San Daniele del Friuli	209	113
			San Giorgio di Nogaro	185	108
			San Giovanni al Natisone	181	76
			Tarcento	144	135
			Tarvisio	110	59
			Tavagnacco	313	248
			Tolmezzo	333	264
			Tricesimo	125	93
h. FRIULI VENEZIA GIULIA	30,217	20,381	i. EMILIA ROMAGNA	144,509	78,663
Province of Gorizia	2,341	1,669	Province of Bologna	38,543	22,502
Gorizia	845	677	Bologna	24,378	13,993
Cormons	178	85	Anzola dell'Emilia	265	185
Gradisca d'Isonzo	112	64	Argelato	353	192
Grado	210	100			
Monfalcone	396	314			
Ronchi dei Legionari	198	101			
Province of Pordenone	6,479	3,924			
Pordenone	2,376	1,393			
Azzano Decimo	412	318			
Casarsa della Delizia	90	73			
Cordenons	183	147			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)					
Budrio	393	248	Province of Modena	25,838	12,095
Calderara di Reno	494	237	Modena	12,282	5,181
Casalecchio di Reno	1,373	782	Campogalliano	280	106
Castel Maggiore	404	249	Carpi	2,011	1,161
Castel San Pietro Terme	430	292	Castelfranco Emilia	588	334
Castenaso	482	308	Castelvetro di Modena	202	119
Crespellano	97	82	Cavezzo	177	112
Crevalcore	195	178	Finale Emilia	299	201
Granarolo dell'Emilia	321	205	Fiorano Modenese	491	159
Imola	2,728	1,232	Formigine	827	412
Medicina	277	171	Maranello	700	294
Minerbio	145	94	Mirandola	968	405
Molinella	213	148	Pavullo nel Frignano	294	244
Ozzano dell'Emilia	478	201	San Felice sul Panaro	229	109
Pianoro	300	242	Sassuolo	2,598	968
Pieve di Cento	126	85	Soliera	278	177
Porretta Terme	141	119	Spilamberto	292	185
San Giorgio di Piano	267	116	Vignola	967	471
San Giovanni in Persiceto	785	427			
San Lazzaro di Savena	1,044	608	Province of Parma	13,740	8,033
Sasso Marconi	254	196	Parma	8,481	4,886
Vergato	217	110	Borgo Val di Taro	128	135
Zola Predosa	505	354	Busseto	191	103
			Collecchio	477	398
Province of Ferrara	6,023	4,745	Colorno	345	143
Ferrara	3,217	2,547	Felino	182	72
Argenta	265	255	Fidenza	766	440
Bondeno	154	143	Fontanellato	200	107
Cento	843	492	Fornovo di Taro	169	116
Codigoro	130	121	Langhirano	485	185
Comacchio	367	221	Noceto	267	133
Copparo	170	179	Salsomaggiore Terme	260	167
Portomaggiore	135	94	San Secondo Parmense	139	74
Sant'Agostino	87	115	Sorbolo	177	109
			Traversetolo	178	94
Province of Forlì	13,337	6,696	Province of Piacenza	7,440	4,420
Forlì	4,840	2,245	Piacenza	4,388	2,379
Bagno di Romagna	154	70	Borgonovo Val Tidone	144	101
Bertinoro	159	135	Castel San Giovanni	296	185
Cesena	4,369	2,223	Fiorenzuola d'Arda	537	269
Cesenatico	997	359	Podenzano	102	76
Forlimpopoli	303	207			
Gambettola	334	159	Province of Ravenna	11,470	5,671
Meldola	171	107	Ravenna	5,221	2,491
San Mauro Pascoli	339	207	Alfonsine	273	143
Sarsina	58	55			
Savignano sul Rubicone	567	222			

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	41,913
Bagnacavallo	299	162		20,167
Brisighella	60	56		
Castel Bolognese	206	161	Province of Ancona	16,063
Cervia	1,347	380	Ancona	4,787
Conselice	106	85	Camerano	234
Cotignola	126	78	Castelfidardo	547
Faenza	1,835	1,056	Chiaravalle	278
Fusignano	93	79	Fabiano	931
Lugo	1,254	564	Falconara Marittima	476
Massa Lombarda	150	75	Iesi	4,597
Riolo Terme	74	71	Osimo	860
Russi	280	155	Senigallia	1,053
Province of Reggio Emilia	17,709	9,022	Province of Ascoli Piceno	5,553
Reggio Emilia	10,303	4,590	Ascoli Piceno	2,035
Albinea	71	72	Grottammare	239
Bagnolo in Piano	241	105	San Benedetto del Tronto	2,077
Brescello	119	105		
Casalgrande	444	264	Province of Fermo	2,798
Castellarano	332	142	Fermo	723
Castelnovo ne' Monti	217	149	Montegranaro	254
Cavriago	256	143	Porto San Giorgio	452
Correggio	768	392	Porto Sant'Elpidio	395
Guastalla	427	304	Sant'Elpidio a mare	133
Luzzara	159	121		
Montecchio Emilia	345	189	Province of Macerata	7,807
Novellara	266	185	Macerata	2,406
Poviglio	106	145	Camerino	123
Reggiolo	222	92	Civitanova Marche	1,539
Rubiera	424	222	Corridonia	277
Sant'Ilario d'Enza	382	165	Porto Recanati	247
Scandiano	552	319	Recanati	576
Toano	102	54	San Severino Marche	189
			Tolentino	485
Province of Rimini	10,408	5,481	Treia	171
Rimini	5,390	2,880		
Bellaria Igea Marina	635	268	Province of Pesaro e Urbino	9,693
Cattolica	767	311	Pesaro	3,210
Misano Adriatico	204	132	Cagli	171
Morciano di Romagna	262	186	Fano	2,199
Riccione	1,421	653	Fossombrone	216
San Giovanni in Marignano	157	97	Gabicce Mare	235
Santarcangelo di Romagna	569	309	Mondolfo	224
Verucchio	247	131	Pergola	156
			Saltara	203
			Sant'Angelo in Lizzola	270
			Urbino	310

Distribution by branch location (municipality)

TDB10194			Banks			
Source: Supervisory returns Stocks in millions of euros						
		Loans	Deposits		Loans	Deposits
m.	TUSCANY	125,388	51,797	Province of Livorno	7,404	3,402
	Province of Arezzo	8,586	4,530	Livorno	4,034	1,843
	Arezzo	4,116	1,962	Campiglia Marittima	352	121
	Bibbiena	262	180	Castagneto Carducci	243	93
	Castiglion Fiorentino	232	115	Cecina	776	335
	Cortona	404	235	Collesalvetti	150	95
	Foiano della Chiana	173	92	Piombino	610	264
	Monte San Savino	192	84	Portoferraio	307	122
	Montevarchi	896	387	Rosignano Marittimo	422	241
	San Giovanni Valdarno	522	270	San Vincenzo	168	60
	Sansepolcro	509	214			
	Stia	51	43	Province of Lucca	9,698	5,358
	Terranuova Bracciolini	164	144	Lucca	3,896	2,158
	Province of Florence	49,882	17,087	Altopascio	350	142
	Florence	35,914	10,143	Bagni di Lucca	70	53
	Bagno a Ripoli	909	238	Barga	196	135
	Barberino di Mugello	220	99	Camaione	551	289
	Borgo San Lorenzo	370	239	Capannori	837	466
	Calenzano	508	307	Castelnuovo di Garfagnana	196	107
	Campi Bisenzio	1,220	460	Forte dei Marmi	275	165
	Capraia e Limite	37	25	Massarosa	194	107
	Castelfiorentino	585	228	Pietrasanta	619	330
	Certaldo	362	189	Seravezza	160	129
	Empoli	2,110	734	Viareggio	1,867	917
	Figline Valdarno	452	270			
	Fucecchio	483	230	Province of Massa Carrara	3,465	1,996
	Greve in Chianti	142	129	Massa	1,232	721
	Lastra a Signa	213	169	Aulla	153	102
	Montaione	108	29	Carrara	1,689	779
	Montelupo Fiorentino	329	166	Fivizzano	34	47
	Pontassieve	372	297	Pontremoli	89	117
	Reggello	126	88			
	San Casciano in Val di Pesa	307	202	Province of Pisa	9,292	4,890
	Scandicci	1,138	626	Pisa	3,011	1,645
	Sesto Fiorentino	1,754	699	Calcinaia	410	193
	Signa	404	213	Cascina	580	355
	Tavarnelle Val di Pesa	253	109	Ponsacco	376	163
	Vinci	325	173	Pontedera	1,070	486
	Province of Grosseto	4,387	2,325	San Miniato	685	325
	Grosseto	2,059	1,011	Santa Croce sull'Arno	991	297
	Castiglione della Pescaia	148	89	Santa Maria a Monte	95	69
	Follonica	657	238	Vicopisano	93	50
	Massa Marittima	103	71	Volterra	298	134
	Monte Argentario	177	105			
	Orbetello	293	169			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Pistoia	6,840	3,407	Province of Terni (cont.)		
Pistoia	3,155	1,473	Narni	194	145
Agliana	333	183	Orvieto	528	354
Chiesina Uzzanese	172	39			
Montecatini Terme	869	400			
Pescia	373	205			
Quarrata	571	300	o. LAZIO	184,123	126,294
San Marcello Pistoiese	92	99			
			Province of Frosinone	4,391	3,370
Province of Prato	7,840	3,614	Frosinone	1,988	953
Prato	6,892	3,009	Alatri	133	133
Montemurlo	443	188	Anagni	323	232
Poggio a Caiano	206	152	Atina	31	70
			Cassino	519	453
Province of Siena	17,993	5,188	Pontecorvo	59	76
Siena	13,137	2,724	Sora	379	267
Chianciano Terme	191	111			
Chiusi	291	158	Province of Latina	5,152	4,350
Colle di Val d'Elsa	642	246	Latina	2,185	1,552
Montepulciano	350	196	Aprilia	616	466
Poggibonsi	1,127	441	Cisterna di Latina	270	202
San Gimignano	80	47	Formia	359	361
Sinalunga	282	152	Gaeta	120	140
			Terracina	409	325
			Province of Rieti	1,457	1,226
n. UMBRIA	17,470	9,484	Rieti	957	670
			Cittaducale	33	58
			Poggio Mirteto	112	78
Province of Perugia	14,055	7,225			
Perugia	6,050	2,598	Province of Rome	168,683	114,529
Assisi	438	223	Rome	156,602	103,988
Bastia	645	243	Albano Laziale	421	374
Castiglione del Lago	206	271	Anzio	169	266
Città della Pieve	133	91	Ariccia	127	149
Città di Castello	896	508	Cerveteri	190	154
Foligno	1,343	588	Ciampino	456	409
Gualdo Tadino	204	118	Civitavecchia	1,062	669
Gubbio	491	309	Fiumicino	537	634
Magione	146	108	Frascati	497	593
Marsciano	304	147	Genzano di Roma	351	282
Panicale	151	98	Guidonia Montecelio	740	597
Spoletto	752	406	Ladispoli	301	195
Todi	351	207	Marino	478	367
Umbertide	267	136	Monterotondo	541	312
			Nettuno	302	323
Province of Terni	3,415	2,259	Pomezia	1,394	721
Terni	2,238	1,299	Tivoli	707	488
Amelia	94	89	Velletri	495	502

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Viterbo	4,440	2,820		
Viterbo	1,843	953		
Acquapendente	93	68		
Civita Castellana	381	171		
Montalto di Castro	114	78		
Montefiascone	196	159		
Tarquinia	261	155		
Tuscania	102	69		
Vetralla	212	89		
o. CAMPANIA	52,185	44,858		
Province of Avellino	2,833	3,023		
Avellino	1,535	1,278		
Ariano Irpino	188	214		
Mercogliano	49	58		
Province of Benevento	1,638	1,640		
Benevento	909	814		
Montesarchio	154	117		
Province of Caserta	5,279	4,756		
Caserta	2,392	1,395		
Aversa	603	744		
Capua	116	108		
Maddaloni	231	203		
Marcianise	203	175		
Santa Maria Capua Vetere	478	443		
Province of Naples	32,338	27,215		
Naples	20,983	14,859		
Acerra	76	151		
Afragola	213	341		
Bacoli	128	147		
Capri	114	115		
Casalnuovo di Napoli	247	183		
Casoria	650	582		
Castellammare di Stabia	643	663		
Ercolano	105	165		
Forio	120	95		
Frattamaggiore	651	550		
Giugliano in Campania	278	448		
Ischia	267	160		
Marano di Napoli	161	260		
Melito di Napoli	139	116		
Nola	1,683	908		
			Province of Naples (cont.)	
			Ottaviano	72 107
			Piano di Sorrento	153 191
			Pomigliano d'Arco	344 413
			Pompei	117 172
			Portici	312 451
			Pozzuoli	529 573
			San Giorgio a Cremano	129 276
			San Giuseppe Vesuviano	350 299
			Sant'Antimo	48 81
			Somma Vesuviana	148 175
			Sorrento	532 363
			Torre Annunziata	224 332
			Torre del Greco	724 838
			Vico Equense	60 86
			Volla	87 117
			Province of Salerno	10,097 8,225
			Salerno	4,117 2,499
			Agropoli	195 143
			Amalfi	82 97
			Angri	199 196
			Battipaglia	728 476
			Capaccio	183 172
			Cava dei Tirreni	402 438
			Eboli	203 204
			Nocera Inferiore	398 439
			Nocera Superiore	== ==
			Pagani	122 118
			Pontecagnano Faiano	230 132
			Sala Consilina	153 140
			Sarno	157 151
			Scafati	345 346
			Vallo della Lucania	172 174
			Vietri sul Mare	45 40
			p. ABRUZZO	21,409 13,759
			Province of Chieti	5,298 3,430
			Chieti	1,490 764
			Francavilla al Mare	221 186
			Guardiagrele	143 82
			Lanciano	1,059 492
			Ortona	273 202
			San Salvo	220 157
			Vasto	585 419

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of L'Aquila	4,160	3,713	Province of Bari (cont.)		
L'Aquila	1,895	1,776	Locorotondo	109	200
Avezzano	715	473	Modugno	544	241
Carsoli	143	71	Mola di Bari	142	154
Castel di Sangro	127	106	Molfetta	735	538
Celano	83	56	Monopoli	632	432
Sulmona	407	354	Noci	420	222
			Noicattaro	240	167
Province of Pescara	7,003	3,617	Palo del Colle	141	94
Pescara	5,497	2,614	Polignano a Mare	169	108
Montesilvano	588	249	Putignano	512	302
			Rutigliano	178	160
Province of Teramo	4,948	2,999	Ruvo di Puglia	226	172
Teramo	1,699	849	Santeramo in Colle	239	286
Alba Adriatica	316	159	Terlizzi	170	149
Atri	87	98	Triggiano	218	156
Giulianova	674	273	Turi	83	101
Martinsicuro	139	117			
Roseto degli Abruzzi	433	243	Province of Barletta-Andria-Trani	3,356	2,923
Sant'Egidio alla Vibrata	208	99	Andria	798	775
			Barletta	983	890
			Bisceglie	475	384
q. MOLISE	3,074	2,054	Canosa di Puglia	263	184
			Margherita di Savoia	32	43
Province of Campobasso	2,476	1,590	Minervino Murge	36	55
Campobasso	1,336	768	Spinazzola	53	52
Larino	70	73	S. Ferdinando di Puglia	62	64
Termoli	684	337	Trani	585	405
			Trinitapoli	73	73
Province of Isernia	598	465	Province of Brindisi	2,550	2,487
Isernia	371	273	Brindisi	953	752
Venafro	157	95	Fasano	290	222
			Francavilla Fontana	278	236
r. Apulia	41,907	32,252	Mesagne	156	160
			Oria	21	67
			Ostuni	283	287
Province of Bari	18,207	13,174			
Bari	8,578	6,046	Province of Foggia	6,400	4,757
Acquaviva delle Fonti	397	199	Foggia	2,466	1,669
Adelfia	50	53	Apricena	161	122
Altamura	1,012	803	Cerignola	472	395
Bitonto	552	357	Lucera	334	293
Casamassima	271	131	Manfredonia	462	336
Castellana Grotte	275	173	Orta Nova	89	81
Conversano	256	213	San Giovanni Rotondo	369	270
Corato	628	409	Sannicandro Garganico	47	71
Gioia del Colle	326	257	San Severo	1,042	492
Giovinazzo	72	63	Torremaggiore	141	142
Gravina di Puglia	463	320	Vieste	208	94

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of Lecce	6,810	4,913	Province of Cosenza	5,066	3,922
Lecce	2,840	1,593	Cosenza	1,758	1,041
Casarano	237	149	Amantea	165	94
Copertino	79	124	Castrovillari	204	221
Galatina	253	220	Corigliano Calabro	310	229
Gallipoli	240	129	Rende	765	444
Leverano	77	117	Rossano	222	221
Maglie	296	192	San Marco Argentano	74	73
Nardò	207	197			
Tricase	183	121			
Province of Taranto	4,583	3,997	Province of Crotone	1,151	831
Taranto	2,364	1,897	Crotone	902	502
Castellaneta	111	98			
Ginosa	171	175	Province of Reggio Calabria	2,855	2,747
Grottaglie	209	227			
Manduria	181	196	Reggio Calabria	1,685	1,343
Martina Franca	606	396	Gioia Tauro	151	115
Massafra	284	251	Melito di Porto Salvo	37	63
Sava	70	95	Palmi	81	141
			Siderno	207	128
			Taurianova	62	76
			Villa San Giovanni	96	77
s. BASILICATA	4,490	3,923			
Province of Matera	1,733	1,563	Province of Vibo Valentia	740	730
Matera	1,096	718	Vibo Valentia	412	356
Pisticci	67	114			
Policoro	194	144			
Province of Potenza	2,758	2,359	u. SICILY	47,032	34,269
Potenza	1,365	935			
Avigliano	34	37	Province of Agrigento	2,954	2,659
Lavello	149	118	Agrigento	1,137	598
Melfi	220	137	Campobello di Licata	34	51
Rionero in Vulture	92	79	Canicatti	333	252
			Casteltermini	29	49
			Favara	101	136
			Grotte	31	41
			Licata	246	248
			Menfi	80	63
			Naro	32	64
			Palma di Montechiaro	47	104
			Porto Empedocle	69	53
t. CALABRIA	12,869	10,574			
Province of Catanzaro	3,056	2,343			
Catanzaro	1,845	1,116			
Lamezia Terme	551	524			
Soverato	211	163			

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	30	50	Sant'Agata di Militello	205	112
Ribera	94	102	Taormina	218	117
Sciacca	309	231			
Province of Caltanissetta			Province of Palermo		
Caltanissetta	1,914	1,947	Palermo	11,824	9,527
Gela	843	592	Bagheria	9,363	7,122
Mazzarino	437	422	Carini	381	273
Mussomeli	56	79	Cefalù	131	106
Riesi	73	122	Corleone	169	137
San Cataldo	36	49	Monreale	57	49
	213	260	Partinico	119	132
Province of Catania			termini Imerese	173	172
Catania	12,296	7,595		306	134
Acireale	8,047	4,132	Province of Ragusa		
Adrano	676	513	Ragusa	4,125	2,486
Biancavilla	94	113	Comiso	1,738	930
Bronte	68	78	Ispica	332	229
Caltagirone	99	102	Modica	128	91
Giarre	378	301	Pozzallo	746	421
Mascalucia	292	177	scicli	176	96
Misterbianco	43	59	Vittoria	216	200
Nicolosi	458	195		538	324
Palagonia	35	44	Province of Syracuse		
Paternò	60	58	Syracuse	3,561	2,626
Riposto	378	232	Augusta	2,047	1,138
scordia	117	100	Avola	336	352
	63	64	Carlentini	167	167
Province of Enna			Lentini	61	75
Enna	998	876	Noto	189	174
Nicosia	457	251	Pachino	77	86
Piazza Armerina	101	83	Priolo Gargallo	173	122
Pietraperzia	94	96	Rosolini	75	74
Troina	33	49		119	95
	51	45	Province of Trapani		
Province of Messina			Trapani	4,050	2,593
Messina	5,310	3,961	Alcamo	1,359	592
Barcellona Pozzo di Gotto	3,044	2,068	Campobello di Mazara	418	348
Capo d'Orlando	247	255	Castellamare del Golfo	47	41
Giardini-Naxos	215	122	Castelvetrano	62	61
Milazzo	62	37	Erice	245	151
Patti	306	270	Marsala	99	96
	102	118		754	533

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

TDC30021			Banks				
Source: Central Credit Register Stocks in millions of euro							
December 2010		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,908,179	834,888	1,380,520	434,006	20,744	584,468
	General government	75,095	23,412	45,724	5,716	73	406
	Financial companies	302,964	153,133	217,011	101,267	3,406	15,996
	Non-Financial companies	1,174,799	595,617	791,166	289,451	14,319	307,047
	of which:industry	412,336	252,322	241,637	106,713	4,932	48,561
	building	183,756	76,292	147,716	48,321	748	88,958
	services	558,855	259,055	385,807	129,724	8,612	161,238
	Producer households	82,586	26,819	71,809	16,403	390	44,864
	Consumer households and nec	266,753	33,892	249,934	20,086	2,532	213,127
b.	NORTH-WEST ITALY	769,469	357,299	540,060	184,744	10,068	197,824
	General government	16,208	5,664	8,306	1,324	73	93
	Financial companies	194,149	101,762	140,125	67,188	2,902	9,544
	Non-Financial companies	453,414	229,362	295,969	104,267	5,445	111,333
	of which:industry	165,236	100,822	94,484	40,298	2,124	19,418
	building	60,921	23,100	48,640	14,301	189	30,571
	services	222,895	103,831	149,287	48,726	3,127	59,564
	Producer households	23,067	7,499	19,862	4,463	144	12,538
	Consumer households and nec	80,560	12,311	74,115	7,130	1,497	63,240
c.	NORTH-EAST ITALY	485,160	223,324	354,680	115,610	4,144	150,639
	General government	8,539	2,133	3,944	505	..	82
	Financial companies	66,445	27,110	52,357	19,915	440	2,631
	Non-Financial companies	316,282	175,096	212,961	83,780	3,049	81,127
	of which:industry	123,623	79,885	71,469	32,360	1,478	14,423
	building	51,757	25,061	40,254	15,684	326	22,713
	services	133,587	66,811	95,796	33,962	1,237	41,305
	Producer households	24,714	8,402	21,232	5,115	176	12,996
	Consumer households and nec	67,410	9,966	62,739	5,960	475	52,910
d.	CENTRAL ITALY	421,013	167,145	297,169	84,470	3,175	132,345
	General government	34,642	7,601	24,737	1,678	..	201
	Financial companies	37,202	20,701	20,846	12,090	63	3,689
	Non-Financial companies	271,302	126,267	179,325	62,946	2,793	69,484
	of which:industry	84,727	49,802	48,458	21,768	1,014	7,869
	building	44,562	17,284	36,797	11,313	78	22,219
	services	137,129	57,532	89,873	28,827	1,687	36,873
	Producer households	16,567	4,998	14,708	3,180	51	9,532
	Consumer households and nec	60,342	7,244	56,765	4,383	256	48,959

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

TDC30021		Banks				
	Facilities granted	of which:	Used margin	of which:	in non-euro area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	158,390	62,106	127,553	34,602	2,763	68,478
General government	10,814	5,262	6,139	1,080	-	10
Financial companies	2,982	2,159	1,716	889	..	87
Non-Financial companies	93,479	47,507	71,611	28,246	2,495	29,966
of which: industry	28,493	16,945	20,321	9,554	229	4,923
building	18,745	8,104	15,402	5,251	148	9,094
services	44,189	21,616	34,133	12,868	2,118	15,083
Producer households	11,997	3,944	10,539	2,451	17	6,513
Consumer households and nec	38,264	2,950	36,835	1,790	250	31,482
f. ISLANDS	74,146	25,015	61,059	14,580	593	35,180
General government	4,892	2,753	2,597	1,128	-	21
Financial companies	2,186	1,401	1,968	1,185	..	45
Non-Financial companies	40,322	17,386	31,300	10,211	537	15,137
of which: industry	10,256	4,867	6,905	2,733	87	1,927
building	7,772	2,744	6,622	1,771	6	4,361
services	21,055	9,264	16,719	5,342	443	8,412
Producer households	6,241	1,977	5,469	1,193	2	3,284
Consumer households and nec	20,178	1,421	19,480	823	54	16,536

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 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

December 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	5,910,104	2,079,136	1,427,560	1,115,795	286,594
Facilities granted	2,242,467	116,990	149,616	202,544	118,366
used margin	1,701,148	103,419	139,486	184,803	96,391
<i>of which: backed by real security</i>	<i>761,913</i>	<i>77,280</i>	<i>122,692</i>	<i>154,764</i>	<i>58,299</i>
Unused margin	582,766	15,070	11,473	20,107	24,330
Overshoot	41,447	1,499	1,343	2,366	2,355

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 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	132,107	90,805	33,204	25,238	4,619
Facilities granted	117,989	180,348	149,013	325,765	816,195
used margin	90,477	137,347	112,547	242,355	588,822
<i>of which: backed by real security</i>	42,503	61,009	47,874	92,050	104,632
Unused margin	30,190	46,891	39,689	90,841	243,906
Overshoot	2,678	3,889	3,223	7,431	16,533

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						
December 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	822,432	14,777	12,573	23,476	34,044	45,473
Used margin	424,310	7,286	6,380	12,338	18,281	24,393
of which:backed by real security	32,409	455	541	1,188	2,093	3,141
Overshoot	24,818	956	693	1,006	1,289	1,452
unused margin	422,939	8,446	6,885	12,143	17,052	22,532
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,456	33	52	128	228	354
Used margin	9,695	35	49	124	215	340
of which:backed by real security	700	4	8	22	35	57
Overshoot	312	5	4	11	16	29
unused margin	3,073	4	7	14	29	43
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,061,103	55,011	72,111	104,485	53,270	45,489
Used margin	935,466	55,082	71,865	103,351	51,913	44,337
of which:backed by real security	546,422	40,187	64,839	92,906	41,736	32,898
Overshoot	12,511	500	444	694	559	691
unused margin	138,148	429	691	1,829	1,916	1,843
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,188	169	314	961	492	330
Used margin	11,049	171	317	965	493	331
of which:backed by real security	4,936	150	286	883	347	75
Overshoot	82	2	4	7	6	9
unused margin	1,222	1	2	3	4	7

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		76,085	66,046	161,227	387,329
Used margin		40,482	34,490	80,074	196,753
of which: backed by real security		5,596	4,587	8,151	6,300
Overshoot		2,062	1,609	3,552	8,957
unused margin		37,664	33,165	84,705	199,532
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		708	783	2,272	7,900
Used margin		627	693	1,933	5,661
of which: backed by real security		97	104	233	140
Overshoot		28	33	63	104
unused margin		109	123	402	2,343
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		69,678	59,913	134,463	465,424
Used margin		67,004	57,142	125,357	356,618
of which: backed by real security		49,002	40,978	83,076	99,700
Overshoot		882	716	1,758	4,712
unused margin		3,556	3,488	10,864	113,518
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		474	443	870	8,134
Used margin		482	440	823	7,022
of which: backed by real security		93	85	278	2,737
Overshoot		16	9	17	8
unused margin		7	13	64	1,120

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

December 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
Facilities granted	2,242,467	107,721	142,159	190,639	107,717
Used margin	1,701,148	100,374	135,805	178,459	90,456
<i>of which:</i> backed by real security	761,913	76,069	121,153	152,770	57,456
Unused margin	582,766	8,986	7,691	14,157	19,304
Overshoot	41,447	1,639	1,337	1,977	2,043

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	105,461	166,960	143,297	336,787	938,953
Used margin	82,721	127,482	107,686	242,539	627,428
<i>of which: backed by real security</i>	<i>40,197</i>	<i>57,317</i>	<i>46,952</i>	<i>93,915</i>	<i>114,513</i>
Unused margin	25,081	42,684	38,112	100,107	325,814
Overshoot	2,341	3,206	2,501	5,859	14,290

Note:

Distribution by customer location (region) and total credit granted

TDB30146										Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro										
December 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 1,000,00	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	1,479,21	912,563	836,047	300,731	154,958	113,787	44,325	36,464	7,453	
Facilities granted	69,989	85,050	129,050	88,034	91,646	146,944	127,185	298,832	868,787	
Used margin	62,573	78,610	116,778	70,902	69,401	108,595	92,764	208,187	566,054	
b. PIEMONTE										
Number of borrowers	108,130	67,854	59,257	21,681	11,068	8,217	3,075	2,526	461	
Facilities granted	5,113	6,298	9,023	6,320	6,535	10,620	8,846	20,244	45,845	
Used margin	4,611	5,747	7,977	4,912	4,801	7,473	6,080	13,201	27,663	
c. VALLE D'AOSTA										
Number of borrowers	3,414	1,712	1,721	692	307	217	64	61	10	
Facilities granted	160	157	267	204	178	268	189	430	859	
Used margin	133	137	229	157	126	190	141	297	601	
d. LIGURIA										
Number of borrowers	34,704	21,193	21,181	7,821	3,434	2,282	856	664	163	
Facilities granted	1,621	1,951	3,238	2,245	1,972	2,919	2,487	5,610	13,939	
Used margin	1,418	1,786	2,933	1,825	1,506	2,133	1,749	3,802	8,794	
e. LOMBARDY										
Number of borrowers	222,368	167,467	171,982	64,711	35,717	28,158	11,856	10,580	2,537	
Facilities granted	10,589	15,673	26,409	18,640	20,788	36,017	33,745	87,912	361,523	
Used margin	9,089	14,314	23,548	14,469	15,148	25,437	23,770	58,629	243,493	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	36,031	22,787	26,336	12,165	6,277	4,562	1,665	1,143	177	
Facilities granted	1,710	2,150	4,263	3,709	3,872	6,244	5,051	9,251	11,173	
Used margin	1,374	1,873	3,777	3,094	3,148	5,042	4,006	7,127	6,838	
g. VENETO										
Number of borrowers	141,394	100,097	89,762	32,588	18,371	13,762	5,316	4,426	795	
Facilities granted	6,809	9,472	13,857	9,735	10,998	18,009	15,514	37,153	65,835	
Used margin	6,046	8,780	12,535	7,703	8,207	13,101	10,987	25,299	47,104	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	43,311	27,694	20,063	6,623	3,528	2,568	986	800	128	
Facilities granted	2,096	2,595	3,057	1,957	2,107	3,348	2,833	6,887	9,272	
Used margin	1,927	2,459	2,787	1,573	1,592	2,457	1,972	4,513	5,788	
i. EMILIA-ROMAGNA										
Number of borrowers	121,585	82,169	82,869	32,152	17,517	13,132	5,296	4,426	927	
Facilities granted	5,755	7,645	12,706	9,394	10,535	17,318	15,412	37,022	99,713	
Used margin	4,852	6,848	11,206	7,186	7,545	12,057	10,729	24,718	66,904	
l. MARCHE										
Number of borrowers	46,773	29,819	27,297	10,950	5,906	4,142	1,512	1,091	174	
Facilities granted	2,227	2,777	4,178	3,242	3,507	5,261	4,159	8,279	11,642	
Used margin	1,941	2,538	3,764	2,624	2,668	3,915	2,996	5,777	7,386	

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-	101,693	65,743	68,340	24,901	12,866	9,060	3,401	2,550	417
Facilities granted	4,834	6,162	10,696	7,422	7,778	12,107	10,100	20,903	41,435
Used margin	4,300	5,678	9,755	6,159	6,098	9,357	7,594	15,417	27,033
n. UMBRIA									
Number of borrow-	28,598	16,279	12,918	4,901	2,528	1,786	648	529	88
Facilities granted	1,360	1,512	1,991	1,498	1,518	2,347	1,905	4,434	3,875
Used margin	1,241	1,414	1,805	1,251	1,201	1,855	1,463	3,199	2,607
o. LAZIO									
Number of borrow-	135,997	78,738	82,385	27,229	11,568	8,260	3,111	3,014	825
Facilities granted	6,391	7,343	13,047	7,779	6,621	10,188	8,498	23,718	149,674
Used margin	5,817	6,895	12,231	6,700	5,335	8,055	6,822	18,415	84,287
p. ABRUZZO									
Number of borrow-	38,700	21,527	16,105	5,492	2,858	2,032	806	589	82
Facilities granted	1,844	1,995	2,492	1,632	1,692	2,559	2,306	4,501	4,864
Used margin	1,678	1,860	2,253	1,328	1,305	1,971	1,782	3,200	3,197
q. MOLISE									
Number of borrow-	7,147	3,432	2,570	962	463	283	113	66	12
Facilities granted	337	319	395	284	274	371	334	501	478
Used margin	309	298	354	235	214	290	253	373	257
r. CAMPANIA									
Number of borrow-	99,030	51,214	43,913	14,468	6,778	4,837	1,788	1,362	220
Facilities granted	4,600	4,763	6,788	4,225	3,929	5,982	4,831	10,944	18,919
Used margin	4,260	4,501	6,283	3,568	3,117	4,732	3,790	8,316	13,312
s. APULIA									
Number of borrow-	89,943	50,179	37,301	10,871	5,241	3,545	1,355	913	141
Facilities granted	4,240	4,659	5,675	3,167	3,140	4,608	3,959	7,426	8,063
Used margin	3,936	4,420	5,235	2,610	2,460	3,559	3,057	5,513	5,600
t. BASILICATA									
Number of borrow-	12,017	5,415	3,968	1,442	696	461	185	128	20
Facilities granted	562	495	607	438	427	593	520	1,059	1,033
Used margin	517	460	547	373	331	454	368	796	768
u. CALABRIA									
Number of borrow-	36,321	16,879	12,715	4,172	2,023	1,282	415	285	40
Facilities granted	1,685	1,557	1,968	1,229	1,189	1,562	1,155	2,074	2,696
Used margin	1,558	1,455	1,798	1,011	955	1,259	907	1,641	1,741
v. SICILY									
Number of borrow-	124,519	56,035	39,473	12,298	5,596	3,821	1,363	903	158
Facilities granted	5,857	5,157	6,010	3,592	3,342	4,964	3,939	7,290	12,251
Used margin	5,480	4,860	5,527	2,975	2,593	3,839	3,105	5,354	8,504
z. SARDINIA									
Number of borrow-	47,535	26,330	15,891	4,612	2,216	1,380	514	408	78
Facilities granted	2,201	2,370	2,379	1,322	1,243	1,657	1,402	3,194	5,698
Used margin	2,088	2,287	2,235	1,148	1,051	1,420	1,195	2,601	4,178

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

December 2010

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,469,988	1,835,966	45,293
b. GENERAL GOVERNMENT	84,785	55,449	1,506
central government	25,166	19,908	284
Local government	59,375	35,493	1,222
Social security funds	245	48	1
c. FINANCIAL COMPANIES	408,110	286,848	8,160
Monetary financial institutions	99,073	64,254	398
Other financial intermediaries	293,491	210,619	7,309
Financial auxiliaries	12,078	9,200	407
Insurance companies and pension funds	3,468	2,775	45
d. NON-FINANCIAL COMPANIES	1,317,806	921,668	26,373
Public companies	34,915	15,396	401
Private companies	1,159,035	807,068	23,131
Associations of non-financial companies	1,727	1,188	21
Craft non-financial quasi-companies	42,336	32,060	849
Other non-financial quasi-companies	79,793	65,957	1,972
e. HOUSEHOLDS	511,193	486,016	5,533
Producer households	100,137	88,723	2,222
Consumer households	411,056	397,293	3,312
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,156	9,203	161
g. REST OF THE WORLD	128,384	70,505	3,448
General government	1,623	1,279	..
Monetary financial institutions	56,852	20,327	2,412
Other financial institutions	37,124	24,964	619
Non-financial companies	30,788	22,154	379
Households	1,762	1,687	37
Non-profit institutions serving households	16	13	..
International organizations and other institutions	219	81	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	224	158	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
2,132,135	1,512,174	41,500	337,853	323,792	3,793
75,095	45,724	1,272	9,691	9,725	235
23,031	17,735	243	2,134	2,173	40
51,821	27,943	1,028	7,554	7,550	194
243	46	1	2	2	..
401,635	280,866	8,102	6,475	5,982	58
98,670	63,855	397	403	399	1
289,720	207,333	7,265	3,771	3,286	44
9,795	6,922	395	2,282	2,278	12
3,450	2,757	45	19	19	..
1,174,799	791,166	23,782	143,007	130,502	2,591
33,624	14,089	327	1,291	1,306	74
1,032,373	692,331	20,896	126,662	114,737	2,234
1,622	1,098	20	106	90	1
36,834	26,643	759	5,502	5,416	90
70,346	57,005	1,780	9,446	8,953	192
337,760	313,085	4,713	173,434	172,931	820
82,586	71,809	1,968	17,551	16,914	253
255,173	241,276	2,745	155,883	156,016	567
11,371	8,515	158	785	688	3
125,224	67,741	3,380	3,160	2,764	69
1,623	1,279	..	-	-	-
56,819	20,309	2,412	33	18	..
36,930	24,769	614	194	195	6
28,122	19,870	324	2,667	2,284	56
1,496	1,421	30	266	266	7
15	12	..	..	..	..
219	81	..	..	..	-
209	143	4	15	15	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

December 2010

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,425,272	1,016,511	28,702
	Agricultural, forestry and fishing	41,634	36,263	920
	Mining and quarrying	3,824	2,677	85
	Manufacturing	400,294	246,435	5,929
	Electricity, gas, steam and air conditioning supply	46,617	30,117	447
	Water supply, sewerage, waste management and remediation activities	17,162	11,445	278
	Construction	210,249	171,406	6,309
	Wholesale and retail trade, repair of motor vehicles and motorcycles	228,437	149,452	3,914
	Transportation and storage	58,397	43,417	1,024
	Accommodation and food service activities	41,932	38,072	941
	Information and communication	39,478	21,505	504
	Financial and insurance activities	27,686	16,951	415
	Real estate activities	155,654	143,325	5,201
	Professional, scientific and technical activities	77,487	46,334	1,176
	Administrative and support service activities	32,911	24,468	829
	All remaining activities (sections O, P,Q,R,S,T)	32,667	25,835	562

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
1,263,429	867,909	25,840	161,844	148,602	2,862
39,800	34,630	900	1,835	1,632	20
3,420	2,278	78	404	399	8
360,255	210,386	5,335	40,039	36,049	593
41,445	25,862	435	5,173	4,255	12
15,171	9,627	251	1,991	1,817	27
193,742	156,138	5,824	16,507	15,268	485
201,532	125,635	3,583	26,905	23,817	332
47,638	33,368	762	10,759	10,049	262
38,132	34,315	871	3,800	3,756	71
35,442	17,981	461	4,036	3,524	43
26,669	15,962	398	1,018	989	17
124,929	112,816	4,476	30,725	30,509	725
72,540	41,893	1,125	4,946	4,441	51
27,703	19,720	712	5,208	4,748	117
25,897	20,006	489	6,770	5,828	73

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

December 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
	Total					
a. TOTAL						
Number of borrowers	4,228,672	1,479,210	912,563	836,047	300,731	154,958
Facilities granted	1,908,179	69,989	85,050	129,050	88,034	91,646
Used margin	1,380,520	62,573	78,610	116,778	70,902	69,401
b. GENERAL GOVERNMENT						
Number of borrowers	7,310	563	516	1,075	1,219	1,205
Facilities granted	75,095	28	49	192	416	804
Used margin	45,724	161	36	113	203	394
c. FINANCIAL COMPANIES						
Number of borrowers	8,584	2,033	1,122	1,276	822	531
Facilities granted	302,964	92	103	202	237	303
Used margin	217,011	103	71	157	184	202
d. NON-FINANCIAL COMPANIES						
Number of borrowers	915,899	201,072	114,981	149,575	135,660	109,198
Facilities granted	1,174,799	9,287	10,572	24,436	42,483	66,108
Used margin	791,166	6,481	7,458	17,502	30,560	47,833
<i>of which: industry</i>						
Number of borrowers	194,471	29,893	19,908	29,841	31,094	27,946
Facilities granted	412,336	1,409	1,854	4,962	9,901	17,252
Used margin	241,637	912	1,175	3,154	6,167	10,598
<i>of which: building</i>						
Number of borrowers	158,620	28,035	16,927	23,331	24,170	22,499
Facilities granted	183,756	1,301	1,563	3,862	7,664	13,680
Used margin	147,716	853	1,037	2,697	5,677	10,629
<i>of which: services</i>						
Number of borrowers	542,561	138,875	75,651	93,128	77,348	56,359
Facilities granted	558,855	6,384	6,930	15,081	23,941	33,700
Used margin	385,807	4,553	5,065	11,221	17,899	25,365
e. PRODUCER HOUSEHOLDS						
Number of borrowers	573,518	210,973	111,393	116,294	51,834	20,094
Facilities granted	82,586	9,757	10,158	18,022	15,032	11,412
Used margin	71,809	8,061	8,926	16,057	12,939	9,677
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,685,221	1,047,082	678,073	562,071	108,627	22,743
Facilities granted	266,753	50,040	63,587	85,316	29,128	12,378
Used margin	249,934	47,194	61,641	82,194	26,410	10,777

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		113,787	44,325	36,464	7,453
Facilities granted		146,944	127,185	298,832	868,787
Used margin		108,595	92,764	208,187	566,054
b. GENERAL GOVERNMENT					
Number of borrowers		1,170	510	570	385
Facilities granted		1,692	1,583	5,316	65,014
Used margin		888	885	2,561	40,447
c. FINANCIAL COMPANIES					
Number of borrowers		530	338	649	595
Facilities granted		745	1,086	6,919	293,273
Used margin		429	558	3,279	211,636
d. NON-FINANCIAL COMPANIES					
Number of borrowers		95,565	40,243	33,928	6,373
Facilities granted		124,485	115,392	277,047	504,693
Used margin		90,335	83,635	194,567	309,703
<i>of which: industry</i>					
Number of borrowers		25,948	11,944	11,380	2,620
Facilities granted		34,634	35,851	100,231	206,216
Used margin		20,872	21,327	58,775	118,161
<i>of which: building</i>					
Number of borrowers		21,932	9,398	7,319	938
Facilities granted		28,001	25,751	53,578	48,328
Used margin		22,677	21,633	44,913	36,722
<i>of which: services</i>					
Number of borrowers		45,531	17,812	14,429	2,722
Facilities granted		58,859	50,645	116,684	246,396
Used margin		44,257	38,035	85,554	152,213
e. PRODUCER HOUSEHOLDS					
Number of borrowers		8,396	1,483	469	10
Facilities granted		10,059	4,141	3,174	291
Used margin		8,621	3,654	2,777	255
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,465	1,545	750	74
Facilities granted		9,229	4,514	5,825	4,954
Used margin		7,716	3,657	4,536	3,575

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

December 2010

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		1,163,564	2,860	87,344	1,535	73,226
b. NORTH-WEST ITALY		423,659	141	28,526	469	20,775
Piedmont		79,570	46	5,245	228	3,960
Valle d'Aosta		2,083	16	215	2	237
Liguria		29,585	10	1,377	28	1,249
Lombardy		312,422	69	21,688	210	15,329
c. NORTH-EAST ITALY		270,975	286	19,705	471	18,357
Trentino-Alto Adige		27,546	122	2,554	195	2,512
Veneto		109,225	62	7,898	118	8,069
Friuli-Venezia Giulia		24,682	65	1,704	55	1,331
Emilia-Romagna		109,522	37	7,549	104	6,446
d. CENTRAL ITALY		265,436	178	22,218	167	20,326
Marche		30,712	18	3,367	90	1,603
Tuscany		78,687	58	6,637	34	7,258
Umbria		14,514	6	1,657	16	1,290
Lazio		141,523	96	10,557	26	10,176
e. SOUTHERN ITALY		132,813	99	11,230	175	10,518
Abruzzo		18,127	41	2,258	23	1,171
Molise		2,578	7	253	10	255
Campania		54,682	21	2,941	12	4,956
Apulia		39,451	7	4,134	92	2,859
Basilicata		4,417	6	405	9	374
Calabria		13,558	18	1,240	28	903
f. ISLANDS		64,107	2,156	5,666	254	3,250
Sicily		45,098	1,585	3,441	112	1,805
Sardinia		19,009	570	2,224	141	1,445

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
3,712	101,567	2,129	303,697	1,688	58,412	5,437	515,384
1,321	41,817	156	107,250	345	22,294	1,376	199,190
440	7,804	26	23,705	110	3,594	459	33,952
1	328	..	518	5	106	20	635
93	2,295	17	9,386	41	3,480	186	11,421
786	31,390	113	73,640	189	15,114	711	153,182
1,081	25,787	571	68,158	346	11,795	1,448	122,970
90	1,397	326	3,880	105	1,371	400	14,595
488	11,674	68	28,556	66	4,707	355	47,162
162	2,709	84	6,488	79	872	296	10,839
341	10,007	92	29,234	96	4,845	397	50,374
654	17,404	350	70,881	338	14,384	1,224	117,312
208	1,572	27	7,052	68	1,585	511	14,612
214	5,437	27	22,205	161	4,722	189	31,745
78	899	16	3,248	22	737	72	6,471
154	9,495	280	38,376	88	7,341	452	64,483
443	12,636	86	38,638	446	5,983	810	51,749
123	1,380	9	4,647	264	756	135	7,320
26	223	..	723	13	139	26	903
122	6,338	64	15,885	51	2,675	181	21,437
97	3,322	5	12,881	91	1,790	235	13,937
10	435	1	955	5	189	34	1,993
65	938	6	3,546	22	435	200	6,158
213	3,923	966	18,770	213	3,956	578	24,164
161	2,992	155	13,961	104	2,694	468	17,619
52	930	811	4,809	110	1,262	109	6,544

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

4th quarter 2010

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	126,884	66	5,955	52	4,879
b. NORTH-WEST ITALY	48,118	..	2,242	21	1,640
Piedmont	8,556	..	401	9	401
Valle d'Aosta	301	..	15	-	10
Liguria	2,794	-	98	1	62
Lombardy	36,467	..	1,728	11	1,167
c. NORTH-EAST ITALY	28,177	7	1,268	16	1,292
Trentino-Alto Adige	2,932	6	219	8	192
Veneto	11,888	1	473	3	540
Friuli-Venezia Giulia	2,503	..	95	2	110
Emilia-Romagna	10,856	..	481	2	450
d. CENTRAL ITALY	30,804	2	1,484	9	1,124
Marche	3,048	1	188	6	125
Tuscany	8,331	1	359	-	402
Umbria	1,288	..	108	1	63
Lazio	18,137	..	829	2	533
e. SOUTHERN ITALY	12,710	1	655	3	630
Abruzzo	1,733	..	165	1	84
Molise	359	..	18	1	21
Campania	5,194	1	159	..	285
Apulia	3,691	..	233	1	184
Basilicata	371	..	23	..	21
Calabria	1,363	..	57	-	36
f. ISLANDS	7,075	55	305	5	193
Sicily	5,583	36	192	..	137
Sardinia	1,492	19	113	5	56

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
220	14,535	77	14,964	95	2,987	342	82,711
93	6,582	..	5,229	11	1,238	86	30,976
17	832	-	1,292	2	242	23	5,337
..	139	-	32	-	12	5	89
4	279	..	484	4	244	7	1,612
72	5,332	..	3,421	5	740	51	23,938
55	3,181	20	3,275	7	706	85	18,266
6	156	15	249	..	78	28	1,974
27	1,445	2	1,366	2	254	18	7,755
14	213	..	319	1	113	20	1,614
7	1,366	3	1,340	4	260	19	6,923
34	2,604	5	3,499	24	623	93	21,302
24	255	1	365	2	68	50	1,963
7	652	..	1,031	16	179	9	5,676
2	111	..	162	..	30	3	807
1	1,586	4	1,941	6	346	32	12,856
25	1,504	3	1,982	42	323	30	7,512
12	153	..	237	36	40	8	996
2	37	-	46	..	7	1	226
3	523	3	761	1	131	5	3,322
4	620	-	702	5	115	10	1,818
..	49	-	57	-	8	1	213
4	122	-	180	-	22	5	937
13	665	49	979	11	97	48	4,655
11	474	3	666	7	72	38	3,945
2	191	46	313	4	25	9	711

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

December 2010

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,977	610	15,366	8,126	151	7,975
b.	NORTH-WEST ITALY	4,858	97	4,761	2,584	66	2,519
	Piedmont	1,377	28	1,350	722	12	710
	Valle d'Aosta	44	1	43	35	1	34
	Liguria	104	1	103	57	..	57
	Lombardy	3,333	67	3,265	1,771	52	1,719
c.	NORTH-EAST ITALY	4,773	205	4,567	2,279	25	2,254
	Trentino-Alto Adige	496	100	396	234	5	229
	Veneto	1,892	28	1,865	871	5	866
	Friuli-Venezia Giulia	456	45	411	198	9	188
	Emilia-Romagna	1,928	33	1,895	976	5	971
d.	CENTRAL ITALY	3,516	98	3,418	2,009	16	1,993
	Marche	504	57	447	187	3	184
	Tuscany	1,621	19	1,601	965	5	961
	Umbria	344	9	335	217	2	215
	Lazio	1,047	13	1,035	641	6	634
e.	SOUTHERN ITALY	1,928	116	1,811	873	28	845
	Abruzzo	167	10	157	56	..	56
	Molise	66	8	58	23	..	23
	Campania	526	24	502	283	6	276
	Apulia	770	28	742	374	6	368
	Basilicata	136	4	132	54	..	54
	Calabria	263	43	220	84	16	68
f.	ISLANDS	902	93	809	380	16	364
	Sicily	561	74	488	174	3	171
	Sardinia	341	20	321	206	13	193

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,909	208	4,701	2,942	252	2,690
1,576	30	1,545	698	2	697
459	15	444	197	..	197
7	..	7	3	..	3
33	1	32	14	..	14
1,077	14	1,063	485	1	484
1,600	61	1,539	894	120	774
79	3	76	183	92	92
739	21	718	282	2	280
186	14	172	73	21	51
596	23	573	356	5	351
738	57	681	768	25	744
196	36	160	121	17	103
318	13	305	338	2	336
67	5	62	61	3	58
157	3	154	249	3	246
720	43	676	335	45	290
73	5	68	38	5	34
30	2	28	12	6	7
146	3	143	97	14	83
266	11	254	130	10	120
60	1	60	22	3	18
145	21	124	34	6	28
276	16	260	246	61	185
181	14	167	207	57	150
95	2	93	40	4	35

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

4th quarter 2010

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	1,230	27	1,202	380	14	366
b.	NORTH-WEST ITALY	389	14	374	128	12	116
	Piedmont	111	4	108	38	3	34
	Valle d'Aosta	2	-	2	2	-	2
	Liguria	8	-	8	3	-	3
	Lombardy	267	11	256	86	9	77
c.	NORTH-EAST ITALY	432	5	427	91	..	91
	Trentino-Alto Adige	32	..	32	16	..	16
	Veneto	155	3	152	24	-	24
	Friuli-Venezia Giulia	44	1	44	12	..	12
	Emilia-Romagna	200	1	200	38	..	38
d.	CENTRAL ITALY	206	6	200	100	1	99
	Marche	40	5	34	9	1	9
	Tuscany	60	..	60	21	-	21
	Umbria	17	..	17	11	-	11
	Lazio	90	1	89	58	-	58
e.	SOUTHERN ITALY	127	1	126	40	..	40
	Abruzzo	12	..	12	2	..	2
	Molise	6	..	5	3	..	3
	Campania	29	..	29	10	..	10
	Apulia	50	..	50	22	-	22
	Basilicata	6	-	6	2	-	2
	Calabria	23	1	23	2	-	2
f.	ISLANDS	76	1	75	21	..	21
	Sicily	41	1	41	14	..	14
	Sardinia	35	..	35	7	..	7

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
705	13	692	145	1	144
223	2	221	37	..	37
62	..	62	12	-	12
1	-	1	-	-	-
5	-	5	..	-	..
156	2	154	25	..	25
278	4	274	63	..	63
8	..	7	8	..	8
109	3	106	22	..	22
28	1	28	4	..	4
134	1	133	29	-	29
80	5	75	27	1	26
21	5	16	10	-	10
30	..	30	9	-	9
5	..	5	1	-	1
24	..	24	7	1	6
76	1	75	10	..	10
8	..	8	2	-	2
3	..	3	..	..	..
17	-	17	2	-	2
25	..	25	3	-	3
4	-	4	..	-	..
19	1	18	2	-	2
48	1	47	8	..	8
22	1	22	5	-	5
25	-	25	2	..	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

December 2010

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	16,182	114	1,471	805
b.	NORTH-WEST ITALY	3,482	64	491	215
	Piedmont	1,279	29	129	39
	Valle d'Aosta	37	..	..	26
	Liguria	361	5	17	5
	Lombardy	1,805	30	345	146
c.	NORTH-EAST ITALY	4,025	6	570	330
	Trentino-Alto Adige	1,234	..	17	77
	Veneto	1,073	2	256	83
	Friuli-Venezia Giulia	730	-	114	52
	Emilia-Romagna	988	3	182	117
d.	CENTRAL ITALY	2,458	7	290	150
	Marche	896	3	191	55
	Tuscany	427	2	10	36
	Umbria	173	..	29	20
	Lazio	963	2	59	38
e.	SOUTHERN ITALY	1,885	29	76	91
	Abruzzo	596	1	25	8
	Molise	80	3	3	1
	Campania	354	5	15	28
	Apulia	474	12	13	36
	Basilicata	62	6	2	2
	Calabria	318	3	18	16
f.	ISLANDS	4,332	8	45	20
	Sicily	2,560	6	29	17
	Sardinia	1,772	2	16	3

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short- term	Agriculture, forestry and fishing
664	413	4,136	2,265	380	5,745	188	72
74	60	352	791	55	1,341	39	20
15	9	83	420	52	464	38	20
..	1	3	1	..	7	..	-
43	1	104	106	..	81	-	-
15	50	162	264	3	789	2	..
369	155	769	430	33	1,308	57	5
102	38	415	29	1	551	3	-
68	17	90	248	2	274	33	1
112	68	142	59	..	181	1	-
87	31	122	95	30	302	20	5
83	84	455	495	9	870	15	5
49	29	46	432	3	88	..	-
5	31	76	23	4	235	3	..
4	8	26	13	1	72	-	-
25	16	307	27	1	475	12	4
28	73	137	434	269	694	52	35
24	6	16	83	262	135	35	30
..	3	2	23	..	45	-	-
1	28	72	56	1	143	5	1
1	22	7	161	4	207	12	4
..	1	6	15	..	30	..	..
1	13	34	98	1	135	..	-
111	41	2,423	114	15	1,532	24	7
54	22	1,022	28	15	1,344	24	7
57	19	1,400	86	..	188	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

4th quarter 2010

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	855	1	73	50
b.	NORTH-WEST ITALY	200	..	17	17
	Piedmont	56	..	4	2
	Valle d'Aosta	6	..	-	5
	Liguria	13	-	..	..
	Lombardy	126	-	13	9
c.	NORTH-EAST ITALY	204	..	23	17
	Trentino-Alto Adige	68	..	..	3
	Veneto	62	-	8	4
	Friuli-Venezia Giulia	38	-	13	2
	Emilia-Romagna	36	-	2	9
d.	CENTRAL ITALY	169	-	29	12
	Marche	83	-	26	6
	Tuscany	27	-	..	2
	Umbria	6	-	2	..
	Lazio	53	-	..	4
e.	SOUTHERN ITALY	108	..	5	4
	Abruzzo	58	-	3	1
	Molise	4	..	..	-
	Campania	14	-	..	1
	Apulia	21	-	-	2
	Basilicata	1	-	-	..
	Calabria	9	-	1	..
f.	ISLANDS	174	..	-	..
	Sicily	107	..	-	..
	Sardinia	68	-	-	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
40	36	120	114	37	324	60	16
1	24	5	31	1	97	8	4
..	..	..	23	1	20	6	4
..	-	-	..	-	-
..	..	4	5	-	2	-	-
..	23	1	3	-	75	1	-
23	6	20	21	1	70	22	..
5	..	16	4	-	33	7	-
9	2	1	10	-	14	13	-
5	3	..	4	-	11	1	-
4	1	3	2	1	12	1	..
9	4	4	38	..	62	10	3
8	1	2	34	..	6	..	-
..	..	1	..	..	21	2	..
1	..	1	1	..	1	-	-
-	2	1	4	..	33	8	3
1	..	3	13	36	38	10	7
1	..	..	6	35	6	6	6
..	..	-	2	-	2	-	-
..	..	3	-	-	9	1	..
-	..	..	2	..	14	3	1
-	-	..	1	-	..	-	-
-	..	..	2	..	6	..	-
6	1	88	11	..	58	10	2
5	1	30	11	..	50	10	2
1	-	58	1	-	8	..	-

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

December 2010		Facilities granted	Used margin	Overshoot
a.	TOTAL	120,142	114,366	2,333
	<i>of which: transactions of financial intermediaries</i>	<i>98,623</i>	<i>95,141</i>	<i>1,914</i>
	Piedmont	8,074	7,706	120
	Valle d'Aosta	244	223	2
	Liguria	2,178	2,078	42
	Lombardy	36,070	34,465	557
	Trentino-Alto Adige	2,917	2,722	18
	Veneto	14,746	13,992	173
	Friuli-Venezia Giulia	2,613	2,533	40
	Emilia-Romagna	11,908	11,396	197
	Marche	4,663	4,317	57
	Tuscany	7,448	7,009	144
	Umbria	1,382	1,287	23
	Lazio	12,435	11,748	473
	Abruzzo	1,752	1,656	54
	Molise	183	176	6
	Campania	4,801	4,709	172
	Apulia	2,642	2,497	84
	Basilicata	296	281	14
	Calabria	1,245	1,237	59
	Sicily	2,607	2,484	69
	Sardinia	1,936	1,852	28

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 LawSource: Central Credit Register
Stocks in millions of euro

December 2010

Nominal value of receivables assigned

Advances granted

of which:

Totale

with
recoursewithout
recoursefacilities
granted

used margin

a. TOTAL	37,274	19,061	18,213	40,543	30,233
<i>of which: transactions of financial intermediaries</i>	<i>32,022</i>	<i>16,237</i>	<i>15,785</i>	<i>33,581</i>	<i>25,311</i>
Piedmont	3,058	1,744	1,314	3,293	2,452
Valle d'Aosta	25	25	..	56	25
Liguria	755	425	330	1,060	747
Lombardy	12,214	4,709	7,505	12,788	9,910
Trentino-Alto Adige	191	89	103	226	153
Veneto	1,757	1,096	661	2,000	1,382
Friuli-Venezia Giulia	302	207	95	384	244
Emilia-Romagna	2,421	1,351	1,070	3,148	1,885
Marche	258	203	55	237	149
Tuscany	1,212	748	464	1,545	958
Umbria	568	205	363	700	531
Lazio	9,747	4,278	5,469	10,369	8,559
Abruzzo	362	327	34	410	334
Molise	80	79	1	87	40
Campania	2,682	2,214	468	2,582	1,804
Apulia	527	447	80	551	351
Basilicata	95	55	40	91	55
Calabria	321	298	24	232	167
Sicily	479	418	61	547	356
Sardinia	219	142	77	237	131

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							
December 2010		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	144,964	5,130	11,742	119,668	2,733	5,692
b.	NORTH-WEST ITALY	57,597	1,385	5,545	48,277	691	1,698
	Piedmont	8,468	1,158	328	6,521	195	266
	Valle d'Aosta	249	1	..	230	5	13
	Liguria	3,988	42	13	3,813	45	75
	Lombardy	44,892	185	5,205	37,713	446	1,344
c.	NORTH-EAST ITALY	34,252	402	1,767	28,782	1,076	2,224
	Trentino-Alto Adige	3,933	190	35	3,067	226	414
	Veneto	8,561	112	536	7,167	267	478
	Friuli-Venezia Giulia	6,272	19	862	5,166	131	95
	Emilia-Romagna	15,486	81	333	13,381	453	1,237
d.	CENTRAL ITALY	43,410	2,643	4,205	35,303	392	868
	Marche	1,492	19	89	1,159	93	131
	Tuscany	7,464	20	1,354	5,728	144	219
	Umbria	590	9	2	516	28	36
	Lazio	33,864	2,594	2,760	27,900	127	482
e.	SOUTHERN ITALY	6,560	668	123	4,795	380	595
	Abruzzo	948	14	4	673	87	171
	Molise	127	1	2	85	11	29
	Campania	3,520	537	72	2,591	117	202
	Apulia	1,297	16	42	1,048	90	101
	Basilicata	202	1	1	143	21	37
	Calabria	466	99	2	255	54	55
f.	ISLANDS	3,146	32	102	2,511	194	306
	Sicily	1,425	15	16	1,250	84	61
	Sardinia	1,721	18	86	1,262	111	245

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks

Source: supervisory returns
Stocks in millions of euro

December 2010		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	10,198	5,232	1,828	1,990	789	359
	General government	483	89	31	339	13	12
	Financial corporations	1,038	986	32	19	2	..
	Non-financial corporation	760	124	483	101	31	21
	Producer households	71	10	20	13	19	10
	Consumer households	7,845	4,023	1,262	1,519	725	316
b.	WITH AGREED MATURITY	58,213	18,373	25,212	10,544	2,965	1,118
	General government	135	31	19	79	6	1
	Financial corporations	36,198	9,922	20,563	5,710	1	1
	Non-financial corporation	5,204	2,444	1,562	922	229	48
	Producer households	363	61	100	105	60	37
	Consumer households	16,312	5,914	2,968	3,728	2,669	1,032
c.	UNREDEEMABLE AT NOTICE	68,755	16,488	14,851	13,259	16,365	7,792
	General government	1,549	54	362	381	575	177
	Financial corporations	280	128	83	31	27	11
	Non-financial corporation	2,661	470	697	506	755	233
	Producer households	2,463	296	637	409	744	377
	Consumer households	61,802	15,540	13,072	11,931	14,265	6,994
d.	CUSTOMER CURRENT ACCOUNTS	754,353	278,446	164,418	183,310	87,879	40,299
	General government	31,254	5,415	5,412	14,451	3,309	2,666
	Financial corporations	55,975	31,077	9,094	13,846	1,164	794
	Non-financial corporation	164,511	65,202	39,542	39,097	14,510	6,161
	Producer households	40,092	12,239	10,045	7,673	7,064	3,070
	Consumer households	462,522	164,513	100,324	108,244	61,833	27,609
e.	SAVING CERTIFICATES AND CDs ISSUED	24,709	4,727	8,060	4,295	5,530	2,096
	General government	30	..	4	21	5	..
	Financial corporations	449	195	61	181	4	8
	Non-financial corporation	1,162	316	444	231	142	30
	Producer households	1,014	142	341	201	253	76
	Consumer households	22,054	4,074	7,210	3,661	5,126	1,982

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

December 2010

Total

a.	TOTAL	1,174,617
b.	NORTH-WEST ITALY	379,312
	Piedmont	90,815
	Valle d'Aosta	3,232
	Liguria	31,090
	Lombardy	254,175
c.	NORTH-EAST ITALY	251,475
	Trentino-Alto Adige	20,825
	Veneto	112,733
	Friuli-Venezia Giulia	26,014
	Emilia-Romagna	91,902
d.	CENTRAL ITALY	270,310
	Marche	27,941
	Tuscany	65,924
	Umbria	14,005
	Lazio	162,440
e.	SOUTHERN ITALY	195,197
	Abruzzo	22,938
	Molise	5,472
	Campania	81,602
	Apulia	51,440
	Basilicata	9,242
	Calabria	24,503
f.	ISLANDS	78,323
	Sicily	55,902
	Sardinia	22,421

Notes:

Distribution by branch location (regions)

TDB10283		Banks	
Source: supervisory reports Stocks in millions of euro Numbers in thousands			
December 2010		Number of positions	
		Current accounts	Other
		Total deposits	
a.	TOTAL ITALY	35,071	12,787
b.	NORTH WEST ITALY	12,354	3,470
	Piedmont	2,964	654
	Valle d'Aosta	87	23
	Liguria	1,088	191
	Lombardy	8,215	2,602
c.	NORTH-EAST ITALY	7,942	2,314
	Trentino-Alto Adige	826	385
	Veneto	3,053	862
	Friuli-Venezia Giulia	908	175
	Emilia-Romagna	3,155	892
d.	CENTRAL ITALY	7,609	2,822
	Marche	916	478
	Tuscany	2,510	928
	Umbria	490	165
	Lazio	3,694	1,252
e.	SOUTHERNS ITALY	4,829	2,622
	Abruzzo	605	328
	Molise	102	48
	Campania	1,914	767
	Apulia	1,439	951
	Basilicata	190	142
	Calabria	579	386
f.	ISLANDS	2,337	1,558
	Sicily	1,666	1,274
	Sardinia	670	284

Note:

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

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

December 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	-	-	101,046	-	347	101,699
Credit default swap	859	1,918	68,490	-	868	64,464
Credit default option	-	15	100	-	-	400
Total rate of return swap	-	870	210	-	180	354
Other credit derivatives	-	-	-	-	-	140

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

December 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	32,477	426	2,227	6,151	11,974	11,294
Intrinsic value	5,921	11	17	125	599	5,072
b. NORTH-WEST ITALY						
Number of holders	11,755	142	851	2,111	4,234	4,289
Intrinsic value	2,170	2	6	43	198	1,901
c. NORTH-EAST ITALY						
Number of holders	8,893	172	737	1,832	3,006	3,033
Intrinsic value	1,214	6	4	35	140	1,002
d. CENTRAL ITALY						
Number of holders	6,712	62	387	1,268	2,580	2,314
Intrinsic value	1,849	1	5	29	152	1,619
e. SOUTHERN ITALY						
Number of holders	3,608	36	167	645	1,498	1,214
Intrinsic value	497	1	2	15	73	400
f. ISLAND						
Number of holders	1,509	14	85	295	656	444
Intrinsic value	191	..	1	4	36	149

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

December 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		38,495	991	4,761	6,897	12,408	12,270
Intrinsic value		52,238	31	60	196	1,224	45,373
b. GENERAL GOVERNMENT							
Number of holders		316	1	15	38	96	152
Intrinsic value		3,340	..	11	5	27	3,293
c. FINANCIAL COMPANIES							
Number of holders		410	6	9	31	47	259
Intrinsic value		7,317	4	1	3	5	3,767
d. NON-FINANCIAL COMPANIES							
Number of holders		29,804	277	1,352	5,206	11,434	11,203
Intrinsic value		5,869	10	15	115	577	5,058
<i>of which: industry</i>							
Number of holders		10,607	48	222	1,247	3,920	5,068
Intrinsic value		1,747	1	2	21	156	1,556
building							
Number of holders		3,823	28	165	681	1,508	1,396
Intrinsic value		590	6	2	12	67	471
services							
Number of holders		14,747	197	936	3,160	5,734	4,540
Intrinsic value		3,448	3	10	80	338	2,966
e. PRODUCER HOUSEHOLDS							
Number of holders		2,673	149	875	945	540	91
Intrinsic value		51	..	3	10	22	14
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		4,269	546	2,449	591	139	51
Intrinsic value		85	3	6	8	9	20
g. REST OF THE WORLD							
Number of holders		476	2	12	28	58	207
Intrinsic value		15,627	13	24	37	491	13,460

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

December 2010

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,814,935	717,384	204,539
	Italian government securities	583,692	184,449	48,919
	<i>of which:</i> BOTs	51,207	20,410	1,651
	CCTs	93,104	32,457	5,033
	BTPs	383,676	123,629	40,714
	Other debt securities	645,365	254,832	48,387
	<i>of which:</i> in non-euro-area currencies	48,952	13,643	1,331
	Equity securities	261,357	78,021	88,154
	<i>of which:</i> in non-euro-area currencies	31,876	6,608	1,183
	Units of collective investment undertakings	315,577	197,082	16,720
	Other securities and the like	4,109	1,450	1,299

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
72,814	47,742	4,897	1,421,844	654,430	178,973
24,573	15,729	2,118	432,868	166,261	44,822
1,123	775	88	29,205	19,569	1,523
7,641	5,053	700	65,149	26,837	3,738
12,077	6,997	952	310,264	114,989	38,566
17,644	9,720	779	531,454	240,353	45,180
1,295	759	64	21,113	12,411	1,147
4,270	2,757	388	206,091	71,621	74,116
954	597	58	13,230	5,753	929
26,229	19,469	1,608	244,148	173,603	13,493
5	-	-	3,289	1,230	778

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

December 2010

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,814,935	717,384	204,539
b.	NORTH-WEST ITALY	939,298	341,116	60,922
	Piedmont	169,937	91,216	15,681
	Valle d'Aosta	2,607	1,700	300
	Liguria	40,082	31,331	2,902
	Lombardy	726,672	216,869	42,038
c.	NORTH-EAST ITALY	379,907	173,676	28,494
	Trentino-Alto Adige	14,737	9,091	1,374
	Veneto	108,032	61,658	10,391
	Friuli-Venezia Giulia	117,926	15,107	1,386
	Emilia-Romagna	139,211	87,820	15,343
d.	CENTRAL ITALY	399,386	119,094	105,567
	Marche	16,477	12,329	3,183
	Tuscany	64,014	44,041	7,328
	Umbria	8,377	6,824	754
	Lazio	310,518	55,900	94,301
e.	SOUTHERN ITALY	70,687	61,961	6,841
	Abruzzo	7,199	6,060	706
	Molise	1,146	995	149
	Campania	33,873	29,532	3,070
	Apulia	20,293	18,177	2,009
	Basilicata	2,147	1,930	214
	Calabria	6,028	5,268	694
f.	ISLANDS	25,657	21,538	2,715
	Sicily	18,974	16,327	1,792
	Sardinia	6,683	5,210	923

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
72,814	47,742	4,897	1,421,844	654,430	178,973
40,107	23,126	2,069	655,116	311,101	45,832
12,806	4,506	450	150,186	84,986	14,036
58	58	1	2,465	1,625	294
1,594	1,408	89	37,346	29,538	2,605
25,649	17,155	1,530	465,119	194,952	28,898
14,871	12,454	1,302	351,544	158,009	24,267
1,223	830	21	12,134	8,057	1,158
4,102	3,127	486	100,114	57,160	8,937
868	730	108	114,005	14,188	1,110
8,679	7,767	688	125,290	78,604	13,062
13,643	8,565	951	327,731	107,734	101,345
1,009	847	108	14,076	11,301	2,157
5,161	3,016	272	54,947	39,962	6,108
448	400	42	7,728	6,291	651
7,026	4,302	529	250,981	50,182	92,428
3,114	2,696	415	63,857	57,443	5,410
353	277	75	6,607	5,659	558
26	23	2	1,013	933	78
1,346	1,199	146	30,351	27,444	2,461
1,103	957	146	18,289	16,625	1,564
107	100	7	1,971	1,796	171
179	140	39	5,626	4,987	577
1,079	901	160	23,595	20,142	2,120
618	521	87	17,649	15,431	1,390
461	380	73	5,946	4,711	730

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

4th quarter 2010		Total	Banks	SIMs
a. TOTAL SECURITIES		904,118	824,473	79,645
Italian government securities		433,182	420,925	12,257
<i>of which:</i> BOTs		101,201	100,427	775
CCT		85,170	82,490	2,680
BTPs		214,956	206,480	8,477
Other debt securities		207,737	199,441	8,296
Equity securities		238,545	181,500	57,045
Other securities		8,414	6,367	2,047
b. TOTAL DERIVATIVE INSTRUMENTS		2,484,705	2,443,694	41,011
Futures		944,069	919,007	25,062
<i>of which:</i> on Italian government securities		15,887	15,886	1
on interest rates		268,970	268,970	-
on stock indices		201,140	177,599	23,541
Swaps and forward rate agreements		1,042,404	1,042,404	-
<i>of which:</i> interest rate swaps		674,463	674,463	-
currency swaps		6,312	6,312	-
Forward rate agreements		359,676	359,676	-
Options on securities		90,765	81,964	8,800
<i>of which:</i> on Italian government securities		12	12	-
on debt securities		1,249	1,249	-
on equity securities		88,885	80,085	8,800
Options on futures or stock indices		287,016	284,880	2,136
<i>of which:</i> on futures on Italian government securities		45,306	45,306	-
on stock indices or futures on stock indices		94,705	92,612	2,093
Foreign currency options		26,237	26,237	..
Interest rate options		74,408	74,408	-
Other derivative instruments		19,807	14,794	5,012

Notes: The data include transactions with non-residents and interbank transactions. Securities are valued at the contract price (debt securities, ex coupon). For the methods of measuring derivative instruments, see the corresponding item in the glossary. Transactions are considered when they are concluded, even if they have not been settled. the amounts are shown net of commissions.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

4th quarter 2010

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	88,081	93,760	413,145
	Italian government securities	34,427	30,378	167,562
	<i>of which:</i> BOTs	4,193	3,390	6,967
	CCTs	6,972	6,504	25,200
	BTPs	21,117	18,241	121,488
	Other debt securities	16,618	21,774	116,718
	<i>of which:</i> in non-euro-area currencies	1,344	1,241	2,547
	Equity securities	5,945	7,136	49,380
	<i>of which:</i> in non-euro-area currencies	1,540	1,557	2,198
	Units of collective investment undertakings	21,398	21,409	118,362
	Other securities and the like	12,994	16,512	174

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
17,668	17,296	82,779	10,850	14,351	10,146	59,563	62,113	320,220
5,999	6,587	38,827	689	802	1,937	27,739	22,988	126,797
630	473	1,376	225	176	246	3,338	2,740	5,345
2,084	2,371	8,739	264	158	656	4,624	3,975	15,805
2,523	3,094	24,364	174	449	932	18,420	14,699	96,192
5,127	5,660	22,263	1,074	946	4,257	10,417	15,167	90,198
406	398	1,993	95	72	426	843	770	128
2,042	1,772	5,121	769	762	1,029	3,135	4,601	43,230
453	332	1,324	108	82	324	979	1,143	550
7,158	5,893	28,128	1,609	1,474	4,390	12,631	14,042	85,843
149	231	-3	6,892	10,493	28	5,953	5,789	149

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 Sept.	2010 Dec.	2010 Sept.	2010 Dec.	2010 Sept.	2010 Dec.
a. NUMBER OF BORROWERS	7,588,387	7,673,748	5,065,890	5,095,423	2,522,497	2,578,325
<i>of which: joint borrowers</i>	<i>2,187,545</i>	<i>2,204,175</i>	<i>1,265,921</i>	<i>1,264,462</i>	<i>921,624</i>	<i>939,713</i>
b. LOAN FACILITIES						
facilities granted	2,561,625	2,469,988	2,238,902	2,132,135	322,724	337,853
used margin	1,827,074	1,835,966	1,518,017	1,512,174	309,057	323,792
overshoot	41,228	45,293	37,301	41,500	3,928	3,793
unused margin	775,779	679,315	758,185	661,462	17,594	17,853
<i>of which: matched loans</i>						
facilities granted	333,383	341,560	301,012	303,484	32,371	38,076
used margin	165,996	176,198	144,682	148,897	21,314	27,302
term loans						
facilities granted	1,850,818	1,792,967	1,562,864	1,495,531	287,954	297,436
used margin	1,491,314	1,502,337	1,206,134	1,208,361	285,180	293,976
revocable loans						
facilities granted	377,276	335,356	374,878	333,015	2,399	2,341
used margin	169,640	157,346	167,077	154,832	2,564	2,514
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	427,248	406,351	417,396	392,932	9,852	13,419
used margin	242,951	224,662	235,189	212,001	7,762	12,661
d. BAD DEBTS	131,692	136,344	72,118	76,827	59,574	59,517
e. NUMBER OF GUARANTORS	4,036,098	4,042,419	3,045,815	3,017,613	990,283	1,024,806
<i>of which: joint guarantors</i>	<i>1,377,587</i>	<i>1,385,114</i>	<i>1,072,200</i>	<i>1,063,971</i>	<i>305,387</i>	<i>321,143</i>
f. GUARANTEES RECEIVED	832,197	839,376	667,022	667,179	165,176	172,197

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			
December 2010		Number of borrowers	Net used
a.	TOTAL	867,085	75,709
	from 250 to 30,000	584,218	4,768
	from 30,000 to 75,000	109,168	4,518
	from 75,000 to 125,000	56,380	4,679
	from 125,000 to 250,000	63,049	9,033
	from 250,000 to 500,000	26,062	6,898
	from 500,000 to 1,000,000	13,521	6,897
	from 1,000,000 to 2,500,000	9,161	10,043
	from 2,500,000 to 5,000,000	3,127	7,518
	from 5,000,000 to 25,000,000	2,172	14,141
	more than 25,000,000	227	7,215

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

December 2010

	General government	Financial companies	Non- financial companies	of which: industry	building	services	Producer households	Consumer households
a. ITALY								
Number of borrowers	19	930	140,707	33,835	24,669	79,731	124,867	595,026
Bad debts	37	445	50,415	17,589	10,148	21,534	8,010	16,538
b. NORTH-WEST ITALY								
Number of borrowers	1	292	38,404	9,341	6,603	22,150	27,218	143,686
Bad debts	..	162	14,535	5,200	2,885	6,248	1,776	4,993
c. NORTH-EAST ITALY								
Number of borrowers	-	192	28,364	7,814	5,066	15,141	20,180	92,186
Bad debts	-	42	12,203	4,879	2,516	4,585	1,495	3,125
d. CENTRAL ITALY								
Number of borrowers	2	242	35,247	8,182	5,756	20,845	25,736	115,210
Bad debts	3	207	12,736	3,841	2,640	6,059	1,657	3,497
e. SOUTHERN ITALY								
Number of borrowers	15	139	26,501	6,320	4,894	14,409	31,878	162,419
Bad debts	34	29	8,019	2,890	1,461	3,357	1,897	3,305
f. ISLANDS								
Number of borrowers	1	65	12,191	2,178	2,350	7,186	19,855	81,525
Bad debts	..	4	2,922	779	646	1,284	1,184	1,617

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2010

	Number of borrowers	Bad debts
a. TOTAL	271,118	58,690
Agricultural, forestry and fishing	13,254	2,709
Mining and quarrying	380	131
Manufacturing	50,006	18,162
Electricity, gas, steam and air conditioning supply	96	49
Water supply, sewerage, waste management and remediation activities	647	313
Construction	51,196	11,785
Wholesale and retail trade, repair of motor vehicles and	74,356	10,608
Transportation and storage	11,120	1,679
Accommodation and food service activities	21,813	2,323
Information and communication	4,789	902
Financial and insurance activities	909	639
Real estate activities	9,801	5,239
Professional, scientific and technical activities	6,913	1,197
Administrative and support service activities	8,665	1,508
All remaining activities (sections O, P,Q,R,S,T)	10,497	1,150

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

December 2010

		Total	Banks	Financial intermediaries
a.	TOTAL	136,344	76,827	59,517
b.	GENERAL GOVERNMENT	86	37	49
	Central government	11	10	1
	Local government	75	27	48
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,336	506	830
	Monetary financial institutions	61	61	-
	Other financial intermediaries	1,121	364	757
	Financial auxiliaries	146	78	67
	Insurance companies and pension funds	8	2	5
d.	NON-FINANCIAL COMPANIES	89,879	50,415	39,464
	Public companies	142	41	101
	Private companies	75,618	42,730	32,888
	Associations of non-financial companies	177	53	124
	Craft non-financial quasi-companies	3,607	2,262	1,345
	Other non-financial quasi-companies	10,334	5,328	5,006
e.	HOUSEHOLDS	42,317	24,192	18,125
	Producer households	15,236	8,010	7,226
	Consumer households	27,081	16,182	10,899
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	499	352	146
g.	REST OF THE WORLD	1,279	1,057	222
	General government	1	1	-
	Monetary financial institutions	81	79	1
	Other financial institutions	738	697	41
	Non-financial companies	400	233	167
	Households	59	47	12
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	3	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

4th quarter 2010

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	65,872	3,612	39,059	719
b.	INORTH-WEST ITALY	16,277	1,093	9,768	205
	Piedmont	3,918	192	2,986	45
	Valle d'Aosta	80	4	91	1
	Liguria	1,436	67	920	15
	Lombardy	10,843	830	5,771	144
c.	NORD-EAST ITALY	10,082	984	6,839	164
	Trentino-Alto Adige	609	66	919	50
	Veneto	4,042	353	2,719	42
	Friuli-Venezia Giulia	864	102	521	9
	Emilia-Romagna	4,567	463	2,680	63
d.	CENTRAL ITALY	13,233	718	7,378	160
	Marche	1,389	105	859	15
	Tuscany	4,044	263	2,005	34
	Umbria	897	51	352	5
	Lazio	6,903	298	4,162	106
e.	SOUTHERN ITALY	17,443	566	10,226	130
	Abruzzo	1,367	62	865	17
	Molise	237	7	342	12
	Campania	7,845	216	5,177	52
	Apulia	4,639	162	2,420	34
	Basilicata	552	20	251	3
	Calabria	2,803	100	1,171	12
f.	ISLANDS	8,837	251	4,848	60
	Sicily	7,246	181	3,952	38
	Sardinia	1,591	70	896	22

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

4th quarter 2010		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL		65,872	3,612	39,059	719
General government		2	10	1	..
Financial companies		70	7	27	5
Non-financial companies		11,111	2,291	3,685	290
<i>of which: industry</i>		<i>2,384</i>	<i>607</i>	<i>706</i>	<i>54</i>
building		2,117	617	575	51
services		6,408	1,015	2,332	177
Producer households		9,406	365	4,378	107
Consumer households and nec		44,854	920	30,690	313

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

December 2010

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	68,332	20,288
Agricultural, forestry and fishing	2,845	1,395
Mining and quarrying	148	53
Manufacturing	22,334	4,834
Electricity, gas, steam and air conditioning supply	52	10
Water supply, sewerage, waste management and remediation activities	348	68
Construction	13,540	5,036
Wholesale and retail trade, repair of motor vehicles and	12,598	2,499
Transportation and storage	1,889	406
Accommodation and food service activities	2,442	1,178
Information and communication	1,060	149
Financial and insurance activities	730	297
Real estate activities	5,641	3,123
Professional, scientific and technical activities	1,388	346
Administrative and support service activities	1,708	344
All remaining activities (sections O, P,Q,R,S,T)	1,302	435

Note:

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

TDC30033		Banks							
Source: Central Credit Register Stocks in millions of euro									
December 2010		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
Bad debts (gross of writeoffs)		38	559	59,653	21,741	11,806	24,862	8,404	16,840
of which: backed by real security		..	191	19,422	5,479	4,956	8,354	3,466	8,669
b. NORTH-WEST ITALY									
Bad debts (gross of writeoffs)		..	199	17,561	6,613	3,382	7,350	1,820	5,047
of which: backed by real security		..	98	5,147	1,297	1,429	2,295	802	3,131
c. NORTH-EAST ITALY									
Bad debts (gross of writeoffs)		-	77	14,514	6,078	2,889	5,297	1,539	3,163
of which: backed by real security		-	11	4,901	1,441	1,342	1,987	716	1,791
d. CENTRAL ITALY									
Bad debts (gross of writeoffs)		3	236	15,097	4,749	3,076	7,063	1,777	3,587
of which: backed by real security		-	72	4,813	1,228	1,214	2,258	756	1,712
e. SOUTHERN ITALY									
Bad debts (gross of writeoffs)		35	42	9,174	3,385	1,698	3,749	2,022	3,393
of which: backed by real security		..	8	3,229	1,146	659	1,258	758	1,414
f. ISLANDS									
Bad debts (gross of writeoffs)		..	5	3,306	916	760	1,403	1,246	1,650
of which: backed by real security		-	1	1,333	367	311	556	434	620

Note:

Distribution by customer location (region)

TDB30260

Banks

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

December 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	855,277	85,893	1.13	63,697	6,316
b.	NORTH-WEST ITALY	208,038	24,322	1.13	15,696	1,930
	Piedmont	59,804	5,189	1.13	3,785	309
	Valle d'Aosta	1,415	117	1.03	79	5
	Liguria	20,799	1,542	1.09	1,381	141
	Lombardy	126,020	17,473	1.13	10,451	1,475
c.	NORTH-EAST ITALY	139,409	19,529	1.15	9,629	1,642
	Trentino-Alto Adige	8,010	1,403	1.11	584	84
	Veneto	54,913	8,201	1.10	3,880	604
	Friuli-Venezia Giulia	12,465	1,403	1.09	831	166
	Emilia-Romagna	64,021	8,522	1.22	4,334	788
d.	CENTRAL ITALY	175,007	20,616	1.13	12,796	1,528
	Marche	24,225	3,308	1.12	1,317	251
	Tuscany	54,511	6,493	1.18	3,894	602
	Umbria	12,458	1,319	1.11	872	93
	Lazio	83,813	9,497	1.11	6,713	581
e.	SOUTHERN ITALY	219,704	15,087	1.12	16,989	886
	Abruzzo	19,024	1,868	1.12	1,307	113
	Molise	3,772	337	1.07	231	11
	Campania	99,757	6,283	1.16	7,688	339
	Apulia	57,275	4,088	1.11	4,505	242
	Basilicata	7,322	720	1.06	531	33
	Calabria	32,554	1,790	1.09	2,727	148
f.	ISLANDS	113,119	6,339	1.09	8,587	331
	Sicily	87,036	4,286	1.10	7,040	243
	Sardinia	26,083	2,053	1.07	1,547	87

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2010-Q4	2010-Q3	2010-Q2
a. IMPAIRED LOANS				
Bad debts		78,636	73,783	69,458
Substandard loans		52,937	52,451	51,871
Restructured loans		13,486	11,803	10,845
Overdue / overdrawn loans		12,466	15,326	13,886
b. TOTAL LOANS		1,766,776	1,739,055	1,725,304

Notes: The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers.

Distribution by type of default, customers location (region) and sector of economic activity

TDB30262

Source: supervisory returns
Stocks in millions of euro

December 2010

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	52,132	34,872	4,691	10,574
b. NORTH-WEST ITALY	16,114	10,963	1,099	3,260
Piedmont and Valle d'Aosta	2,681	1,637	271	639
Liguria	859	580	90	188
Lombardy	12,574	8,746	738	2,433
c. NORTH-EAST ITALY	13,175	8,742	1,145	2,380
Trentino-Alto Adige	1,718	1,218	245	252
Veneto	5,234	3,711	416	996
Friuli-Venezia Giulia	773	514	91	160
Emilia-Romagna	5,451	3,299	393	972
d. CENTRAL ITALY	12,341	8,746	1,049	2,285
Marche	1,435	856	206	368
Tuscany	4,540	3,301	469	690
Umbria	808	543	107	156
Lazio	5,558	4,046	268	1,071
e. SOUTHERN ITALY	6,931	4,378	881	1,655
Abruzzo and Molise	1,287	877	169	238
Campania	2,867	1,889	245	730
Apulia and Basilicata	1,805	1,085	287	423
Calabria	822	449	151	221
f. ISLANDS	3,571	2,044	518	994
Sicily	2,581	1,346	394	827
Sardinia	990	698	124	167

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

Restructured loans	Overdue / overdrawn loans			
	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
12,984	11,802	6,512	972	4,005
7,130	3,367	1,839	244	1,109
490	486	196	64	223
60	219	96	28	95
6,580	2,662	1,547	152	791
3,372	2,831	1,771	230	791
36	260	173	22	53
1,891	1,179	751	88	334
175	172	93	19	50
1,270	1,220	754	101	354
1,925	3,055	1,831	231	943
81	323	141	47	133
962	947	569	102	266
22	246	137	25	81
860	1,539	984	57	462
342	1,658	669	169	801
33	375	205	44	118
115	620	187	45	381
190	460	205	52	203
4	177	65	23	86
215	892	403	97	360
171	634	234	69	299
45	258	169	28	60

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

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

December 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.	TOTAL	4,228,672	1,479,210	912,563	836,047	300,731	154,958
	<i>of which:</i> 1 facility	3,621,332	1,451,293	846,423	707,635	174,539	58,303
	2 facilities	372,590	26,911	62,483	105,768	83,423	46,641
	3-4 facilities	172,360	994	3,631	22,363	40,250	42,824
	more than 4 facilities	62,390	12	26	281	2,519	7,190
b.	GENERAL GOVERNMENT	7,310	563	516	1,075	1,219	1,205
	<i>of which:</i> 1 facility	4,268	553	482	848	816	639
	2 facilities	2,000	10	34	222	351	466
	3-4 facilities	840	-	-	5	52	98
	more than 4 facilities	202	-	-	-	-	2
c.	FINANCIAL COMPANIES	8,584	2,033	1,122	1,276	822	531
	<i>of which:</i> 1 facility	6,028	1,938	878	885	457	265
	2 facilities	1,518	87	223	298	232	150
	3-4 facilities	643	6	21	92	124	86
	more than 4 facilities	395	2	-	1	9	30
d.	NON-FINANCIAL COMPANIES	915,899	201,072	114,981	149,575	135,660	109,198
	<i>of which:</i> 1 facility	524,415	193,382	86,956	86,724	57,774	34,540
	2 facilities	200,521	7,453	26,490	49,544	48,195	33,987
	3-4 facilities	133,155	231	1,528	13,165	27,911	34,687
	more than 4 facilities	57,808	6	7	142	1,780	5,984
e.	PRODUCER HOUSEHOLDS	573,518	210,973	111,393	116,294	51,834	20,094
	<i>of which:</i> 1 facility	470,377	203,590	94,151	85,225	26,599	6,986
	2 facilities	75,111	7,105	16,115	25,132	16,365	6,465
	3-4 facilities	25,083	278	1,116	5,862	8,334	5,740
	more than 4 facilities	2,947	-	11	75	536	903
f.	CONSUMER HOUSEHOLDS AND NEC	2,685,221	1,047,082	678,073	562,071	108,627	22,743
	<i>of which:</i> 1 facility	2,581,097	1,034,618	658,152	529,050	86,914	14,987
	2 facilities	90,858	11,982	18,975	29,816	17,802	5,354
	3-4 facilities	12,253	478	938	3,143	3,721	2,136
	more than 4 facilities	1,013	4	8	62	190	266

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

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

December 2010

	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	113,787	44,325	36,464	7,453
<i>of which:</i> 1 facility	31,473	9,249	5,584	789
2 facilities	27,394	7,882	4,742	698
3-4 facilities	38,581	13,867	8,341	1,077
more than 4 facilities	16,339	13,327	17,797	4,889
b. GENERAL GOVERNMENT	1,170	510	570	385
<i>of which:</i> 1 facility	468	161	152	54
2 facilities	482	173	175	85
3-4 facilities	203	157	174	151
more than 4 facilities	17	19	69	95
c. FINANCIAL COMPANIES	530	338	649	595
<i>of which:</i> 1 facility	277	173	328	197
2 facilities	134	77	143	134
3-4 facilities	90	40	75	95
more than 4 facilities	29	48	103	169
d. NON-FINANCIAL COMPANIES	95,565	40,243	33,928	6,373
<i>of which:</i> 1 facility	23,821	7,769	4,707	507
2 facilities	22,395	6,865	4,133	467
3-4 facilities	34,252	12,763	7,737	806
more than 4 facilities	15,097	12,846	17,351	4,593
e. PRODUCER HOUSEHOLDS	8,396	1,483	469	10
<i>of which:</i> 1 facility	2,203	269	48	3
2 facilities	2,337	325	63	1
3-4 facilities	2,923	584	179	2
more than 4 facilities	933	305	179	4
f. CONSUMER HOUSEHOLDS AND NEC	7,465	1,545	750	74
<i>of which:</i> 1 facility	4,220	726	269	16
2 facilities	1,925	412	217	8
3-4 facilities	1,064	304	171	22
more than 4 facilities	256	103	93	28

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

December 2010		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,908,179	1,380,520	4,228,672	535,933	459,650	3,621,332
b.	NORTH-WEST ITALY	769,469	540,060	1,183,913	203,336	163,528	997,988
	Piedmont	119,023	82,776	304,482	31,915	27,421	261,325
	Valle d'Aosta	2,716	2,020	8,914	977	812	7,768
	Liguria	36,043	26,056	99,967	14,702	11,878	86,984
	Lombardy	611,687	429,207	770,550	155,743	123,417	641,911
c.	NORTH-EAST ITALY	485,160	354,680	1,067,928	135,134	118,939	900,012
	Trentino-Alto Adige	47,530	36,385	121,659	18,248	15,445	106,328
	Veneto	187,633	140,549	439,348	62,128	56,363	372,045
	Friuli-Venezia Giulia	34,225	25,179	114,694	10,833	9,675	99,802
	Emilia-Romagna	215,772	152,567	392,227	43,925	37,455	321,837
d.	CENTRAL ITALY	421,013	297,169	914,840	104,079	92,516	781,697
	Marche	45,390	33,801	141,561	12,748	11,342	116,261
	Tuscany	121,648	91,805	315,853	32,981	29,919	262,273
	Umbria	20,500	16,123	76,257	6,099	5,604	63,870
	Lazio	233,475	155,441	381,169	52,251	45,651	339,293
e.	SOUTHERN ITALY	158,390	127,553	682,972	61,356	55,707	601,579
	Abruzzo	23,956	18,693	97,222	8,307	7,532	83,582
	Molise	3,305	2,615	16,471	1,304	1,188	14,215
	Campania	65,124	52,334	242,724	24,514	21,820	215,229
	Apulia	45,073	36,782	217,183	18,374	17,106	192,370
	Basilicata	5,755	4,658	26,940	2,132	1,962	23,458
	Calabria	15,178	12,471	82,432	6,726	6,099	72,725
f.	ISLANDS	74,146	61,059	379,019	32,027	28,961	340,056
	Sicily	52,623	42,725	273,191	22,537	20,247	243,582
	Sardinia	21,523	18,334	105,828	9,489	8,714	96,474

Note: Only loan facilities are considered.

Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
223,375	165,003	372,590	291,121	203,243	172,360	857,751	552,624	62,390
86,535	63,078	109,878	106,897	72,036	54,412	372,701	241,418	21,635
14,320	10,240	26,936	18,683	11,809	12,127	54,105	33,307	4,094
358	246	818	733	509	271	649	454	57
4,600	3,144	8,365	5,168	3,517	3,411	11,574	7,516	1,207
67,258	49,448	73,759	82,313	56,202	38,603	306,373	200,140	16,277
55,661	41,252	100,788	80,934	55,693	48,563	213,430	138,796	18,565
9,557	6,721	10,782	7,719	6,008	3,694	12,005	8,211	855
22,097	16,598	40,123	32,623	22,127	19,659	70,784	45,461	7,521
3,852	2,865	9,169	4,965	3,257	4,161	14,576	9,381	1,562
20,154	15,068	40,714	35,627	24,301	21,049	116,065	75,743	8,627
47,843	34,888	81,359	63,714	45,693	38,016	205,378	124,072	13,768
7,727	6,345	14,812	7,372	5,102	7,560	17,544	11,011	2,928
14,110	11,410	31,191	24,125	16,577	16,157	50,432	33,899	6,232
2,461	1,996	7,292	3,559	2,646	3,663	8,381	5,878	1,432
23,545	15,137	28,064	28,659	21,369	10,636	129,021	73,284	3,176
21,574	16,751	53,176	27,077	20,173	21,817	48,383	34,923	6,400
3,262	2,627	8,471	4,055	2,862	3,834	8,333	5,673	1,335
460	373	1,485	651	437	619	890	617	152
7,959	6,221	18,046	10,320	7,888	7,231	22,330	16,404	2,218
6,450	4,877	16,241	7,886	5,780	6,666	12,363	9,019	1,906
904	688	2,231	968	700	993	1,751	1,308	258
2,540	1,965	6,702	3,196	2,506	2,474	2,716	1,901	531
11,762	9,034	27,389	12,499	9,648	9,552	17,859	13,416	2,022
8,613	6,412	20,616	8,943	6,710	7,326	12,530	9,356	1,667
3,149	2,621	6,773	3,556	2,939	2,226	5,328	4,060	355

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks					
Source: Central Credit Register Size classes in euro							
December 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. TOTAL							
Average number of banks per borrower		1.27	1.02	1.08	1.18	1.61	2.15
First banks share of total credit granted(%)		64	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.68	1.02	1.07	1.22	1.37	1.57
First banks share of total credit granted(%)		65	100	98	93	91	88
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.75	1.06	1.24	1.40	1.67	1.90
First banks share of total credit granted(%)		80	98	91	88	84	82
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.92	1.04	1.26	1.52	1.87	2.29
First banks share of total credit granted(%)		51	98	90	83	77	72
<i>of which: industry</i>							
Average number of banks per borrower		2.51	1.04	1.28	1.61	2.07	2.67
First banks share of total credit granted(%)		40	98	89	80	71	63
<i>of which: building</i>							
Average number of banks per borrower		1.83	1.04	1.23	1.47	1.74	2.03
First banks share of total credit granted(%)		65	99	91	85	80	77
<i>of which: services</i>							
Average number of banks per borrower		1.74	1.04	1.26	1.51	1.83	2.22
First banks share of total credit granted(%)		55	98	90	84	79	74
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.25	1.04	1.17	1.33	1.72	2.18
First banks share of total credit granted(%)		85	99	94	90	83	78
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.05	1.01	1.03	1.07	1.25	1.50
First banks share of total credit granted(%)		96	100	99	98	94	91

Note: The average number of banks per borrower is calculated as an arithmetic mean.

D.4.5.3
AVERAGE NUMBER OF BANKS PER BORROWER
Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks			
Source: Central Credit Register					
Size classes in euro					
December 2010		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL					
Average number of banks per borrower		2.74	3.54	4.87	7.69
First banks share of total credit granted(%)		69	63	54	53
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.85	2.19	2.58	3.72
First banks share of total credit granted(%)		84	82	80	62
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.94	2.25	2.70	5.01
First banks share of total credit granted(%)		83	82	81	80
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.85	3.65	5.02	8.24
First banks share of total credit granted(%)		67	61	52	37
of which: industry					
Average number of banks per borrower		3.48	4.54	6.21	9.57
First banks share of total credit granted(%)		55	48	40	30
of which: building					
Average number of banks per borrower		2.38	2.91	3.89	7.17
First banks share of total credit granted(%)		75	72	65	47
of which: services					
Average number of banks per borrower		2.74	3.49	4.69	7.33
First banks share of total credit granted(%)		69	64	56	40
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.63	3.22	4.25	3.40
First banks share of total credit granted(%)		75	73	65	71
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.75	2.06	2.52	4.32
First banks share of total credit granted(%)		88	85	79	58

Note:

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1997	1998	1999	2000	2001
Cohort formed in 1996	1.00	1.14	1.05	0.77	0.59
Cohort formed in 1997	-	1.51	1.29	0.99	0.75
Cohort formed in 1998	-	-	1.13	1.01	0.88
Cohort formed in 1999	-	-	-	0.84	0.83
Cohort formed in 2000	-	-	-	-	0.85
Cohort formed in 2001	-	-	-	-	-
Cohort formed in 2002	-	-	-	-	-
Cohort formed in 2003	-	-	-	-	-
Cohort formed in 2004	-	-	-	-	-
Cohort formed in 2005	-	-	-	-	-
Cohort formed in 2006	-	-	-	-	-
Cohort formed in 2007	-	-	-	-	-
Cohort formed in 2008	-	-	-	-	-
Cohort formed in 2009	-	-	-	-	-

Note:

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

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

2002	2003	2004	2005	2006	2007	2008	2009	2010
0.50	0.41	0.37	0.32	0.24	0.18	0.17	0.22	0.20
0.62	0.49	0.42	0.35	0.31	0.26	0.20	0.25	0.25
0.74	0.57	0.48	0.41	0.31	0.28	0.23	0.26	0.29
0.73	0.59	0.52	0.44	0.35	0.29	0.22	0.26	0.28
0.86	0.73	0.67	0.52	0.47	0.37	0.27	0.34	0.34
0.85	0.83	0.80	0.63	0.58	0.45	0.36	0.42	0.41
-	0.69	0.76	0.66	0.65	0.49	0.38	0.43	0.45
-	-	0.60	0.66	0.73	0.61	0.50	0.57	0.56
-	-	-	0.51	0.67	0.70	0.57	0.69	0.71
-	-	-	-	0.58	0.80	0.74	0.92	0.91
-	-	-	-	-	0.62	0.82	1.18	1.18
-	-	-	-	-	-	0.66	1.15	1.38
-	-	-	-	-	-	-	0.84	1.14
-	-	-	-	-	-	-	-	0.66

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

December 2010		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY							
	Initial period of rate fixation:							
	up to 1 year	2.96	3.39	3.24	3.73	3.33	3.85	2.72
	from 1 to 5 years	3.23	3.07	3.58	3.62	2.68	5.05	4.45
	more than 5 years	4.64	4.58	4.16	4.85	4.72	5.42	5.15
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	2.73	3.26	3.12	3.56	3.24	3.74	2.65
	from 1 to 5 years	2.61	2.61	3.12	3.57	2.17	4.77	4.28
	more than 5 years	3.94	4.27	4.19	4.62	4.23	5.33	5.08
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	2.86	3.23	3.10	3.62	3.16	3.55	2.70
	from 1 to 5 years	3.68	3.37	3.45	3.39	3.26	4.78	4.67
	more than 5 years	4.66	4.14	3.71	4.03	4.42	5.11	5.16
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.11	3.41	3.28	3.77	3.32	3.85	2.75
	from 1 to 5 years	3.32	3.22	4.11	3.65	2.80	5.22	4.18
	more than 5 years	4.80	4.65	3.83	5.00	4.95	5.47	5.05
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.81	4.10	4.01	4.29	4.06	4.58	2.89
	from 1 to 5 years	4.68	4.51	4.56	4.28	4.56	5.39	5.21
	more than 5 years	5.24	5.40	5.15	5.34	5.57	5.60	5.26
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	3.61	3.92	3.95	4.13	3.82	4.47	2.92
	from 1 to 5 years	4.54	4.29	3.56	3.81	4.97	5.46	5.24
	more than 5 years	5.26	5.06	4.54	5.22	5.22	5.55	5.36

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

December 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	5.54	9.57	9.40	8.32	6.94	5.68	2.73
b. NORTH-WEST ITALY	4.73	10.07	9.52	8.27	6.79	5.50	2.16
Piedmont	6.06	9.98	9.38	8.25	6.95	5.59	2.93
Valle d'Aosta	8.14	9.15	8.79	8.51	8.87	6.48	4.52
Liguria	7.08	11.01	10.33	8.81	7.15	5.93	3.67
Lombardy	4.34	9.98	9.47	8.21	6.71	5.44	2.06
c. NORTH-EAST ITALY	5.68	9.04	8.32	7.25	6.03	5.21	3.62
Trentino-Alto Adige	4.20	6.65	5.83	5.36	4.32	3.60	3.06
Veneto	6.04	9.50	9.04	7.74	6.62	5.56	3.64
Friuli-Venezia Giulia	6.59	10.52	9.18	8.24	6.84	6.24	2.81
Emilia-Romagna	5.83	9.09	8.47	7.40	6.18	5.56	3.80
d. CENTRAL ITALY	5.80	9.33	9.48	8.70	7.36	5.89	3.26
Marche	7.17	9.77	9.09	8.61	7.68	6.40	4.86
Tuscany	6.35	9.43	9.58	8.71	7.70	6.44	3.05
Umbria	7.43	9.79	9.38	8.33	7.56	6.62	5.77
Lazio	5.12	9.06	9.54	8.78	6.99	5.45	3.14
e. SOUTHERN ITALY	7.47	9.97	10.66	9.53	8.34	7.11	3.88
Abruzzo	7.44	9.80	10.15	8.66	7.88	7.02	4.98
Molise	7.75	10.91	9.76	9.31	7.78	7.35	5.13
Campania	7.82	9.75	10.94	9.92	8.86	7.55	3.92
Apulia	6.71	9.85	10.46	9.19	7.92	6.38	3.24
Basilicata	7.26	10.11	10.63	9.46	8.07	6.48	4.74
Calabria	8.95	10.99	11.08	10.44	8.73	8.40	4.89
f. ISLANDS	6.41	9.25	9.93	9.16	8.24	6.54	2.47
Sicily	7.02	9.09	10.06	9.29	8.39	6.37	2.67
Sardinia	5.29	9.79	9.57	8.83	7.84	7.02	2.31

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 2010

December 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	3.76	2.71	3.12	4.73	6.64
	up to 250,000	6.93	2.94	5.26	5.51	10.07
	from 250,000 to 1,000,000	5.76	2.96	5.04	5.55	8.82
	from 1,000,000 to 5,000,000	4.54	2.90	4.54	5.17	7.23
	from 5,000,000 to 25,000,000	3.45	2.75	3.30	4.54	5.91
	more than 25,000,000	2.53	2.51	2.50	3.44	4.11
b.	NORTH-EAST ITALY	3.62	2.68	2.63	4.41	6.41
	up to 250,000	7.44	2.87	5.11	5.42	10.61
	from 250,000 to 1,000,000	5.94	2.88	4.82	5.46	8.92
	from 1,000,000 to 5,000,000	4.55	2.83	4.48	4.93	7.15
	from 5,000,000 to 25,000,000	3.31	2.68	4.17	4.34	5.84
	more than 25,000,000	2.31	2.56	2.04	3.28	3.68
c.	NORTH-WEST ITALY	3.41	2.68	3.41	4.29	6.08
	up to 250,000	6.38	2.86	5.03	5.39	9.26
	from 250,000 to 1,000,000	5.26	2.92	4.77	5.20	7.72
	from 1,000,000 to 5,000,000	4.13	2.86	4.13	4.61	6.27
	from 5,000,000 to 25,000,000	3.15	2.72	3.33	4.06	5.33
	more than 25,000,000	2.42	2.43	2.62	3.55	4.33
d.	CENTRAL ITALY	4.03	2.67	3.22	4.79	6.64
	up to 250,000	6.63	2.98	5.26	5.50	9.96
	from 250,000 to 1,000,000	5.66	2.95	5.06	5.60	9.16
	from 1,000,000 to 5,000,000	4.63	2.91	4.66	5.41	7.67
	from 5,000,000 to 25,000,000	3.72	2.81	2.43	4.79	6.14
	more than 25,000,000	2.86	2.40	3.05	3.28	4.28
e.	SOUTHERN ITALY	4.56	2.99	4.64	5.43	8.02
	up to 250,000	7.19	3.20	5.47	5.65	10.70
	from 250,000 to 1,000,000	6.44	3.24	5.42	5.72	9.86
	from 1,000,000 to 5,000,000	5.20	3.10	5.08	5.53	8.56
	from 5,000,000 to 25,000,000	4.05	2.92	3.98	4.98	7.19
	more than 25,000,000	3.30	2.76	3.22	4.62	4.85
f.	ISLANDS	4.63	2.92	4.47	5.22	7.89
	up to 250,000	6.71	3.05	5.59	5.50	9.60
	from 250,000 to 1,000,000	6.12	3.14	5.41	5.69	9.30
	from 1,000,000 to 5,000,000	5.22	3.10	4.86	5.48	8.32
	from 5,000,000 to 25,000,000	4.38	2.92	3.50	5.37	6.65
	more than 25,000,000	2.84	2.74	3.27	3.18	4.75

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

December 2010

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	3.76	3.62	3.41	4.03	4.56	4.63
<i>of which:</i> discount lending	5.34	4.75	4.45	5.27	5.92	6.24
advance on loan selling	2.90	3.08	2.71	2.61	3.21	3.31
for factoring						
b. TERM LOANS	2.86	2.76	2.77	2.85	3.36	3.25
Initial period of rate fixation:						
up to 1 year	2.71	2.68	2.68	2.67	2.99	2.92
more than 1 year	4.21	3.65	4.07	4.18	5.30	5.14
<i>of which:</i> leasing	4.03	4.04	3.97	4.00	4.24	4.23
Initial period of rate fixation:						
up to 1 year	3.95	3.93	3.92	3.99	4.01	3.97
more than 1 year	4.56	4.55	4.48	4.09	5.65	5.11
c. REVOCABLE LOANS	6.64	6.41	6.08	6.64	8.02	7.89

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

December 2010

December 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	3.76	2.73	4.73	6.64	2.20	4.12
Agricultural, forestry and fishing	4.29	2.86	5.21	6.55	3.31	3.96
Mining and quarrying	4.05	2.70	5.02	7.34	2.84	5.39
Manufacturing	3.57	2.71	4.60	7.38	1.67	3.93
Electricity, gas, steam and air conditioning supply	2.84	2.26	2.71	3.16	2.08	4.36
Water supply, sewerage, waste management and remediation activities	3.87	2.53	4.65	5.31	2.74	3.20
Construction	4.63	2.93	4.96	6.62	3.19	4.14
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.49	2.83	5.35	7.76	2.79	4.41
Transportation and storage	4.34	2.34	4.72	6.94	2.53	3.72
Accommodation and food service activities	4.32	2.74	5.26	7.60	2.55	4.74
Information and communication	4.67	2.77	3.78	5.66	2.60	5.05
Financial and insurance activities	2.17	2.31	2.90	4.53	2.07	3.39
Real estate activities	3.98	2.85	4.58	5.31	2.90	3.66
Professional, scientific and technical activities	3.40	2.15	4.74	4.71	1.77	3.51
Administrative and support service activities	4.23	2.76	5.07	6.96	2.04	4.26
All remaining activities (sections O, P,Q,R,S,T)	3.98	2.71	5.29	7.20	3.04	3.89

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

December 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	2.14	3.07	4.05	3.41	4.51	4.45
North-west Italy	2.45	3.84	3.68	3.36	3.92	4.57
North-east Italy	2.71	4.33	3.49	3.28	4.62	3.96
Central Italy	1.46	1.96	4.59	3.57	4.62	4.37
Southern Italy	3.28	4.62	4.41	3.64	5.57	4.61
Islands	2.87	4.30	4.79	3.59	5.38	4.99

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
December 2010		Total	of which:			
			Term loans			revocable loans
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.32	2.50	4.48	5.15	5.09
b.	NORTH-WEST ITALY	3.09	2.41	4.32	5.08	4.91
	Piedmont	3.29	2.49	4.39	5.05	5.12
	Valle d'Aosta	3.33	2.65	4.84	4.34	6.93
	Liguria	3.30	2.47	4.49	5.02	6.04
	Lombardy	3.00	2.39	4.28	5.10	4.73
c.	NORTH-EAST ITALY	3.12	2.49	4.68	5.16	4.92
	Trentino-Alto Adige	3.22	2.79	4.77	5.09	4.62
	Veneto	3.05	2.41	4.59	5.15	4.63
	Friuli-Venezia Giulia	3.27	2.45	5.50	5.20	5.49
	Emilia-Romagna	3.14	2.53	4.67	5.15	5.25
d.	CENTRAL ITALY	3.43	2.55	4.06	5.04	4.78
	Marche	3.35	2.62	4.91	4.95	5.75
	Tuscany	3.18	2.47	4.33	4.78	5.40
	Umbria	3.59	2.72	5.09	5.20	6.62
	Lazio	3.58	2.56	3.63	5.15	4.15
e.	SOUTHERN ITALY	3.84	2.66	5.23	5.27	6.32
	Abruzzo	3.77	2.67	5.31	5.22	6.99
	Molise	3.93	2.65	5.08	5.20	8.48
	Campania	3.87	2.72	5.20	5.31	6.15
	Apulia	3.80	2.61	5.18	5.26	5.79
	Basilicata	3.83	2.64	4.81	5.24	6.31
	Calabria	3.90	2.61	5.73	5.26	7.77
f.	ISLANDS	3.83	2.63	5.36	5.37	7.73
	Sicily	3.76	2.61	5.46	5.38	7.61
	Sardinia	4.04	2.70	5.23	5.36	8.36

Notes: Only lending in euros is considered

Distributed by initial period of rate fixation customer location (region) and total credit granted - outstanding transactions

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 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	2.49	2.40	5.16	5.03
b.	NORTH-WEST ITALY	2.39	2.32	5.01	5.00
	Piedmont and Valle d'Aosta	2.48	2.36	4.97	4.95
	Liguria	2.42	2.36	4.84	4.95
	Lombardy	2.36	2.31	5.06	5.02
c.	NORTH-EAST ITALY	2.41	2.37	5.19	5.07
	Trentino-Alto Adige	2.77	2.67	5.24	5.04
	Veneto	2.32	2.28	5.19	5.09
	Friuli-Venezia Giulia	2.40	2.33	5.27	5.10
	Emilia Romagna	2.47	2.40	5.14	5.05
d.	CENTRAL ITALY	2.57	2.44	5.00	4.91
	Marche	2.55	2.42	4.89	4.82
	Tuscany	2.46	2.37	4.79	4.57
	Umbria	2.73	2.59	5.18	4.90
	Lazio	2.66	2.48	5.10	5.08
e.	SOUTHERN ITALY	2.70	2.56	5.30	5.14
	Abruzzo and Molise	2.68	2.55	5.25	5.08
	Campania	2.76	2.61	5.34	5.19
	Apulia	2.68	2.53	5.30	5.10
	Basilicata	2.77	2.49	5.30	5.08
	Calabria	2.60	2.52	5.28	5.09
f.	ISLANDS	2.63	2.50	5.37	5.23
	Sicily	2.62	2.48	5.38	5.22
	Sardinia	2.67	2.58	5.35	5.25

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

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted new business in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 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	2.74	2.59	4.22	3.90
NORTH-WEST ITALY	2.67	2.54	4.07	3.78
NORTH-EAST ITALY	2.60	2.50	4.26	4.01
CENTRAL ITALY	2.78	2.63	4.19	3.89
SOUTHERN ITALY	2.96	2.77	4.40	3.99
ISLANDS	2.96	2.79	4.37	4.09

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								
December 2010		Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	4.66	4.92	4.33	5.76	5.04	7.54	5.03
b.	NORTH-WEST ITALY	4.19	4.66	4.21	5.68	4.68	7.71	4.94
	Piedmont and Valle d'Aosta	4.97	5.02	4.59	5.74	5.15	7.77	5.15
	Liguria	5.87	5.76	5.17	5.93	-	8.51	5.83
	Lombardy	3.93	4.51	4.07	5.64	4.49	7.59	4.79
c.	NORTH-EAST ITALY	4.42	4.41	3.89	5.21	4.57	6.64	4.90
	Trentino-Alto Adige	3.77	3.71	3.15	4.22	3.75	5.32	4.46
	Veneto	4.44	4.44	3.86	5.40	4.73	6.87	4.66
	Friuli-Venezia Giulia	4.75	4.66	4.00	5.68	5.32	7.56	5.29
	Emilia-Romagna	4.51	4.52	4.04	5.32	4.58	6.87	5.24
d.	CENTRAL ITALY	5.00	5.24	4.50	6.05	5.35	7.60	4.78
	Marche	5.05	4.91	4.19	5.85	5.27	7.68	5.68
	Tuscany	5.14	5.40	4.71	6.48	5.65	7.90	5.31
	Umbria	5.19	5.02	4.47	6.27	5.04	7.78	6.37
	Lazio	4.88	5.27	4.47	5.90	5.26	7.04	4.46
e.	SOUTHERN ITALY	6.00	6.03	5.53	6.51	6.15	8.38	5.75
	Campania	6.08	6.21	5.90	6.63	6.22	8.56	5.73
	Abruzzo and Molise	5.79	5.66	5.04	6.30	6.01	8.00	6.06
	Apulia and Basilicata	5.66	5.73	5.20	6.23	5.77	8.40	5.39
	Calabria	7.35	7.31	7.12	7.69	7.25	8.56	6.40
f.	ISLANDS	5.74	6.27	6.10	6.56	6.24	8.21	6.50
	Sicily	6.03	6.25	6.27	6.42	6.19	8.17	6.69
	Sardinia	5.08	6.35	5.72	6.93	6.40	8.41	6.02

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							
December 2010		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.40	1.01	0.76	0.59	0.23	0.26
b.	NORTH-EAST ITALY	0.37	0.84	0.61	0.55	0.21	0.26
	Piedmont	0.33	0.78	0.83	0.57	0.18	0.20
	Valle d'Aosta	0.48	0.88	1.45	0.71	0.15	0.17
	Liguria	0.30	0.91	0.67	0.47	0.17	0.23
	Lombardy	0.39	0.84	0.55	0.55	0.24	0.29
c.	NORTH-WEST ITALY	0.43	1.17	0.62	0.66	0.28	0.28
	Trentino-Alto Adige	0.54	1.37	1.37	0.79	0.26	0.25
	Veneto	0.40	1.19	0.52	0.64	0.27	0.26
	Friuli-Venezia Giulia	0.44	1.14	0.61	0.77	0.23	0.21
	Emilia-Romagna	0.43	1.09	0.75	0.64	0.30	0.31
d.	CENTRAL ITALY	0.51	1.13	1.04	0.68	0.23	0.28
	Marche	0.37	1.08	1.11	0.58	0.24	0.27
	Tuscany	0.36	0.96	0.68	0.56	0.23	0.26
	Umbria	0.41	1.03	0.72	0.61	0.25	0.30
	Lazio	0.59	1.15	1.09	0.74	0.22	0.29
e.	SOUTHERN ITALY	0.27	0.64	0.65	0.40	0.18	0.22
	Abruzzo	0.39	0.58	0.60	0.66	0.30	0.30
	Molise	0.34	0.79	0.55	0.51	0.18	0.26
	Campania	0.23	0.55	0.77	0.33	0.14	0.19
	Apulia	0.29	0.79	0.48	0.41	0.21	0.25
	Basilicata	0.35	0.64	1.06	0.32	0.19	0.32
	Calabria	0.21	0.57	0.17	0.28	0.13	0.18
f.	ISLANDS	0.36	0.87	0.86	0.48	0.23	0.27
	Sicily	0.33	0.71	0.63	0.50	0.22	0.28
	Sardinia	0.40	1.00	0.94	0.45	0.23	0.26

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									
December 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	0.15	0.18	0.28	0.71	0.11	0.16	0.29	0.60
b.	NORTH-WEST ITALY	0.14	0.17	0.26	0.64	0.10	0.16	0.29	0.60
	Piedmont	0.12	0.15	0.24	0.68	0.08	0.12	0.25	0.51
	Valle d'Aosta	0.13	0.14	0.22	0.84	0.07	0.10	0.19	0.47
	Liguria	0.12	0.16	0.26	0.57	0.09	0.13	0.26	0.60
	Lombardy	0.15	0.18	0.27	0.64	0.12	0.17	0.31	0.63
c.	NORTH-EAST ITALY	0.17	0.22	0.35	0.80	0.10	0.16	0.33	0.66
	Trentino-Alto Adige	0.17	0.21	0.32	0.94	0.15	0.17	0.29	0.55
	Veneto	0.18	0.22	0.36	0.78	0.09	0.14	0.32	0.65
	Friuli-Venezia Giulia	0.15	0.18	0.33	0.93	0.07	0.12	0.26	0.52
	Emilia-Romagna	0.16	0.22	0.36	0.77	0.12	0.19	0.37	0.70
d.	CENTRAL ITALY	0.16	0.19	0.27	0.80	0.12	0.17	0.28	0.57
	Marche	0.14	0.19	0.32	0.77	0.11	0.18	0.33	0.64
	Tuscany	0.18	0.20	0.29	0.68	0.13	0.18	0.28	0.53
	Umbria	0.19	0.22	0.31	0.77	0.13	0.19	0.37	0.71
	Lazio	0.14	0.16	0.23	0.84	0.11	0.16	0.26	0.57
e.	SOUTHERN ITALY	0.11	0.14	0.22	0.53	0.09	0.13	0.24	0.53
	Abruzzo	0.19	0.24	0.36	0.83	0.12	0.19	0.34	0.74
	Molise	0.12	0.15	0.28	0.68	0.08	0.14	0.30	0.72
	Campania	0.09	0.11	0.17	0.44	0.07	0.10	0.19	0.46
	Apulia	0.12	0.16	0.24	0.54	0.10	0.16	0.29	0.60
	Basilicata	0.13	0.13	0.24	0.41	0.12	0.20	0.39	0.67
	Calabria	0.09	0.11	0.17	0.36	0.08	0.12	0.21	0.46
f.	ISLANDS	0.16	0.19	0.26	0.62	0.14	0.19	0.31	0.61
	Sicily	0.14	0.17	0.26	0.65	0.12	0.18	0.33	0.67
	Sardinia	0.19	0.21	0.26	0.57	0.17	0.22	0.27	0.48

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 Oct.	2010 Nov.	2010 Dec.
a. TOTAL	334,128	333,925	-
b. GOLD AND GOLD RECEIVABLES	75,721	75,721	-
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	35,359	35,372	-
receivables from the IMF	9,257	9,228	-
securities	23,607	23,352	-
current accounts and other deposits	1,334	1,483	-
reverse operations	1,158	1,306	-
other claims	4	3	-
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,958	2,023	-
financial counterparties	1,958	2,023	-
of which: securities	351	363	-
reverse operations	-	-	-
other claims	1,608	1,660	-
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	11	7	-
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	11	7	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	32,019	28,753	-
main refinancing operations	7,303	3,616	-
longer-term refinancing operations	24,646	25,038	-
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	70	99	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1,690	2,568	-
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	80,863	83,198	-
securities held for monetary policy purposes	16,838	17,393	-
other securities	64,026	65,805	-

TDB40605

Bank of Italy

	2010 Oct.	2010 Nov.	2010 Dec.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,667	17,667	-
I. INTRA-EUROSISTEM CLAIMS	37,879	38,459	-
participating interest in the ECB	736	736	-
claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	-
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	29,943	30,524	-
m ITEMS TO BE SETTLED	9	6	-
n. OTHER ASSETS	48,816	47,857	-
Euro-area coins	15	14	-
investments of reserves and provisions	35,419	34,749	-
intangible fixed assets	41	42	-
tangible fixed assets	3,477	3,483	-
accrued income and prepaid expenses	2,214	2,222	-
deferred tax assets	6,020	6,020	-
sundry	1,631	1,328	-
o. EXPENSE FOR THE YEAR	2,135	2,293	-

Notes: The figure for December 2010 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2010 Oct.	2010 Nov.	2010 Dec.
a. TOTAL	334,128	333,925	-
b. BANKNOTES IN CIRCULATION	134,259	134,547	-
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	18,561	19,616	-
current accounts (covering the minimum reserve system)	18,402	18,874	-
deposit facility	159	741	-
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	60,911	58,068	-
general government	60,859	58,045	-
of which: treasury payment account	59,978	57,109	-
sinking fund for the redemption of government securities	729	729	-
other liabilities	152	207	-
other counterparties	52	23	-
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	1,765	2,606	-
liabilities to non-euro-area EU central banks	..	..	-
other liabilities	1,765	2,606	-
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	512	595	-
financial sector counterparties	-	-	-
general government	512	595	-
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	252	274	-
deposits and balances	2	2	-
other liabilities	250	272	-
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,496	7,496	-
l. INTRA-EUROSISTEM LIABILITIES	4,593	4,427	-
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	4,593	4,427	-
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2010 Oct.	2010 Nov.	2010 Dec.
	(cont.)			
m	ITEMS TO BE SETTLED	32	27	-
n.	OTHER LIABILITIES	2,018	1,916	-
	Bank of Italy drafts	242	154	-
	accrued expenses and deferred income	208	204	-
	sundry	1,568	1,557	-
o.	PROVISIONS	8,006	8,006	-
	provisions for specific risks	1,454	1,454	-
	sundry staff-related provisions	6,552	6,552	-
p.	REVALUATION ACCOUNTS	62,060	62,060	-
q.	PROVISION FOR GENERAL RISKS	7,796	7,796	-
r.	CAPITAL AND RESERVES	20,687	20,687	-
	capital	..	..	-
	ordinary and extraordinary reserves	12,947	12,947	-
	other reserves	7,740	7,740	-
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	5,181	5,805	-
u.	MEMORANDUM ACCOUNTS	299,364	299,323	-

Notes The figure for December 2010 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 società per azioni" category.

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

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

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

With the 7th update of Circular 217/1996 "Manual for the compilation of supervisory reports by financial intermediaries entered in the special register referred to in Article 107") the supervisory reports of financial companies referred to in Article 107 have been brought into line with both the new international accounting standards and the new prudential rules. These changes in reporting standards have led to some discontinuities for non-bank-financing. The concept of maturity has been made more uniform for all the aggregates derived from supervisory reports by aligning it with that established for ECB harmonized reports. For more details, see the glossary in this edition. 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 where 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 PDF version of 2010 - III edition of the Statistical Bulletin.

As of September 2010, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 153 million euro including 53 million of bad debts), which has led to the de-recognition of the loans in question.

As of December 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 1.73 billion euro, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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.
AMOUNT BACKED BY REAL SECURITY	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED AMOUNT BACKED BY REAL SECURITY: 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).
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).
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.
BAD DEBTS: NET USED	BAD DEBTS: see item BAD DEBTS: BORROWER (NUMBER) USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS: NUMBER OF BORROWERS	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. 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.
BANKS (NUMBER)	Number of banks with headquarters in the province.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attivita' economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and NACE sections/division (see item) of economic activity are called "segments". The method of classifying customers is described in detail in the Circ. 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 (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. In the tables based on Central Credit Register and interest rate data, "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries. In the tables based on supervisory returns and default rates, "Ordinary resident customers" are defined excluding only the following from financial companies; other MFIs: banks.
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 ACTIVITY	Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 2007 classification published by Istat (www.istat.it/strumenti/definizioni/ateco). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: http://ec.europa.eu/eurostat following the path Statistics/standard code lists/item 36
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).
FACTORING - ADVANCES ON RECEIVABLES FACILITIES GRANTED	FACTORING - ADVANCES ON RECEIVABLES 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. 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.
FACTORING - ADVANCES ON RECEIVABLES FACILITIES USED MARGIN	FACTORING - ADVANCES ON RECEIVABLES: see item FACTORING - ADVANCES ON RECEIVABLES: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
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.

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 : FACILITIES GRANTED	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. 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.
GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN	GUARANTEES GRANTED TO CUSTOMERS: see item GUARANTEES GRANTED TO CUSTOMERS - FACILITIES GRANTED USED MARGIN: it is the amount of the guarantees actually granted.
GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to 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.
INDIVIDUAL PORTFOLIO MANAGEMENT	
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.
LOAN FACILITIES - FACILITIES GRANTED	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. 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.

LOAN FACILITIES - OVERSHOOT	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED 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.
LOAN FACILITIES - UNUSED MARGIN	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED 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.
LOAN FACILITIES - USED MARGIN	LOAN FACILITIES: see item - LOAN FACILITIES - FACILITIES GRANTED USED MARGIN: The amount of credit actually disbursed to a customer.
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.
LOANS FACILITIES: NUMBER OF BORROWERS	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED 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.
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: FACILITIES GRANTED	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. 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.
MATCHED LOANS: USED MARGIN	MATCHED LOANS: see item MATCHED LOANS: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
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.
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.
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.
REPORTING INSTITUTION	<p>REPORTING INSTITUTIONS - persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).
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: FACILITIES GRANTED	<p>REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts</p> <p>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.</p>
REVOCABLE LOANS: USED MARGIN	REVOCABLE LOANS - USED MARGIN: see item REVOCABLE LOANS - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
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 subsidizes 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: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. 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.
TERM LOANS: OVERSHOOT	TERM LOANS: see item TERM LOANS - FACILITIES GRANTED 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.
TERM LOANS: USED MARGIN	TERM LOANS: see item TERM LOANS - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
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.
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.