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

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

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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

The following innovations have been introduced in the third 2011 edition of the Statistical Bulletin:

1) inclusion of Cassa Depositi e Prestiti among the reporting entities. More specifically, the Cassa has been added to the banks in all the tables based on Supervisory returns data showing loans and deposits by customer location;

2) application of the concept of "Ordinary resident customers excluding financial and monetary institutions" to the tables for which "Supervisory Returns" are the source. This completes the adjustment of the concept of "ordinary customer" in all the tables of the Statistical Bulletin;

3) creation of a new table, TDB10163 "Bank and postal deposits by customer location (province) and sector of economic activity"; the sectoral breakdown makes it possible to distinguish between "craft non financial quasi-corporations" and "other quasi corporations". The first data available refer to September 2010. The table TDB10263 "Bank deposits and postal saving by customer location (province)" has accordingly been discontinued;

4) creation of two monthly tables, one, TDB10290, on loans and deposits by customer location (province) and subsector of economic activity and the other, TDB10295, to replace the quarterly tables TDB10279 and TDB10275, which have been discontinued.

In addition, it should be noted that the tables showing quarterly default rates for loan facilities have been extended back to March 1996.

Requests for additional information on the content of this publication can be sent to: statistiche@bancaditalia.it.

The row and column totals of some tables may not tally with the sum of the entries because they contain data that cannot be allocated.

Key to symbols and information in the index

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

1	BIP on-line:	<div> <div> <div>☒</div> <div>Table distributed on the “BIP on-line statistical database” with the same characteristics</div> </div> <div> <div>Ø</div> <div>Table distributed on the “BIP on-line statistical database” with greater disaggregation of data</div> </div> <div> <div>○</div> <div>Table distributed on the “BIP on-line statistical database” only</div> </div> </div>
2	Frequency:	<div> <div>Q</div> <div>Quarterly</div> </div> <div> <div>H</div> <div>Half-yearly</div> </div> <div> <div>A</div> <div>Annual</div> </div>
3	Source:	<div> <div>1</div> <div>Supervisory returns</div> </div> <div> <div>2</div> <div>Central Credit Register</div> </div> <div> <div>3</div> <div>Survey of lending rates</div> </div> <div> <div>4</div> <div>Survey of deposit rates</div> </div> <div> <div>5</div> <div>Archives of intermediary identification data</div> </div> <div> <div>6</div> <div>Bank of Italy</div> </div>
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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”	
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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

June 2011

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	756	33,546	228	25,295
b. PIEDMONT	31	2,696	21	2,410
Alessandria	1	306	1	298
Asti	1	165	1	150
Biella	4	135	4	130
Cuneo	13	523	5	401
Novara	1	214	1	184
Turin	11	1,130	9	1,059
Verbano-Cusio-Ossola	-	90	-	59
Vercelli	-	133	-	129
c. VALLE D'AOSTA	1	100	-	78
Aosta	1	100	-	78
d. LIGURIA	6	965	5	923
Genoa	4	519	3	507
Imperia	-	121	-	103
La Spezia	1	137	1	134
Savona	1	188	1	179
e. LOMBARDY	177	6,602	64	4,619
Bergamo	13	768	3	517
Brescia	16	978	5	594
Como	3	373	-	255
Cremona	7	290	2	197
Lecco	3	242	1	141
Lodi	4	160	1	103
Mantua	4	336	1	265
Milan	117	2,051	48	1,539
Monza-Brianza	5	484	1	330
Pavia	1	335	-	281
Sondrio	4	123	2	27
Varese	-	462	-	370
f. TRENTINO-ALTO ADIGE	105	969	9	330
Bolzano	55	416	5	151
Trento	50	553	4	179
g. VENETO	57	3,602	11	2,356
Belluno	1	185	-	120
Padua	12	647	3	451
Rovigo	4	184	-	116
Treviso	9	661	2	372
Venice	6	531	2	382
Verona	12	738	3	544
Vicenza	13	656	1	371

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	3,540	414	4,406	78	305	5,897
-	87	9	175	1	24	654
-	2	-	3	-	3	90
-	2	-	11	-	2	60
-	4	-	-	-	1	39
-	3	8	118	-	1	151
-	29	-	-	-	1	60
-	13	1	42	1	16	181
-	30	-	1	-	-	28
-	4	-	-	-	-	45
-	1	1	21	-	-	35
-	1	1	21	-	-	35
-	13	-	23	1	6	136
-	6	-	2	1	4	52
-	7	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	9	-	-	36
5	1,004	46	805	62	174	1,186
1	101	9	143	-	7	203
1	141	10	224	-	19	181
-	66	3	50	-	2	100
-	18	5	74	-	1	91
-	69	2	31	-	1	66
-	13	3	43	-	1	54
-	28	3	42	-	1	70
1	292	6	90	62	130	129
-	78	4	70	-	6	55
-	28	1	25	-	1	100
2	94	-	2	-	-	43
-	76	-	11	-	5	94
1	108	94	529	1	2	297
1	66	48	197	1	2	111
-	42	46	332	-	-	186
5	558	40	675	1	13	544
-	42	1	23	-	-	51
1	64	8	130	-	2	101
-	9	4	59	-	-	47
1	152	6	132	-	5	95
-	62	4	85	-	2	44
1	74	7	117	1	3	95
2	155	10	129	-	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	935	7	617
Gorizia	4	104	-	60
Pordenone	3	221	1	151
Trieste	3	140	1	111
Udine	15	470	5	295
i. EMILIA ROMAGNA	54	3,523	26	2,624
Bologna	13	837	7	612
Ferrara	3	225	2	193
Forlì	10	350	4	220
Modena	6	490	3	362
Parma	2	357	2	300
Piacenza	3	218	1	155
Ravenna	5	337	3	283
Reggio Emilia	5	404	2	314
Rimini	7	305	2	185
l. MARCHE	30	1,193	10	960
Ancona	12	370	5	302
Ascoli Piceno	4	166	1	134
Fermo	4	166	1	134
Macerata	4	240	1	206
Pesaro e Urbino	8	306	2	221
m. TUSCANY	53	2,543	18	1,971
Arezzo	4	243	-	159
Florence	15	700	7	565
Grosseto	4	162	-	119
Livorno	2	212	-	181
Lucca	4	266	3	232
Massa Carrara	2	112	1	108
Pisa	5	289	2	230
Pistoia	9	195	2	138
Prato	1	141	-	90
Siena	7	223	3	149
n. UMBRIA	10	586	6	518
Perugia	8	448	4	387
Terni	2	138	2	131
o. LAZIO	66	2,757	27	2,115
Frosinone	6	210	1	141
Latina	6	190	1	134
Rieti	2	84	1	64
Rome	45	2,063	22	1,618
Viterbo	7	210	2	158
p. ABRUZZO	14	696	6	605
Chieti	5	181	3	164
L'Aquila	2	155	1	131
Pescara	2	176	1	154
Teramo	5	184	1	156

						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	3	173
-	7	4	37	-	-	21
-	24	2	46	-	-	39
-	9	1	18	1	2	4
1	45	8	129	1	1	109
4	447	23	440	1	12	334
-	102	6	118	-	5	59
-	11	1	21	-	-	26
-	34	6	96	-	-	30
2	114	-	13	1	1	47
-	38	-	17	-	2	45
1	53	1	9	-	1	41
-	5	2	48	-	1	18
-	47	3	41	-	2	45
1	43	4	77	-	-	23
-	36	20	197	-	-	213
-	7	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	31	-	-	49
-	23	6	62	-	-	57
3	225	32	345	-	2	277
2	55	2	29	-	-	38
-	45	8	89	-	1	44
-	8	4	35	-	-	28
-	9	2	22	-	-	20
-	12	1	22	-	-	29
-	2	1	2	-	-	15
1	26	2	33	-	-	39
-	14	7	42	-	1	22
-	39	1	12	-	-	6
-	15	4	59	-	-	36
-	23	4	45	-	-	84
-	23	4	38	-	-	53
-	-	-	7	-	-	31
5	309	25	271	9	62	263
2	40	3	29	-	-	61
1	36	4	20	-	-	30
-	12	1	8	-	-	31
2	217	12	166	9	62	86
-	4	5	48	-	-	55
-	8	8	83	-	-	171
-	2	2	15	-	-	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	145	-	115
	Campobasso	3	110	-	92
	Isernia	-	35	-	23
r.	CAMPANIA	34	1,643	8	1,358
	Avellino	4	139	1	103
	Benevento	3	97	1	80
	Caserta	4	211	2	182
	Naples	8	821	4	729
	Salerno	15	375	-	264
s.	APULIA	28	1,416	2	1,011
	Bari	13	496	1	344
	Barletta - Andria - Trani	4	126	1	95
	Brindisi	2	124	-	87
	Foggia	1	229	-	159
	Lecce	3	263	-	195
	Taranto	5	178	-	131
t.	BASILICATA	4	252	-	166
	Matera	-	83	-	63
	Potenza	4	169	-	103
u.	CALABRIA	19	515	2	415
	Catanzaro	5	106	-	85
	Cosenza	8	199	1	144
	Crotone	3	37	1	29
	Reggio Calabria	1	135	-	127
	Vibo Valentia	2	38	-	30
v.	SICILY	34	1,740	3	1,444
	Agrigento	5	161	-	119
	Caltanissetta	6	97	-	65
	Catania	6	357	2	305
	Enna	1	65	-	50
	Messina	2	230	-	208
	Palermo	6	417	1	369
	Ragusa	2	118	-	79
	Syracuse	3	127	-	100
	Trapani	3	168	-	149
z.	SARDINIA	5	668	3	660
	Cagliari	2	209	1	207
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	39	-	39
	Nuoro	-	66	-	66
	Ogliastra	-	26	-	26
	Olbia Tempio	-	76	-	76
	Oristano	1	81	-	75
	Sassari	2	137	2	137

						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	15	-	-	48
1	5	2	13	-	-	36
-	10	-	2	-	-	12
4	148	22	132	-	5	342
-	17	3	19	-	-	54
-	5	2	12	-	-	42
-	22	2	7	-	-	63
3	85	1	3	-	4	85
1	19	14	91	-	1	98
3	291	23	113	-	1	227
2	98	10	53	-	1	40
-	25	3	6	-	-	10
-	27	2	10	-	-	20
-	60	1	10	-	-	50
1	58	2	10	-	-	80
-	23	5	24	-	-	27
-	46	4	40	-	-	85
-	9	-	11	-	-	24
-	37	4	29	-	-	61
1	9	16	91	-	-	184
1	2	4	19	-	-	38
-	7	7	48	-	-	68
-	-	2	8	-	-	16
-	-	1	8	-	-	43
-	-	2	8	-	-	19
3	127	28	168	-	1	334
1	16	4	26	-	-	39
-	4	6	28	-	-	21
1	34	3	18	-	-	57
-	1	1	14	-	-	19
-	11	2	11	-	-	69
-	8	5	39	-	1	74
1	34	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 authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2011

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	16	14
Customer trading	24	21
Underwriting	5	5
Placement	52	48
Individual portfolio management	46	44
Reception of orders	52	47
Investment advice	101	93
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

109

102

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

	2011 Mar.	2011 June
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	555	557
Equity	173	171
Balanced	44	42
Bond	198	200
Liquidity	29	29
Flexible	160	162
b. NUMBER OF SICAV SUB-FUNDS	11	11
Equity	2	2
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	4	4
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

		2011 Mar.	2011 June
a.	NUMBER OF FINANCIAL INTERMEDIARIES	197	202
	Leasing	41	40
	Factoring	28	29
	Consumer credit	34	34
	Other forms of finance	18	18
	Acquisition of shareholdings	6	6
	Issue and/or management of credit cards	12	11
	Securitization	10	10
	Foreign exchange trading and other activities	48	54

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 and CDP

Source: Supervisory returns
Stocks in millions of euro

	2010 June	2010 Sept.	2010 Dec.	2011 Mar.	2011 June
a. TOTAL STOCKS					
Loans	1,699,909	1,713,384	1,735,307	1,760,205	1,984,448
<i>of which:</i> bad debts	69,510	73,816	78,806	94,988	98,833
Deposits	946,844	923,459	929,984	909,253	1,134,450
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,655,239	1,668,971	1,690,216	1,714,330	1,945,547
<i>of which:</i> in non-euro-area currencies	21,495	19,567	20,624	20,270	19,883
more than 12 months	1.188.193	1.197.438	1.210.202	1.217.473	1.317.001
bad debts	68,575	72,906	77,814	93,861	97,706
Deposits	930,607	907,736	916,227	895,443	1,121,636
<i>of which:</i> in non-euro-area currencies	14,505	12,787	12,758	12,684	13,233
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	44,666	44,409	45,086	45,857	38,896
<i>of which:</i> bad debts	934	910	991	1,113	1,127
Deposits	16,230	15,717	13,712	13,802	12,807

Notes: Loans with maturity of more than 12 months to resident customers include those eligible for official support for the setting up companies abroad. Data up to March 2011 refer only to banks.

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

June 2011		Total	General government	Financial companies
a.	TOTAL	1,945,542	264,447	168,695
b.	NORTH-WEST ITALY	667,623	25,583	116,070
	Piedmont	120,812	13,094	6,773
	Valle d'Aosta	2,774	184	42
	Liguria	37,854	2,037	692
	Lombardy	506,183	10,268	108,563
c.	NORTH-EAST ITALY	416,303	11,853	27,491
	Trentino-Alto Adige	41,952	1,116	1,088
	Veneto	166,344	4,437	7,977
	Friuli-Venezia Giulia	34,335	1,918	2,364
	Emilia-Romagna	173,672	4,382	16,061
d.	CENTRAL ITALY	569,154	200,318	21,500
	Marche	46,374	2,107	2,227
	Tuscany	119,648	5,225	7,919
	Umbria	22,165	1,043	71
	Lazio	380,967	191,942	11,283
e.	SOUTHERN ITALY	198,291	18,992	1,677
	Abruzzo	26,466	1,526	111
	Molise	4,152	286	33
	Campania	80,960	9,191	1,015
	Apulia	57,507	3,575	478
	Basilicata	7,317	719	18
	Calabria	21,889	3,696	22
f.	ISLANDS	94,171	7,701	1,957
	Sicily	67,476	6,208	519
	Sardinia	26,695	1,493	1,438

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
902,071	279,646	163,429	442,084	101,347	508,983
330,900	106,923	52,805	167,679	29,698	165,372
55,042	19,147	9,069	26,032	7,963	37,941
1,519	591	365	555	244	786
19,173	4,621	3,437	10,962	2,467	13,485
255,166	82,563	39,934	130,130	19,024	113,161
239,350	82,215	44,355	107,198	27,660	109,950
25,481	6,868	4,992	12,805	4,018	10,248
97,510	36,466	16,479	42,782	11,087	45,334
16,576	6,971	2,618	6,442	2,443	11,035
99,783	31,910	20,267	45,169	10,112	43,333
209,401	57,204	41,146	106,790	19,889	118,046
24,656	9,487	5,514	9,130	3,872	13,513
62,404	18,588	10,663	30,856	8,347	35,752
12,310	4,536	2,432	4,827	1,841	6,899
110,031	24,594	22,537	61,977	5,829	61,882
85,928	24,952	17,591	41,172	15,670	76,024
13,789	5,226	3,540	4,702	2,363	8,676
1,887	611	478	734	461	1,485
36,094	9,029	5,914	20,666	4,268	30,392
23,505	7,196	5,153	10,246	5,563	24,387
3,282	919	815	1,406	832	2,465
7,370	1,972	1,692	3,419	2,182	8,619
36,493	8,351	7,531	19,245	8,429	39,591
25,448	5,886	4,787	13,813	6,051	29,251
11,045	2,465	2,744	5,432	2,379	10,340

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

June 2011		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,003,418	360,598	267,009	229,290	101,598	44,922
	Agricultural, forestry and fishing	42,929	11,829	14,190	8,552	5,215	3,143
	Mining and quarrying	3,248	919	703	1,275	212	138
	Manufacturing	244,904	92,127	76,877	46,966	22,486	6,449
	Electricity, gas, steam and air conditioning supply	30,599	13,604	4,904	7,717	2,491	1,884
	Water supply, sewerage, waste management and remediation activities	10,942	3,173	2,323	3,346	1,444	657
	Construction	175,797	56,692	47,708	43,455	19,408	8,533
	Wholesale and retail trade, repair of motor vehicles and motorcycles	151,036	49,021	38,575	30,969	21,781	10,690
	Transportation and storage	38,087	9,869	7,150	10,799	6,833	3,436
	Accommodation and food service activities	40,118	9,374	12,955	9,052	5,377	3,360
	Information and communication	19,132	8,567	2,647	6,719	838	361
	Financial and insurance activities	23,321	11,468	5,209	5,037	1,051	556
	Real estate activities	125,969	53,311	33,597	30,637	6,129	2,296
	Professional, scientific and technical activities	50,402	25,021	10,219	12,465	1,878	819
	Administrative and support service activities	21,866	7,916	4,292	6,144	2,663	850
	All remaining activities (sections O, P,Q,R,S,T)	25,068	7,709	5,663	6,156	3,790	1,750

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

June 2011		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	386,017	102,249	75,739	176,188	20,987	10,855
	General Government	132,075	2,466	616	126,909	1,066	1,019
	Financial and insurance corporations	25,778	16,869	3,984	3,113	742	1,069
	Non-financial corporations	186,955	70,318	59,288	36,961	14,219	6,169
	Producer households	17,232	4,872	5,126	3,318	2,532	1,384
	Consumer households	23,977	7,724	6,724	5,887	2,427	1,215
b.	MORTGAGE LOANS	973,338	320,051	217,977	263,327	117,263	54,719
	General government	121,119	21,720	10,754	67,089	16,215	5,341
	Financial and insurance corporations	24,081	16,852	2,449	3,953	188	639
	Non-financial corporations	371,149	129,393	98,838	87,849	38,240	16,829
	Producer households	63,082	19,176	17,525	12,660	8,835	4,886
	<i>of which: for house purchase</i>	22,444	6,523	5,522	4,892	3,483	2,025
	Consumer households	393,907	132,909	88,413	91,776	53,784	27,025
	<i>of which: for house purchase</i>	328,809	113,617	73,386	75,270	43,740	22,797
c.	LOANS SECURED BY PLEDGE OF SALARY	10,611	2,109	1,095	1,966	3,642	1,800
	Producer households	9	1	1	4	2	1
	Consumer households	10,603	2,107	1,094	1,962	3,640	1,799
d.	PERSONAL LOANS	33,633	8,892	5,591	7,086	7,555	4,508
	Non-financial corporations	..	..	..	..	..	..
	Producer households	1,130	308	238	228	201	155
	Consumer households	32,503	8,584	5,353	6,858	7,354	4,354
e.	FACTORING	5,508	1,804	685	1,764	997	259
	General government	615	46	93	150	264	62
	Financial and insurance corporations	80	42	-	39	-	-
	Non-financial corporations	4,658	1,640	591	1,520	712	195
	Producer households	18	4	1	3	9	1
	Consumer households	137	72	..	53	11	..
f.	FINANCIAL LEASING	23,055	8,982	6,662	4,606	1,981	824
	General government	153	13	84	25	16	15
	Financial and insurance corporations	85	43	22	14	5	1
	Non-financial corporations	20,801	8,170	6,057	4,158	1,707	710
	Producer households	1,375	528	367	244	167	68
	Consumer households	640	228	132	164	86	30

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

Distribution by technical form and customer location (geographical area)

TDB10289		Financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Supervisory returns Stocks in millions of euro						
June 2011	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,004	5,330	3,406	6,406	2,849	1,014
Factoring: advances to assignor	12,077	4,813	1,627	3,539	1,766	333
nominal value of credits acquired pro-solvendo	20,263	7,833	2,812	5,990	2,997	632
Total exposure in respect of finance leases	94,505	35,827	24,437	20,817	9,431	3,994
Receivables for consumer credit	54,899	13,989	8,031	12,059	12,641	8,179
Other finance	11,665	4,518	1,530	2,844	2,013	761

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. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns
Stocks in millions of euro

June 2011

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,004	6,759	203	10,587	836	620
Factoring: advances to assignor	12,077	27	1,172	10,417	103	358
Nominal value of receivables acquired pro-solvendo	20,263	40	1,289	17,734	154	1,046
Total exposure in respect of finance leases	94,505	601	1,024	84,878	4,986	3,016
Receivables for consumer credit	54,899	-	-	-	-	54,899
Other finance	11,666	75	984	6,116	1,918	2,573

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. All the loans refer to positions that are not bad debts. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, which basically concerns the consumer household segment, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euro

June 2011

	Total	Banks	Financial intermediaries
a. TOTAL	113,025	58,126	54,899
b. NORTH-WEST ITALY	28,624	14,635	13,989
Piedmont	8,166	4,308	3,858
Valle d'Aosta	230	125	105
Liguria	2,789	1,319	1,469
Lombardy	17,439	8,882	8,556
c. NORTH-EAST ITALY	16,710	8,679	8,031
Trentino-Alto Adige	904	575	329
Veneto	7,081	3,456	3,625
Friuli-Venezia Giulia	1,939	1,013	925
Emilia-Romagna	6,786	3,635	3,151
d. CENTRAL ITALY	24,262	12,203	12,059
Marche	2,349	1,280	1,070
Tuscany	7,293	3,212	4,080
Umbria	1,718	848	869
Lazio	12,903	6,862	6,040
e. SOUTHERN ITALY	27,024	14,383	12,641
Abruzzo	2,631	1,387	1,244
Molise	560	274	286
Campania	11,117	6,031	5,086
Apulia	7,460	3,824	3,636
Basilicata	976	487	488
Calabria	4,280	2,379	1,901
f. ISLANDS	16,406	8,227	8,179
Sicily	12,119	6,107	6,012
Sardinia	4,287	2,120	2,167

Notes:

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

As of March 2011 loans in connection with the issuance/management of credit cards have been excluded.

Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euro							
June 2011		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	385,427	75,503	48,354	71,316	190,255	321,831
b.	EUROPE	319,562	62,198	43,382	59,130	154,852	301,526
of which:							
	Albania	497	74	-	151	273	389
	Austria	23,711	2,429	3,783	3,151	14,347	50,065
	Belgium	4,083	2,801	116	503	663	688
	Bosnia and Herzegovina	637	8	12	130	487	2,014
	Bulgaria	3,791	99	26	766	2,900	2,264
	Czech Republic	3,961	89	167	561	3,143	8,008
	Croatia	15,291	398	101	2,914	11,879	8,689
	Denmark	1,855	660	379	354	462	-
	Finland	784	210	147	123	304	-
	France	46,249	19,588	9,420	2,533	14,708	2,063
	Germany	37,548	5,374	2,565	13,325	16,285	149,917
	Greece	2,098	103	20	430	1,545	604
	Ireland	9,978	2,511	282	2,032	5,152	952
	Liechtenstein	116	..	-	53	63	-
	Luxembourg	19,307	2,862	2,939	5,119	8,387	2,834
	Malta	628	8	122	13	485	-
	Montenegro	3	1	..	1	..	-
	Norway	1,712	513	185	40	973	-
	Netherlands	17,705	2,289	2,051	2,539	10,825	183
	Poland	7,859	139	110	1,484	6,125	25,232
	Portugal	2,821	879	432	284	1,226	-
	United Kingdom	41,745	13,838	12,735	8,236	6,935	4,535
	Romania	7,742	128	273	2,321	5,020	2,335
	Russia	10,021	881	1,113	1,121	6,906	9,267
	Serbia	4,433	437	185	1,192	2,619	1,705
	Slovakia	738	16	11	208	504	13,175
	Slovenia	1,470	113	277	94	986	4,635
	Spain	19,436	2,070	2,816	2,529	12,020	1,708
	Sweden	2,270	274	759	183	1,054	-
	Switzerland	8,363	1,711	1,537	2,036	3,080	2,615
	Turkey	4,555	1,045	256	1,493	1,761	-
	Hungary	10,555	137	122	1,980	8,317	5,836
c.	ASIA	17,778	6,034	1,262	2,302	8,180	4,021
of which:							
	Saudi Arabia	274	59	53	73	90	-
	China	4,466	3,519	424	258	265	464
	South Korea	922	741	24	149	8	-
	Philippines	221	1	-	21	199	-
	Japan	2,499	104	35	284	2,077	==
	India	1,722	750	30	424	518	6
	Indonesia	886	30	..	10	846	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	562	123	264	27	148	-
	Israel	77	11	..	17	48	..
	Kazakhstan	2,617	17	140	118	2,342	2,130
	Malaysia	147	42	1	4	100	-
	Pakistan	17	1	..	..	16	-
	Qatar	1,345	46	99	420	780	-
	Taiwan	34	20	5	..	8	6
	Thailand	46	14	..	26	6	-
d.	AFRICA	2,852	537	264	657	1,395	3,234
	of which: Algeria	133	3	1	88	42	-
	Egypt	1,054	417	6	308	323	3,234
	Morocco	114	18	28	19	49	-
	South Africa	438	65	129	118	126	-
	Tunisia	109	22	71	9	7	-
e.	AMERICA	24,762	4,177	1,805	5,929	12,852	12,636
	of which: Argentina	399	48	93	168	90	..
	Brazil	1,084	291	36	238	519	-
	Canada	3,604	430	240	2,225	709	-
	Chile	910	383	208	37	283	..
	Colombia	87	66	..	15	7	-
	Cuba	65	2	61	..	2	-
	Mexico	833	4	2	192	635	-
	Peru	115	36	25	46	8	1
	United States	17,321	2,892	1,134	2,891	10,405	12,635
	Uruguay	11	..	-	5	7	-
	Venezuela	137	7	..	22	108	-
f.	OCEANIA	3,560	326	685	308	2,241	2
	of which: Australia	2,526	306	682	155	1,382	2
	New Zealand	53	20	2	19	12	-
g.	OFF-SHORE CENTRES	13,183	2,229	951	2,211	7,792	412
	of which: Bahamas	532	366	-	53	113	-
	Cayman Islands	5,105	947	413	330	3,415	-
	Gibraltar	73	..	-	13	60	-
	Hong Kong	739	391	11	152	186	292
	Jersey, C.I.	1,593	8	374	133	1,078	-
	Singapore	1,025	103	14	355	553	120
h.	INTERNATIONAL ORGANIZATIONS	3,405	2	-	779	2,624	

Notes:

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

TDC30021			Banks				
Source: Central Credit Register Stocks in millions of euro							
June 2011		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,919,478	812,204	1,418,795	433,740	20,121	593,348
	General government	73,147	24,602	45,208	7,562	256	420
	Financial companies	314,752	131,889	226,463	80,624	3,016	16,049
	Non-Financial companies	1,172,255	592,888	814,590	307,163	13,875	310,713
	of which:industry	410,007	249,754	251,851	114,788	4,793	49,205
	building	180,665	74,947	148,254	49,718	713	88,174
	services	559,254	259,804	396,461	137,728	8,340	164,202
	Producer households	82,441	26,165	72,391	16,311	369	45,310
	Consumer households and nec	271,052	34,809	255,274	21,051	2,575	217,784
b.	NORTH-WEST ITALY	779,307	337,912	558,623	171,695	9,587	202,116
	General government	15,705	5,508	9,241	1,397	73	95
	Financial companies	200,643	81,692	146,079	45,584	2,577	9,385
	Non-Financial companies	455,145	229,908	304,558	112,026	5,227	112,954
	of which:industry	166,083	100,837	99,326	44,440	2,022	19,625
	building	60,093	23,116	48,415	14,932	171	30,794
	services	223,588	104,130	152,275	51,502	3,025	60,407
	Producer households	23,210	7,305	20,242	4,464	135	12,776
	Consumer households and nec	82,798	12,938	76,977	7,913	1,569	65,869
c.	NORTH-EAST ITALY	485,646	224,771	362,101	125,727	3,882	150,108
	General government	8,323	2,030	3,706	496	-	79
	Financial companies	72,075	30,722	56,549	25,294	399	2,723
	Non-Financial companies	313,082	173,489	217,607	88,641	2,857	81,585
	of which:industry	122,622	79,852	74,540	35,760	1,365	14,620
	building	50,015	24,126	40,178	15,940	308	22,299
	services	132,748	66,236	97,055	35,184	1,176	41,812
	Producer households	24,596	8,204	21,313	5,070	165	13,097
	Consumer households and nec	65,824	9,766	61,476	5,906	456	51,706
d.	CENTRAL ITALY	419,619	161,846	304,076	84,846	3,352	134,573
	General government	33,125	8,082	22,855	2,119	183	214
	Financial companies	37,269	15,992	20,618	7,813	40	3,809
	Non-Financial companies	270,121	124,820	187,112	67,009	2,818	70,582
	of which:industry	82,622	47,401	50,265	22,243	1,130	8,012
	building	44,460	17,041	37,484	11,656	90	21,783
	services	137,393	58,493	94,804	32,027	1,587	38,090
	Producer households	16,394	4,883	14,658	3,147	48	9,499
	Consumer households and nec	61,714	7,706	58,014	4,553	249	49,980

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

TDC30021			Banks				
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security
e.	SOUTHERN ITALY	160,426	62,425	131,245	35,855	2,761	70,484
	General government	10,989	5,668	6,446	1,738	-	9
	Financial companies	3,002	2,176	1,626	797	..	86
	Non-Financial companies	93,634	47,452	73,155	28,886	2,497	30,298
	<i>of which:</i> industry	28,330	16,846	20,473	9,607	174	4,957
	building	18,556	7,939	15,575	5,287	138	9,046
	services	44,430	21,774	35,103	13,382	2,185	15,331
	Producer households	12,001	3,842	10,664	2,446	20	6,602
	Consumer households and nec	39,886	3,007	38,576	1,837	241	33,049
f.	ISLANDS	74,480	25,250	62,751	15,618	538	36,068
	General government	5,006	3,314	2,959	1,812	-	23
	Financial companies	1,763	1,307	1,591	1,137	-	47
	Non-Financial companies	40,274	17,220	32,159	10,601	476	15,294
	<i>of which:</i> industry	10,350	4,818	7,247	2,739	101	1,991
	building	7,540	2,726	6,601	1,904	6	4,251
	services	21,094	9,171	17,225	5,633	368	8,562
	Producer households	6,240	1,932	5,514	1,183	2	3,336
	Consumer households and nec	20,829	1,393	20,230	843	60	17,181

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

June 2011

	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	5,964,269	2,081,803	1,448,366	1,140,477	291,278
Facilities granted	2,261,073	115,596	150,570	204,509	117,482
used margin	1,743,326	103,631	141,647	189,016	97,857
<i>of which: backed by real security</i>	<i>775,077</i>	<i>77,419</i>	<i>125,018</i>	<i>159,236</i>	<i>59,985</i>
Unused margin	561,326	13,546	10,291	17,906	22,146
Overshoot	43,579	1,581	1,369	2,414	2,520

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	132,709	91,056	33,738	25,714	4,790
Facilities granted	116,244	176,801	148,993	325,551	841,573
used margin	90,892	137,751	114,287	247,789	615,066
<i>of which: backed by real security</i>	<i>43,079</i>	<i>61,129</i>	<i>47,905</i>	<i>92,544</i>	<i>107,991</i>
Unused margin	28,204	43,425	38,189	85,916	243,207
Overshoot	2,852	4,375	3,484	8,154	16,700

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						
June 2011	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	801,679	14,521	12,412	23,099	33,605	44,922
Used margin	425,742	7,131	6,270	12,418	18,519	24,906
of which:backed by real security	35,604	473	550	1,230	2,217	3,272
Overshoot	26,593	857	604	1,062	1,325	1,502
unused margin	402,530	8,246	6,747	11,744	16,411	21,517
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,525	30	50	117	216	329
Used margin	7,998	51	49	110	201	311
of which:backed by real security	680	4	8	21	34	51
Overshoot	430	24	5	7	11	20
unused margin	2,957	3	7	14	27	39
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,094,388	54,932	72,987	107,223	53,836	45,848
Used margin	972,932	55,006	72,837	106,492	52,944	44,739
of which:backed by real security	551,999	39,758	65,714	95,850	42,683	33,295
Overshoot	12,671	483	456	675	648	641
unused margin	134,127	409	606	1,407	1,540	1,749
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,886	158	312	1,012	557	310
Used margin	12,123	159	313	1,015	557	313
of which:backed by real security	5,065	140	284	933	406	74
Overshoot	117	2	3	7	6	9
unused margin	880	1	2	4	6	7

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 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		75,191	65,499	161,284	369,768
Used margin		41,789	35,850	84,895	189,769
of which: backed by real security		6,123	4,984	9,132	7,315
Overshoot		2,207	1,779	3,788	9,865
unused margin		35,609	31,428	80,177	189,864
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		655	713	2,125	6,289
Used margin		582	607	1,802	4,273
of which: backed by real security		102	90	242	129
Overshoot		21	12	48	269
unused margin		93	118	371	2,285
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		69,611	59,827	133,875	494,982
Used margin		67,432	57,536	126,091	386,819
of which: backed by real security		49,179	40,750	82,972	100,561
Overshoot		1,066	850	2,107	3,963
unused margin		3,245	3,141	9,891	112,127
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		479	382	866	8,809
Used margin		486	381	827	8,062
of which: backed by real security		85	78	301	2,762
Overshoot		15	9	17	40
unused margin		8	9	55	787

Note:

Distribution by type of transaction

TDB30136

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

June 2011

	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	2,261,073	107,804	144,479	194,375	108,068
Used margin	1,743,326	100,600	138,299	183,060	91,934
<i>of which: backed by real security</i>	<i>775,077</i>	<i>76,271</i>	<i>123,768</i>	<i>157,350</i>	<i>58,987</i>
Unused margin	561,326	8,735	7,440	13,314	18,283
Overshoot	43,579	1,531	1,259	1,999	2,149

Note:

Distribution by type of transaction

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	104,982	165,421	142,215	336,072	954,906
Used margin	83,356	128,662	109,042	247,562	651,900
<i>of which:</i> backed by real security	40,775	57,988	47,056	94,686	116,525
Unused margin	23,974	40,314	35,959	94,819	317,687
Overshoot	2,348	3,555	2,786	6,309	14,680

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										
June 2011	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
a. TOTAL										
Number of borrowers	1,474,83	923,571	853,275	300,688	153,891	112,438	43,709	36,148	7,411	
Facilities granted	69,641	85,762	131,451	88,214	91,409	145,936	126,421	298,149	879,848	
Used margin	62,348	79,469	120,034	72,222	70,269	110,289	94,374	213,615	588,922	
b. PIEDMONT										
Number of borrowers	109,387	70,274	60,714	21,776	10,973	8,202	3,046	2,460	468	
Facilities granted	5,156	6,487	9,222	6,345	6,497	10,591	8,905	19,994	45,037	
Used margin	4,542	5,960	8,272	5,031	4,849	7,637	6,278	13,494	28,570	
c. VALLE D'AOSTA										
Number of borrowers	3,367	1,730	1,694	709	307	209	66	60	13	
Facilities granted	157	160	261	212	178	250	196	401	976	
Used margin	133	143	227	168	132	178	144	281	620	
d. LIGURIA										
Number of borrowers	33,658	21,107	21,031	7,726	3,436	2,214	866	640	160	
Facilities granted	1,565	1,930	3,190	2,193	1,989	2,858	2,540	5,645	15,725	
Used margin	1,368	1,772	2,910	1,806	1,526	2,120	1,815	4,003	9,617	
e. LOMBARDY										
Number of borrowers	223,999	172,878	179,032	64,725	35,749	27,829	11,748	10,436	2,492	
Facilities granted	10,622	16,037	27,349	18,709	20,926	35,931	33,751	87,512	369,173	
Used margin	9,201	14,663	24,695	14,825	15,489	26,166	24,385	60,280	253,324	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	36,047	23,002	27,036	12,271	6,302	4,489	1,674	1,131	176	
Facilities granted	1,712	2,168	4,373	3,738	3,899	6,158	5,107	9,215	11,139	
Used margin	1,379	1,902	3,891	3,145	3,207	5,062	4,099	7,118	6,827	
g. VENETO										
Number of borrowers	133,012	94,171	86,723	32,339	18,111	13,528	5,232	4,398	788	
Facilities granted	6,373	8,843	13,259	9,579	10,807	17,685	15,362	36,698	72,771	
Used margin	5,617	8,172	12,003	7,677	8,219	13,153	11,183	25,856	55,169	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	42,052	27,378	19,801	6,599	3,513	2,483	974	773	133	
Facilities granted	2,030	2,547	2,988	1,943	2,110	3,226	2,814	6,625	9,311	
Used margin	1,894	2,418	2,748	1,599	1,627	2,429	2,039	4,539	5,971	
i. EMILIA-ROMAGNA										
Number of borrowers	119,609	81,739	83,274	31,937	17,144	12,914	5,150	4,378	907	
Facilities granted	5,656	7,572	12,770	9,343	10,346	17,149	15,049	36,918	97,671	
Used margin	4,754	6,801	11,365	7,267	7,552	12,312	10,828	25,326	65,378	
l. MARCHE										
Number of borrowers	46,722	29,956	27,672	10,790	5,885	4,058	1,486	1,088	166	
Facilities granted	2,221	2,781	4,237	3,229	3,502	5,175	4,150	8,357	12,364	
Used margin	1,942	2,556	3,852	2,643	2,710	3,948	3,126	6,023	7,718	

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-	100,641	64,374	67,760	24,610	12,564	8,904	3,287	2,552	426
Facilities granted	4,763	6,009	10,561	7,318	7,638	11,941	9,827	21,011	41,720
Used margin	4,220	5,548	9,699	6,121	6,048	9,373	7,533	15,699	27,242
n. UMBRIA									
Number of borrow-	28,353	16,213	13,130	4,891	2,520	1,750	603	554	84
Facilities granted	1,350	1,506	2,019	1,501	1,539	2,351	1,747	4,574	3,772
Used margin	1,232	1,415	1,851	1,275	1,232	1,891	1,343	3,411	2,573
o. LAZIO									
Number of borrow-	138,084	81,256	86,437	27,775	11,522	8,325	3,113	3,024	841
Facilities granted	6,474	7,563	13,682	7,997	6,662	10,279	8,575	24,080	146,549
Used margin	5,917	7,100	12,899	6,987	5,431	8,220	6,902	19,147	87,583
p. ABRUZZO									
Number of borrow-	39,340	22,203	16,669	5,454	2,835	2,008	793	591	90
Facilities granted	1,881	2,067	2,588	1,629	1,693	2,552	2,301	4,563	4,771
Used margin	1,729	1,943	2,376	1,355	1,335	1,994	1,813	3,301	3,105
q. MOLISE									
Number of borrow-	7,088	3,459	2,666	980	431	277	111	68	12
Facilities granted	334	322	408	289	257	370	324	505	470
Used margin	308	304	370	242	205	300	252	396	302
r. CAMPANIA									
Number of borrow-	100,552	53,056	46,065	14,558	6,816	4,849	1,748	1,373	227
Facilities granted	4,676	4,939	7,165	4,301	3,988	6,051	4,795	10,920	18,865
Used margin	4,356	4,666	6,698	3,680	3,214	4,871	3,823	8,360	13,483
s. APULIA									
Number of borrow-	90,464	52,164	38,730	10,866	5,293	3,582	1,368	913	139
Facilities granted	4,265	4,850	5,908	3,217	3,182	4,685	3,977	7,466	8,137
Used margin	3,977	4,619	5,505	2,720	2,504	3,661	3,138	5,681	5,720
t. BASILICATA									
Number of borrow-	12,501	5,786	4,116	1,455	722	455	179	130	20
Facilities granted	584	532	636	444	447	594	523	1,054	990
Used margin	544	498	584	378	355	461	359	805	735
u. CALABRIA									
Number of borrow-	37,047	17,705	13,281	4,256	1,985	1,260	432	269	40
Facilities granted	1,720	1,638	2,059	1,264	1,176	1,540	1,232	1,956	2,886
Used margin	1,598	1,547	1,908	1,059	972	1,246	1,008	1,565	2,009
v. SICILY									
Number of borrow-	125,497	57,821	41,013	12,364	5,598	3,746	1,335	901	153
Facilities granted	5,895	5,333	6,288	3,643	3,349	4,904	3,873	7,507	11,873
Used margin	5,538	5,046	5,823	3,077	2,628	3,877	3,129	5,686	8,740
z. SARDINIA									
Number of borrow-	47,410	27,299	16,431	4,607	2,185	1,356	498	409	76
Facilities granted	2,206	2,478	2,488	1,322	1,223	1,646	1,374	3,149	5,648
Used margin	2,100	2,395	2,356	1,166	1,035	1,390	1,176	2,644	4,238

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

June 2011

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,492,381	1,882,319	49,284
b.	GENERAL GOVERNMENT	85,178	57,217	854
	central government	25,133	19,650	332
	Local government	59,922	37,489	523
	Social security funds	123	78	..
c.	FINANCIAL COMPANIES	422,534	300,983	8,998
	Monetary financial institutions	101,954	68,817	525
	Other financial intermediaries	307,306	221,984	8,072
	Financial auxiliaries	9,852	7,517	356
	Insurance companies and pension funds	3,422	2,665	45
d.	NON-FINANCIAL COMPANIES	1,316,154	942,183	28,245
	Public companies	35,641	17,230	480
	Private companies	1,159,472	826,594	24,802
	Associations of non-financial companies	1,479	1,045	18
	Craft non-financial quasi-companies	41,449	32,070	958
	Other non-financial quasi-companies	78,113	65,244	1,987
e.	HOUSEHOLDS	519,214	495,884	5,736
	Producer households	100,759	90,106	2,379
	Consumer households	418,455	405,778	3,357
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,622	9,669	144
g.	REST OF THE WORLD	129,293	70,110	5,174
	General government	1,749	1,442	10
	Monetary financial institutions	56,012	21,067	4,115
	Other financial institutions	39,871	24,230	559
	Non-financial companies	29,759	21,666	409
	Households	1,666	1,619	80
	Non-profit institutions serving households	19	13	1
	International organizations and other institutions	217	73	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	212	153	3

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
2,146,376	1,553,892	45,434	346,005	328,427	3,850
73,147	45,208	625	12,031	12,009	229
21,239	15,709	283	3,894	3,941	49
51,792	29,428	342	8,130	8,061	180
116	70	..	7	7	..
416,317	294,862	8,895	6,217	6,121	102
101,565	68,399	492	389	418	33
303,797	218,580	8,007	3,509	3,404	64
7,548	5,233	351	2,305	2,284	5
3,408	2,651	44	15	15	..
1,172,255	814,590	25,632	143,898	127,593	2,614
34,447	16,192	452	1,194	1,038	28
1,031,102	713,836	22,504	128,369	112,758	2,298
1,371	964	17	108	80	1
36,249	26,941	858	5,200	5,130	101
69,086	56,657	1,801	9,026	8,587	186
341,525	318,566	4,902	177,689	177,318	834
82,441	72,391	2,115	18,318	17,715	265
259,085	246,174	2,787	159,371	159,603	570
11,770	8,961	141	852	708	3
125,273	66,634	5,126	4,020	3,476	49
1,614	1,306	10	136	136	-
55,968	21,053	4,115	43	14	..
39,692	24,053	557	179	177	3
26,342	18,763	369	3,417	2,903	40
1,422	1,372	75	244	246	6
18	13	1	..	..	..
217	73	..	..	..	-
197	138	3	15	15	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

June 2011

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,424,087	1,038,409	30,754
	Agricultural, forestry and fishing	43,069	37,859	1,001
	Mining and quarrying	3,717	2,707	111
	Manufacturing	398,200	254,538	6,434
	Electricity, gas, steam and air conditioning supply	48,509	31,592	509
	Water supply, sewerage, waste management and remediation activities	17,031	11,784	327
	Construction	206,251	171,090	7,499
	Wholesale and retail trade, repair of motor vehicles and motorcycles	226,927	153,323	4,136
	Transportation and storage	57,673	43,357	1,236
	Accommodation and food service activities	41,452	37,917	988
	Information and communication	37,988	20,602	489
	Financial and insurance activities	27,116	16,274	426
	Real estate activities	154,890	143,866	4,446
	Professional, scientific and technical activities	81,378	51,315	1,418
	Administrative and support service activities	32,190	24,146	921
	All remaining activities (sections O, P,Q,R,S,T)	33,633	26,363	608

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
1,260,589	891,915	27,857	163,499	146,494	2,897
41,047	36,016	981	2,021	1,843	20
3,305	2,311	102	412	396	9
357,313	218,939	5,844	40,887	35,599	590
41,992	26,928	488	6,518	4,665	22
15,072	10,050	301	1,959	1,734	26
190,165	156,364	7,038	16,086	14,727	462
199,849	129,925	3,807	27,078	23,398	329
47,085	33,593	1,012	10,588	9,764	224
37,688	34,248	924	3,764	3,669	64
34,210	17,479	449	3,778	3,123	40
26,195	15,389	411	921	885	16
125,105	113,973	3,640	29,785	29,893	806
76,388	46,854	1,368	4,990	4,462	51
26,978	19,576	767	5,212	4,570	154
26,291	20,576	551	7,342	5,787	57

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

June 2011

		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	4,256,693	1,474,830	923,571	853,275	300,688	153,891
Facilities granted	1,919,478	69,641	85,762	131,451	88,214	91,409
Used margin	1,418,795	62,348	79,469	120,034	72,222	70,269
b. GENERAL GOVERNMENT						
Number of borrowers	7,414	600	480	1,070	1,254	1,224
Facilities granted	73,147	31	45	193	436	819
Used margin	45,208	27	32	116	225	411
c. FINANCIAL COMPANIES						
Number of borrowers	8,493	2,053	1,127	1,244	837	502
Facilities granted	314,752	93	102	197	244	292
Used margin	226,463	107	72	155	186	204
d. NON-FINANCIAL COMPANIES						
Number of borrowers	913,280	201,288	114,997	149,589	135,200	108,001
Facilities granted	1,172,255	9,317	10,605	24,594	42,611	65,783
Used margin	814,590	6,592	7,523	17,970	31,284	48,463
<i>of which: industry</i>						
Number of borrowers	192,680	29,763	19,776	29,579	30,802	27,412
Facilities granted	410,007	1,406	1,849	4,952	9,863	17,031
Used margin	251,851	928	1,197	3,242	6,342	10,848
<i>of which: building</i>						
Number of borrowers	157,084	27,988	16,841	23,427	24,208	22,066
Facilities granted	180,665	1,300	1,560	3,885	7,750	13,503
Used margin	148,254	889	1,071	2,809	5,922	10,651
<i>of which: services</i>						
Number of borrowers	540,653	138,566	75,426	92,881	76,831	55,852
Facilities granted	559,254	6,387	6,934	15,159	23,943	33,610
Used margin	396,461	4,604	5,044	11,424	18,137	25,568
e. PRODUCER HOUSEHOLDS						
Number of borrowers	570,632	209,044	110,784	115,657	51,789	19,935
Facilities granted	82,441	9,661	10,078	17,872	14,972	11,359
Used margin	72,391	8,012	8,891	16,011	13,060	9,729
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,720,247	1,045,393	689,895	580,054	109,108	23,079
Facilities granted	271,052	49,802	64,364	87,723	29,235	12,534
Used margin	255,274	47,066	62,485	85,032	26,869	10,953

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		112,438	43,709	36,148	7,411
Facilities granted		145,936	126,421	298,149	879,848
Used margin		110,289	94,374	213,615	588,922
b. GENERAL GOVERNMENT					
Number of borrowers		1,187	531	582	396
Facilities granted		1,719	1,651	5,326	62,927
Used margin		928	927	2,695	39,688
c. FINANCIAL COMPANIES					
Number of borrowers		511	318	602	593
Facilities granted		742	1,059	6,291	305,728
Used margin		555	561	3,190	221,246
d. NON-FINANCIAL COMPANIES					
Number of borrowers		94,127	39,542	33,582	6,327
Facilities granted		123,260	114,279	276,292	505,216
Used margin		91,580	84,860	199,254	323,422
<i>of which: industry</i>					
Number of borrowers		25,463	11,779	11,370	2,580
Facilities granted		34,224	35,570	100,853	204,229
Used margin		21,600	22,356	62,726	122,076
<i>of which: building</i>					
Number of borrowers		21,193	9,057	6,996	916
Facilities granted		27,328	25,105	51,956	48,250
Used margin		22,492	21,416	44,130	37,766
<i>of which: services</i>					
Number of borrowers		45,122	17,536	14,366	2,726
Facilities granted		58,544	50,163	116,646	247,633
Used margin		44,768	38,174	86,824	160,013
e. PRODUCER HOUSEHOLDS					
Number of borrowers		8,331	1,504	490	10
Facilities granted		10,050	4,223	3,315	377
Used margin		8,716	3,778	2,953	347
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,604	1,596	783	74
Facilities granted		9,413	4,708	6,236	5,264
Used margin		7,879	3,835	4,931	3,902

Note:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euro

June 2011

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		1,173,192	2,756	87,036	1,457	73,390
b. NORTH-WEST ITALY		425,542	122	28,097	448	20,518
Piedmont		79,974	38	5,260	215	3,902
Valle d'Aosta		2,101	15	216	1	238
Liguria		29,969	7	1,426	26	1,233
Lombardy		313,497	62	21,196	206	15,144
c. NORTH-EAST ITALY		272,125	276	19,728	442	18,532
Trentino-Alto Adige		28,016	128	2,735	187	2,669
Veneto		111,031	55	7,951	109	8,187
Friuli-Venezia Giulia		24,165	60	1,714	52	1,327
Emilia-Romagna		108,913	33	7,328	94	6,348
d. CENTRAL ITALY		266,408	158	22,291	159	20,348
Marche		30,448	17	3,324	90	1,641
Tuscany		80,470	49	6,628	32	7,244
Umbria		14,719	4	1,681	15	1,304
Lazio		140,772	87	10,658	22	10,159
e. SOUTHERN ITALY		135,591	96	11,255	173	10,649
Abruzzo		18,485	39	2,296	24	1,189
Molise		2,710	6	252	10	266
Campania		55,583	19	2,940	10	5,001
Apulia		40,621	11	4,149	93	2,911
Basilicata		4,454	5	393	10	348
Calabria		13,738	16	1,224	25	936
f. ISLANDS		64,738	2,103	5,665	237	3,343
Sicily		45,504	1,537	3,478	109	1,899
Sardinia		19,234	567	2,188	128	1,444

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
		Subsidized	Non-subsidized	Subsidized	Non-subsidized		
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
2,702	103,298	2,126	311,192	1,242	58,486	5,432	515,287
1,060	40,036	145	109,476	201	22,053	1,394	201,994
355	7,922	24	24,192	79	3,570	461	33,955
1	328	..	526	1	111	36	629
75	2,281	16	9,592	35	3,536	179	11,563
629	29,505	105	75,165	86	14,836	717	155,847
868	26,290	579	69,659	259	12,151	1,381	121,960
83	1,404	344	4,142	96	1,420	385	14,422
393	12,096	66	29,225	46	4,922	341	47,641
141	2,676	79	6,676	68	883	282	10,207
252	10,113	90	29,616	49	4,927	373	49,690
360	19,642	335	72,652	169	14,345	1,222	114,727
178	1,668	25	7,208	62	1,571	525	14,140
61	5,884	29	22,761	54	4,711	169	32,847
45	960	15	3,329	14	756	68	6,528
77	11,131	264	39,354	39	7,308	460	61,213
275	13,226	91	40,079	440	6,132	816	52,360
103	1,581	13	5,101	309	820	135	6,877
23	240	..	753	12	147	25	975
43	6,391	66	16,283	21	2,709	165	21,934
56	3,546	5	13,326	80	1,824	240	14,378
5	478	1	990	5	193	35	1,990
44	990	5	3,626	13	437	215	6,206
139	4,103	977	19,326	174	3,805	619	24,247
103	3,088	143	14,380	87	2,592	525	17,563
37	1,014	834	4,945	87	1,213	95	6,684

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2011

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	106,244	57	5,310	40	3,639
b. NORTH-WEST ITALY	41,167	..	1,881	17	1,171
Piedmont	6,745	..	281	5	144
Valle d'Aosta	240	-	11	-	13
Liguria	2,401	-	84	1	47
Lombardy	31,781	..	1,505	12	967
c. NORTH-EAST ITALY	24,135	12	1,080	8	947
Trentino-Alto Adige	2,367	9	154	4	198
Veneto	9,864	1	420	3	390
Friuli-Venezia Giulia	2,456	..	78	1	101
Emilia-Romagna	9,448	1	428	..	258
d. CENTRAL ITALY	24,077	2	1,447	5	783
Marche	2,561	..	180	3	97
Tuscany	6,514	..	349	2	241
Umbria	1,082	..	90	..	65
Lazio	13,920	1	828	1	380
e. SOUTHERN ITALY	11,324	2	643	7	555
Abruzzo	1,619	..	198	2	66
Molise	260	1	9	1	20
Campania	4,213	1	137	..	233
Apulia	3,599	1	222	5	144
Basilicata	320	-	11	..	11
Calabria	1,312	..	68	-	82
f. ISLANDS	5,541	41	260	2	183
Sicily	4,145	29	182	1	122
Sardinia	1,396	12	78	1	61

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
133	11,842	82	14,140	86	2,102	214	68,599
47	5,867	4	5,192	7	911	51	26,019
14	598	..	1,038	1	154	19	4,491
..	111	-	25	-	4	1	74
4	149	..	461	1	201	3	1,451
29	5,010	3	3,667	5	552	28	20,004
31	2,352	36	2,890	17	493	50	16,219
1	117	32	229	1	76	10	1,537
17	1,128	..	1,219	10	217	6	6,453
5	213	..	275	1	38	12	1,731
7	895	3	1,167	5	163	22	6,498
26	1,964	2	3,287	24	384	48	16,106
15	245	1	317	1	49	34	1,620
8	521	..	916	5	125	4	4,343
2	113	..	141	6	26	..	638
2	1,085	1	1,912	13	184	9	9,505
18	1,167	4	1,808	35	254	27	6,802
9	174	1	192	27	50	6	893
3	19	-	39	..	13	1	155
1	322	3	691	1	76	1	2,749
3	529	..	681	7	93	7	1,906
..	41	-	48	-	7	1	201
1	82	-	157	-	14	12	896
11	491	36	963	2	61	38	3,453
9	366	..	633	1	38	37	2,728
2	126	36	331	1	23	1	725

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

June 2011

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,323	581	15,742	8,167	149	8,018
b.	NORTH-WEST ITALY	4,886	113	4,774	2,524	71	2,453
	Piedmont	1,373	25	1,348	686	7	679
	Valle d'Aosta	44	1	43	34	1	33
	Liguria	105	..	105	56	..	55
	Lombardy	3,365	87	3,278	1,749	63	1,685
c.	NORTH-EAST ITALY	4,980	193	4,788	2,326	23	2,303
	Trentino-Alto Adige	612	95	517	311	6	305
	Veneto	1,989	26	1,962	900	4	896
	Friuli-Venezia Giulia	471	44	427	205	9	196
	Emilia-Romagna	1,908	27	1,882	911	4	906
d.	CENTRAL ITALY	3,498	88	3,410	2,001	14	1,987
	Marche	475	53	422	165	3	162
	Tuscany	1,622	15	1,608	984	4	980
	Umbria	351	8	343	214	2	213
	Lazio	1,050	13	1,037	638	5	632
e.	SOUTHERN ITALY	2,063	105	1,958	942	26	916
	Abruzzo	173	9	164	54	..	53
	Molise	65	7	58	24	..	23
	Campania	588	21	567	346	6	340
	Apulia	838	24	813	385	5	380
	Basilicata	136	4	132	54	..	54
	Calabria	263	40	223	79	15	64
f.	ISLANDS	896	83	813	374	14	360
	Sicily	559	67	492	177	3	174
	Sardinia	336	16	320	197	11	187

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,224	197	5,028	2,932	236	2,695
1,662	40	1,623	700	2	699
489	17	472	198	..	198
7	..	7	3	..	3
35	..	35	14	..	14
1,131	22	1,109	484	1	483
1,744	57	1,686	910	112	798
108	4	105	193	86	107
801	21	780	288	1	287
191	15	176	76	20	56
644	18	626	354	4	349
748	50	698	749	23	725
190	33	157	120	17	103
319	9	310	319	1	318
72	4	68	64	2	62
167	5	163	245	3	242
786	37	749	335	42	293
79	4	75	41	5	36
30	2	28	12	5	7
144	2	142	97	13	85
323	10	313	130	10	120
60	1	59	21	3	18
150	19	131	33	6	28
284	12	272	238	57	180
186	10	175	197	54	143
99	1	97	41	4	37

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2011

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	1,004	32	971	392	7	385
b.	NORTH-WEST ITALY	286	15	271	98	5	92
	Piedmont	72	3	69	22	-	22
	Valle d'Aosta	2	..	2	..	-	..
	Liguria	7	..	7	4	-	4
	Lombardy	204	12	192	72	5	67
c.	NORTH-EAST ITALY	360	9	351	144	1	143
	Trentino-Alto Adige	93	1	92	70	1	69
	Veneto	132	4	128	39	..	39
	Friuli-Venezia Giulia	33	1	32	9	..	9
	Emilia-Romagna	102	2	99	26	..	25
d.	CENTRAL ITALY	167	4	163	84	-	84
	Marche	28	2	26	8	-	8
	Tuscany	79	1	78	46	-	46
	Umbria	19	..	19	7	-	7
	Lazio	41	1	40	23	-	23
e.	SOUTHERN ITALY	138	3	134	49	..	49
	Abruzzo	25	1	24	2	..	2
	Molise	6	..	5	2	-	2
	Campania	37	..	37	23	..	23
	Apulia	48	1	47	16	..	16
	Basilicata	11	..	11	5	-	5
	Calabria	11	1	11	1	-	1
f.	ISLANDS	53	1	52	17	..	17
	Sicily	29	1	29	12	-	12
	Sardinia	24	1	23	5	..	5

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
496	24	471	116	1	115
151	10	142	37	-	37
44	3	41	7	-	7
2	..	2	..	-	..
3	..	3	1	-	1
103	6	97	29	-	29
175	7	168	41	..	41
11	..	11	12	-	12
82	3	79	10	-	10
17	1	16	6	..	6
64	2	62	12	..	12
61	4	57	22	-	22
17	2	15	3	-	3
25	1	24	8	-	8
6	..	6	6	-	6
13	1	12	5	-	5
77	3	74	11	1	11
21	1	20	2	..	1
3	..	3	1	..	..
12	..	12	2	-	2
27	1	27	5	-	5
5	..	5	1	-	1
9	1	9	1	-	1
32	1	30	5	..	5
14	1	13	3	-	3
18	..	17	1	..	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

June 2011

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	15,770	104	1,289	781
b.	NORTH-WEST ITALY	3,335	61	413	211
	Piedmont	1,193	28	103	36
	Valle d'Aosta	48	..	..	38
	Liguria	338	4	14	4
	Lombardy	1,756	29	296	134
c.	NORTH-EAST ITALY	3,808	5	494	311
	Trentino-Alto Adige	1,224	..	17	74
	Veneto	998	2	214	76
	Friuli-Venezia Giulia	683	-	105	46
	Emilia-Romagna	903	3	157	114
d.	CENTRAL ITALY	2,409	7	279	154
	Marche	888	3	184	61
	Tuscany	402	2	18	33
	Umbria	161	..	25	19
	Lazio	959	2	52	41
e.	SOUTHERN ITALY	1,944	25	62	86
	Abruzzo	669	1	23	7
	Molise	77	3	3	1
	Campania	326	5	8	25
	Apulia	492	10	10	34
	Basilicata	62	6	1	3
	Calabria	318	2	17	16
f.	ISLANDS	4,274	6	41	19
	Sicily	2,527	4	27	16
	Sardinia	1,747	1	14	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
643	386	4,026	2,136	439	5,749	217	78
68	53	314	736	54	1,386	38	19
12	13	71	402	52	439	37	19
..	1	2	1	..	6	-	-
40	1	97	100	..	79	-	-
16	39	143	233	1	862	2	..
362	152	745	380	31	1,258	71	5
100	36	425	27	1	540	3	-
69	18	77	219	2	279	43	..
105	72	132	51	..	169	1	-
87	26	111	82	28	269	24	5
92	79	419	471	6	885	18	3
60	28	44	413	2	92	..	-
5	27	68	20	2	219	8	..
3	8	23	12	..	70	..	-
24	16	284	26	1	504	10	3
26	65	130	414	337	735	63	44
21	6	16	96	332	120	47	37
..	3	2	22	..	44	-	-
1	24	70	49	1	143	1	..
3	22	6	143	4	245	15	6
..	1	5	14	..	30	..	..
1	10	31	89	1	152	..	..
96	37	2,418	135	11	1,485	26	7
47	21	996	61	11	1,316	26	7
48	16	1,422	74	..	168	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2011

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	670	1	50	12
b.	NORTH-WEST ITALY	128	1	11	3
	Piedmont	52	1	2	-
	Valle d'Aosta	1	..	-	1
	Liguria	8	..	..	..
	Lombardy	68	-	8	2
c.	NORTH-EAST ITALY	181	-	15	3
	Trentino-Alto Adige	60	-	..	..
	Veneto	48	-	8	..
	Friuli-Venezia Giulia	19	-	6	1
	Emilia-Romagna	54	-	2	1
d.	CENTRAL ITALY	109	..	20	5
	Marche	53	-	20	1
	Tuscany	20	-	..	..
	Umbria	8	-	1	..
	Lazio	28	..	..	5
e.	SOUTHERN ITALY	120	..	3	1
	Abruzzo	68	-	2	..
	Molise	6	-	..	..
	Campania	6	..	..	..
	Apulia	26	..	..	1
	Basilicata	1	-	-	..
	Calabria	13	-	1	..
f.	ISLANDS	131	-	..	..
	Sicily	83	-	..	..
	Sardinia	49	-	..	-

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
34	27	117	80	46	228	76	31
2	12	6	26	4	53	10	6
..	3	1	21	4	9	10	6
-	-	-	-	-	-
-	..	4	3	-	1	..	-
2	9	1	2	-	44	..	-
17	8	35	6	13	53	30	3
3	..	31	..	-	22	4	-
5	3	..	2	..	19	11	-
5	3	..	2	-	3	..	-
5	3	3	2	13	10	15	3
7	3	1	19	..	50	3	1
5	..	1	18	-	8	..	-
2	1	..	..	-	16	1	..
..	..	..	..	-	7	-	-
-	1	..	..	..	20	1	1
3	3	3	11	28	41	26	21
1	1	..	7	28	7	23	20
-	..	-	1	-	4	-	-
-	..	2	-	-	3	..	..
2	1	..	1	..	16	3	1
-	..	-	1	-	..	-	-
-	..	..	1	-	11	..	..
4	2	72	18	..	30	6	..
3	1	24	17	..	30	6	..
..	..	48	..	-	..	-	-

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

June 2011

Facilities granted

Used margin

Overshoot

a. TOTAL	118,666	113,615	2,589
<i>of which: transactions of financial intermediaries</i>	<i>96,751</i>	<i>93,861</i>	<i>2,074</i>
Piedmont	8,137	7,606	121
Valle d'Aosta	264	221	3
Liguria	2,047	1,977	41
Lombardy	35,281	33,981	590
Trentino-Alto Adige	2,884	2,714	26
Veneto	14,550	13,916	217
Friuli-Venezia Giulia	2,547	2,464	35
Emilia-Romagna	11,650	11,165	190
Marche	4,748	4,454	80
Tuscany	7,243	6,883	169
Umbria	1,415	1,344	27
Lazio	12,291	11,866	548
Abruzzo	1,796	1,681	56
Molise	190	188	9
Campania	4,754	4,672	193
Apulia	2,682	2,519	94
Basilicata	287	279	15
Calabria	1,221	1,221	63
Sicily	2,686	2,565	75
Sardinia	1,991	1,900	36

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

Distribution by customer location (region)

TDB30315		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Central Credit Register Stocks in millions of euro						
June 2011		Nominal value of receivables assigned			Advances granted	
		of which:			facilities	
		Total	with recourse	without recourse	granted	used margin
a.	TOTAL	35,832	20,763	15,069	45,162	29,547
	<i>of which: transactions of financial intermediaries</i>	<i>30,422</i>	<i>17,686</i>	<i>12,736</i>	<i>37,896</i>	<i>24,420</i>
	Piedmont	3,414	1,894	1,521	4,017	2,786
	Valle d'Aosta	43	42	..	59	37
	Liguria	621	482	138	1,200	632
	Lombardy	11,544	5,048	6,495	13,955	9,479
	Trentino-Alto Adige	180	99	81	215	139
	Veneto	1,736	1,146	590	2,122	1,278
	Friuli-Venezia Giulia	304	219	85	420	259
	Emilia-Romagna	2,375	1,404	971	3,422	1,789
	Marche	284	219	66	256	170
	Tuscany	1,309	824	485	1,658	1,019
	Umbria	691	266	425	794	593
	Lazio	8,444	4,760	3,685	12,496	8,261
	Abruzzo	385	354	31	409	328
	Molise	74	73	1	86	40
	Campania	2,683	2,418	265	2,367	1,637
	Apulia	497	436	62	499	323
	Basilicata	96	50	46	107	64
	Calabria	338	311	26	225	169
	Sicily	594	558	36	558	377
	Sardinia	220	160	60	296	168

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

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
June 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	144,653	4,309	11,595	120,044	2,764	5,941
b.	NORTH-WEST ITALY	58,704	1,419	5,023	49,691	698	1,872
	Piedmont	8,223	1,154	412	6,197	201	258
	Valle d'Aosta	205	1	1	185	5	13
	Liguria	4,459	40	16	4,289	44	70
	Lombardy	45,817	224	4,594	39,020	447	1,531
c.	NORTH-EAST ITALY	34,077	401	2,393	27,918	1,107	2,258
	Trentino-Alto Adige	3,893	188	37	3,038	232	398
	Veneto	9,037	111	1,127	7,064	268	467
	Friuli-Venezia Giulia	5,839	19	815	4,778	131	96
	Emilia-Romagna	15,308	83	415	13,038	476	1,297
d.	CENTRAL ITALY	42,011	1,676	3,885	35,146	386	919
	Marche	1,348	18	14	1,099	92	125
	Tuscany	7,435	51	1,252	5,757	143	232
	Umbria	602	9	2	527	26	37
	Lazio	32,625	1,597	2,617	27,762	124	524
e.	SOUTHERN ITALY	7,019	781	126	5,150	377	585
	Abruzzo	962	16	5	685	86	170
	Molise	151	..	2	123	10	14
	Campania	3,911	577	72	2,939	117	206
	Apulia	1,228	15	44	986	86	97
	Basilicata	228	1	1	166	21	39
	Calabria	540	171	3	251	57	58
f.	ISLANDS	2,842	32	167	2,139	196	308
	Sicily	1,349	14	14	1,182	83	56
	Sardinia	1,493	18	154	957	113	252

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

June 2011		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	11,431	4,868	2,437	2,600	1,106	421
	General government	677	74	49	520	11	24
	Financial corporations	382	303	50	27	2	..
	Non-financial corporation	1,068	110	630	263	44	21
	Producer households	72	12	16	15	19	11
	Consumer households	9,231	4,370	1,691	1,776	1,029	364
b.	WITH AGREED MATURITY	65,605	22,307	26,272	12,517	3,114	1,395
	General government	94	21	17	35	7	14
	Financial corporations	41,604	13,361	20,686	7,284	3	271
	Non-financial corporation	6,829	3,062	2,167	1,264	288	47
	Producer households	433	83	128	112	76	35
	Consumer households	16,644	5,779	3,274	3,822	2,740	1,028
c.	UNREDEEMABLE AT NOTICE	283,378	64,170	46,388	55,930	86,523	30,369
	General government	11,359	1,648	1,459	4,443	2,992	817
	Financial corporations	301	135	100	32	26	7
	Non-financial corporation	2,688	480	664	542	755	247
	Producer households	2,347	282	593	391	709	372
	Consumer households	266,683	61,625	43,572	50,520	82,041	28,925
d.	CUSTOMER CURRENT ACCOUNTS	737,213	269,558	159,118	183,451	85,137	39,949
	General government	31,935	5,013	5,792	14,576	3,529	3,024
	Financial corporations	56,675	29,901	8,536	16,193	1,149	896
	Non-financial corporation	155,861	60,668	37,535	37,820	13,888	5,950
	Producer households	40,503	12,592	10,179	7,844	6,786	3,102
	Consumer households	452,239	161,383	97,076	107,019	59,785	26,976
e.	SAVING CERTIFICATES AND CDs ISSUED	24,008	4,835	7,196	4,945	5,222	1,810
	General government	46	15	3	22	6	..
	Financial corporations	424	261	53	104	4	3
	Non-financial corporation	1,953	384	509	931	105	25
	Producer households	990	142	323	215	240	70
	Consumer households	20,595	4,033	6,308	3,673	4,868	1,713

Notes:

Distribution by customer location (province) and by sector of economic activity

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
June 2011	Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households	
a. TOTAL	1,182,121	188,786	44,510	803,404	
b. NORTH-WEST ITALY	379,607	71,421	13,148	244,906	
Piedmont	92,804	13,913	3,533	64,952	
Valle d'Aosta	3,237	514	134	2,206	
Liguria	31,014	4,192	1,210	24,269	
Lombardy	252,552	52,802	8,272	153,479	
c. NORTH-EAST ITALY	251,506	46,751	11,260	157,341	
Trentino-Alto Adige	21,401	4,115	1,199	14,009	
Veneto	112,603	18,332	4,457	65,599	
Friuli-Venezia Giulia	26,476	4,824	872	16,547	
Emilia-Romagna	91,026	19,480	4,732	61,186	
d. CENTRAL ITALY	277,419	45,358	8,615	175,617	
Marche	27,991	3,920	1,315	21,751	
Tuscany	66,924	12,732	3,045	47,618	
Umbria	14,211	2,174	519	10,843	
Lazio	168,292	26,531	3,736	95,405	
e. SOUTHERN ITALY	194,748	17,812	7,873	162,627	
Abruzzo	22,726	2,411	1,042	18,483	
Molise	5,439	361	151	4,770	
Campania	81,616	8,203	3,051	67,812	
Apulia	51,199	4,908	2,438	42,354	
Basilicata	9,327	592	298	8,037	
Calabria	24,441	1,337	893	21,171	
f. ISLANDS	78,841	7,444	3,614	62,913	
Sicily	56,105	5,149	2,382	46,074	
Sardinia	22,737	2,295	1,232	16,839	

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

June 2011

	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	-	-	95,620	-	137	95,940
Credit default swap	872	3,034	77,626	10	885	76,317
Credit default option	-	15	-	-	-	50
Total rate of return swap	-	870	194	-	180	269
Other credit derivatives	-	228	25	-	-	110

Notes:

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

TDB30586

Banks

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

June 2011

	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	30,908	433	1,969	5,708	11,374	11,057
Intrinsic value	4,829	8	15	93	444	4,183
b. NORTH-WEST ITALY						
Number of holders	11,161	135	719	1,999	3,979	4,202
Intrinsic value	1,793	1	5	31	145	1,590
c. NORTH-EAST ITALY						
Number of holders	8,347	157	625	1,625	2,857	2,976
Intrinsic value	920	5	4	25	103	763
d. CENTRAL ITALY						
Number of holders	6,512	73	376	1,188	2,513	2,288
Intrinsic value	1,585	1	4	22	116	1,399
e. SOUTHERN ITALY						
Number of holders	3,454	48	155	627	1,426	1,153
Intrinsic value	384	1	1	11	53	315
f. ISLAND						
Number of holders	1,434	20	94	269	599	438
Intrinsic value	147	..	1	4	26	116

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

June 2011

	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	35,878	867	3,917	6,370	11,798	12,019
Intrinsic value	41,246	16	23	152	921	35,669
b. GENERAL GOVERNMENT						
Number of holders	301	3	6	33	96	149
Intrinsic value	2,555	1	1	4	27	2,510
c. FINANCIAL COMPANIES						
Number of holders	404	8	6	27	46	255
Intrinsic value	5,538	2	..	2	6	2,578
d. NON-FINANCIAL COMPANIES						
Number of holders	28,509	295	1,240	4,850	10,847	10,957
Intrinsic value	4,786	8	13	84	427	4,171
<i>of which: industry</i>						
Number of holders	10,284	51	206	1,151	3,803	4,977
Intrinsic value	1,384	..	2	15	116	1,240
building						
Number of holders	3,375	30	141	621	1,259	1,268
Intrinsic value	444	5	1	9	47	351
services						
Number of holders	14,175	207	867	2,974	5,479	4,482
Intrinsic value	2,884	3	9	58	251	2,520
e. PRODUCER HOUSEHOLDS						
Number of holders	2,399	138	729	858	527	100
Intrinsic value	42	..	2	9	16	12
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	3,233	407	1,872	521	134	56
Intrinsic value	49	3	4	6	6	14
g. REST OF THE WORLD						
Number of holders	457	1	12	21	43	196
Intrinsic value	11,939	..	..	36	281	10,284

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

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

June 2011

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,804,747	734,759	213,400
Italian government securities	570,564	199,866	50,788
<i>of which:</i> BOTs	49,634	26,698	1,991
CCTs	85,420	31,130	6,018
BTPs	399,826	134,514	41,565
Other debt securities	626,596	253,104	48,672
<i>of which:</i> in non-euro-area currencies	49,116	15,202	1,592
Equity securities	269,320	80,578	95,523
<i>of which:</i> in non-euro-area currencies	30,673	6,519	1,286
Units of collective investment undertakings	331,197	198,670	16,259
Other securities and the like	3,830	1,217	1,233

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
70,913	45,858	4,612	1,444,989	672,780	183,482
24,028	14,921	1,920	456,155	181,912	46,632
1,748	1,214	128	34,001	25,425	1,828
6,318	4,038	555	64,149	26,529	4,895
12,377	6,939	939	338,472	125,323	39,182
16,503	8,917	621	520,056	239,111	44,820
1,201	711	73	22,813	13,936	1,398
4,438	2,777	460	211,599	74,068	77,678
1,051	572	71	13,250	5,706	974
25,886	19,213	1,610	251,911	175,658	13,069
5	-	-	3,047	982	778

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

June 2011

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,804,747	734,759	213,400
b.	NORTH-WEST ITALY	926,889	346,215	66,561
	Piedmont	169,640	91,612	15,704
	Valle d'Aosta	2,661	1,725	315
	Liguria	47,247	31,930	2,901
	Lombardy	707,341	220,949	47,641
c.	NORTH-EAST ITALY	376,982	176,154	29,350
	Trentino-Alto Adige	15,434	9,493	1,411
	Veneto	101,413	62,479	10,920
	Friuli-Venezia Giulia	118,186	15,124	1,417
	Emilia-Romagna	141,948	89,057	15,602
d.	CENTRAL ITALY	402,688	126,911	107,789
	Marche	18,445	13,958	3,569
	Tuscany	67,739	44,969	8,325
	Umbria	8,729	7,162	762
	Lazio	307,775	60,823	95,134
e.	SOUTHERN ITALY	71,742	63,323	6,941
	Abruzzo	6,952	6,034	705
	Molise	1,152	1,009	140
	Campania	34,558	30,347	3,190
	Apulia	20,725	18,547	2,015
	Basilicata	2,164	1,966	195
	Calabria	6,191	5,420	696
f.	ISLANDS	26,446	22,156	2,759
	Sicily	19,669	16,854	1,815
	Sardinia	6,777	5,302	944

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
70,913	45,858	4,612	1,444,989	672,780	183,482
39,830	22,551	1,998	662,933	316,253	47,949
12,745	4,317	393	149,655	85,523	13,326
55	54	1	2,520	1,653	308
1,557	1,363	96	38,324	30,137	2,601
25,474	16,817	1,509	472,433	198,940	31,714
14,050	11,799	1,177	348,822	160,957	24,739
1,179	784	18	12,959	8,512	1,156
3,845	2,937	447	93,891	58,104	9,499
818	702	68	113,851	14,220	1,132
8,208	7,375	644	128,121	80,121	12,951
13,135	8,147	918	343,642	115,880	103,202
899	742	100	15,968	13,010	2,395
5,195	2,851	280	58,607	41,111	7,118
420	368	46	8,098	6,652	652
6,620	4,186	492	260,969	55,107	93,037
2,885	2,524	358	65,152	58,906	5,423
259	235	23	6,445	5,664	611
23	21	1	1,029	952	76
1,258	1,107	150	31,175	28,293	2,459
1,080	936	144	18,708	17,019	1,533
91	83	7	2,003	1,839	161
174	141	33	5,793	5,139	583
1,013	837	161	24,440	20,785	2,168
589	489	90	18,327	15,944	1,420
424	349	71	6,113	4,840	749

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2011		Total	Banks	SIMs
a. TOTAL SECURITIES		938,567	862,916	75,650
Italian government securities		397,562	389,977	7,585
<i>of which:</i> BOTs		97,633	96,602	1,031
CCT		74,140	72,101	2,039
BTPs		184,518	180,298	4,220
Other debt securities		234,944	227,180	7,765
Equity securities		279,623	221,058	58,565
Other securities		7,284	5,548	1,735
b. TOTAL DERIVATIVE INSTRUMENTS		2,734,259	2,687,953	46,306
Futures		945,543	912,385	33,158
<i>of which:</i> on Italian government securities		22,075	22,075	-
on interest rates		283,651	283,651	-
on stock indices		182,888	150,976	31,912
Swaps and forward rate agreements		1,293,616	1,293,616	-
<i>of which:</i> interest rate swaps		761,543	761,543	-
currency swaps		661	661	-
Forward rate agreements		527,729	527,729	-
Options on securities		38,874	28,334	10,540
<i>of which:</i> on Italian government securities		92	92	-
on debt securities		380	380	-
on equity securities		37,730	27,191	10,540
Options on futures or stock indices		330,061	327,677	2,385
<i>of which:</i> on futures on Italian government securities		1,146	1,146	-
on stock indices or futures on stock indices		103,409	101,030	2,379
Foreign currency options		28,380	28,258	122
Interest rate options		86,771	86,771	-
Other derivative instruments		11,013	10,912	101

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

2nd quarter 2011

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	86,964	87,890	412,712
	Italian government securities	33,007	25,477	178,293
	<i>of which:</i> BOTs	4,354	4,757	6,905
	CCTs	5,054	6,213	23,346
	BTPs	19,728	11,185	136,035
	Other debt securities	16,156	22,341	109,748
	<i>of which:</i> in non-euro-area currencies	1,193	1,549	2,404
	Equity securities	5,166	5,198	49,512
	<i>of which:</i> in non-euro-area currencies	1,101	1,205	2,138
	Units of collective investment undertakings	21,958	24,680	112,382
	Other securities and the like	14,047	13,871	175

Notes: The data include transactions with non-residents.

Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
18,118	16,261	79,925	6,152	6,968	9,954	62,695	64,661	322,833
6,914	5,775	38,217	731	650	1,940	25,362	19,052	138,136
893	789	1,749	320	264	294	3,141	3,704	4,863
1,188	1,383	6,763	150	184	624	3,716	4,647	15,958
3,298	2,117	26,077	239	165	927	16,191	8,904	109,031
4,706	4,831	20,236	1,102	1,253	3,869	10,348	16,257	85,643
299	398	1,821	126	95	496	769	1,055	87
1,944	1,494	5,105	781	756	1,130	2,441	2,948	43,276
420	340	1,297	70	83	337	611	782	504
7,025	6,847	26,864	1,393	1,449	4,408	13,540	16,384	81,110
227	243	68	2,353	3,077	14	11,468	10,551	93

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	
	2011 Mar.	2011 June	2011 Mar.	2011 June	2011 Mar.	2011 June
a. NUMBER OF BORROWERS	7,732,846	7,766,734	5,132,680	5,270,892	2,600,166	2,495,842
<i>of which: joint borrowers</i>	<i>2,219,741</i>	<i>2,235,558</i>	<i>1,276,156</i>	<i>1,300,452</i>	<i>943,585</i>	<i>935,106</i>
b. LOAN FACILITIES						
facilities granted	2,473,618	2,492,381	2,136,358	2,146,376	337,260	346,005
used margin	1,863,397	1,882,319	1,539,375	1,553,892	324,022	328,427
overshoot	50,478	49,284	46,524	45,434	3,954	3,850
unused margin	660,700	659,346	643,508	637,918	17,192	21,428
<i>of which: matched loans</i>						
facilities granted	337,631	342,966	301,809	301,809	35,822	41,158
used margin	175,809	183,361	150,722	157,204	25,088	26,157
term loans						
facilities granted	1,801,854	1,818,822	1,502,710	1,516,189	299,145	302,634
used margin	1,523,410	1,538,608	1,226,991	1,238,728	296,419	299,880
revocable loans						
facilities granted	334,012	330,456	331,718	328,243	2,294	2,213
used margin	164,089	160,243	161,574	157,853	2,515	2,390
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	397,391	394,346	381,853	377,306	15,537	17,040
used margin	221,902	220,560	207,161	204,579	14,741	15,981
d. BAD DEBTS	140,535	144,414	80,821	96,576	59,714	47,838
e. NUMBER OF GUARANTORS	4,068,192	4,083,414	3,030,374	3,054,358	1,037,818	1,029,056
<i>of which: joint guarantors</i>	<i>1,394,476</i>	<i>1,402,380</i>	<i>1,068,527</i>	<i>1,077,240</i>	<i>325,949</i>	<i>325,140</i>
f. GUARANTEES RECEIVED	849,519	859,502	674,614	686,877	174,904	172,626

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

Distribution by amount

TDB30206		Banks	
Source: Central Credit Register Stocks in millions of euro Size classes in euros			
June 2011		Number of borrowers	Net used
a.	TOTAL	1,016,733	95,380
	from 250 to 30,000	677,170	5,702
	from 30,000 to 75,000	132,701	5,785
	from 75,000 to 125,000	68,541	5,989
	from 125,000 to 250,000	75,747	11,386
	from 250,000 to 500,000	30,156	8,519
	from 500,000 to 1,000,000	15,503	8,516
	from 1,000,000 to 2,500,000	10,461	12,391
	from 2,500,000 to 5,000,000	3,702	9,752
	from 5,000,000 to 25,000,000	2,470	17,156
	more than 25,000,000	282	10,183

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2011

	General government	Financial companies	Non- financial companies	of which: industry	building	services	Producer households	Consumer households
a. ITALY								
Number of borrowers	21	1,169	169,388	39,199	30,135	97,088	147,051	691,105
Bad debts	39	743	63,399	21,212	13,384	27,350	9,874	20,887
b. NORTH-WEST ITALY								
Number of borrowers	1	379	45,160	10,703	7,846	26,250	31,653	162,341
Bad debts	..	318	17,385	5,988	3,597	7,569	2,143	6,349
c. NORTH-EAST ITALY								
Number of borrowers	2	225	33,083	8,797	5,975	17,911	23,699	106,514
Bad debts	2	63	14,533	5,625	3,270	5,380	1,769	3,790
d. CENTRAL ITALY								
Number of borrowers	2	309	43,381	9,492	7,350	25,958	30,654	141,326
Bad debts	3	310	17,761	5,099	3,853	8,511	2,118	4,570
e. SOUTHERN ITALY								
Number of borrowers	15	173	31,832	7,404	5,906	17,520	37,240	184,570
Bad debts	34	43	9,750	3,538	1,799	4,049	2,322	4,048
f. ISLANDS								
Number of borrowers	1	83	15,932	2,803	3,058	9,449	23,805	96,354
Bad debts	..	9	3,970	961	864	1,841	1,522	2,130

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2011

Number of
borrowers

Bad debts

a. TOTAL	324,449	73,712
Agricultural, forestry and fishing	15,095	3,285
Mining and quarrying	471	158
Manufacturing	58,059	21,895
Electricity, gas, steam and air conditioning supply	122	82
Water supply, sewerage, waste management and remediation activities	754	376
Construction	61,308	15,431
Wholesale and retail trade, repair of motor vehicles and	90,111	13,630
Transportation and storage	13,132	2,193
Accommodation and food service activities	25,937	2,787
Information and communication	5,810	1,204
Financial and insurance activities	1,066	785
Real estate activities	11,693	6,519
Professional, scientific and technical activities	8,269	1,540
Administrative and support service activities	10,327	1,925
All remaining activities (sections O, P,Q,R,S,T)	12,539	1,412

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

June 2011

		Total	Banks	Financial intermediaries
a.	TOTAL	144,414	96,576	47,838
b.	GENERAL GOVERNMENT	83	39	45
	Central government	11	10	1
	Local government	72	29	44
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,401	743	658
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,191	595	597
	Financial auxiliaries	201	142	59
	Insurance companies and pension funds	9	7	2
d.	NON-FINANCIAL COMPANIES	95,597	63,399	32,198
	Public companies	178	83	95
	Private companies	80,728	53,905	26,823
	Associations of non-financial companies	134	75	59
	Craft non-financial quasi-companies	3,753	2,675	1,078
	Other non-financial quasi-companies	10,804	6,662	4,142
e.	HOUSEHOLDS	44,577	30,370	14,207
	Producer households	15,708	9,874	5,835
	Consumer households	28,868	20,496	8,372
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	501	387	114
g.	REST OF THE WORLD	1,307	1,195	112
	General government	1	1	-
	Monetary financial institutions	84	83	1
	Other financial institutions	748	738	10
	Non-financial companies	411	322	89
	Households	63	52	11
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	5	4	2

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2011

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	168,804	9,193	37,803	649
b.	INORTH-WEST ITALY	36,291	1,897	10,934	165
	Piedmont	13,330	507	3,000	38
	Valle d'Aosta	336	13	88	1
	Liguria	3,058	94	928	12
	Lombardy	19,567	1,282	6,918	114
c.	NORD-EAST ITALY	24,875	1,370	6,004	109
	Trentino-Alto Adige	1,229	83	390	20
	Veneto	9,820	577	2,283	34
	Friuli-Venezia Giulia	2,922	126	493	8
	Emilia-Romagna	10,904	585	2,838	47
d.	CENTRAL ITALY	42,543	3,333	6,055	173
	Marche	3,085	146	767	12
	Tuscany	6,853	407	1,886	31
	Umbria	2,184	112	396	4
	Lazio	30,421	2,669	3,006	125
e.	SOUTHERN ITALY	38,721	1,502	9,838	147
	Abruzzo	3,135	154	998	27
	Molise	1,382	90	238	3
	Campania	17,617	592	4,627	57
	Apulia	8,990	313	2,350	33
	Basilicata	3,020	218	221	2
	Calabria	4,577	135	1,404	25
f.	ISLANDS	26,374	1,091	4,972	56
	Sicily	23,942	989	3,754	39
	Sardinia	2,432	102	1,218	16

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

Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2011	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	168,807	9,193	37,803	649
General government	2	2	-	-
Financial companies	231	102	31	1
Non-financial companies	28,124	4,858	3,408	251
<i>of which: industry</i>	<i>5,426</i>	<i>1,046</i>	<i>658</i>	<i>34</i>
building	5,086	1,346	537	40
services	17,162	2,302	2,163	175
Producer households	23,428	1,036	4,264	77
Consumer households and nec	114,213	3,055	29,849	317

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2011

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	87,774	25,026
Agricultural, forestry and fishing	3,493	1,677
Mining and quarrying	183	65
Manufacturing	27,662	5,911
Electricity, gas, steam and air conditioning supply	86	22
Water supply, sewerage, waste management and remediation activities	427	91
Construction	18,120	6,454
Wholesale and retail trade, repair of motor vehicles and	16,706	3,031
Transportation and storage	2,512	508
Accommodation and food service activities	2,958	1,401
Information and communication	1,430	143
Financial and insurance activities	905	379
Real estate activities	7,089	3,878
Professional, scientific and technical activities	1,809	404
Administrative and support service activities	2,215	426
All remaining activities (sections O, P,Q,R,S,T)	1,611	488

Note:

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

TDC30033								Banks
Source: Central Credit Register Stocks in millions of euro								
June 2011	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	39	941	76,779	26,958	15,909	32,301	10,480	21,400
of which: backed by real security	..	329	24,715	6,817	6,690	10,421	4,073	10,705
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	362	21,477	7,857	4,246	9,127	2,203	6,415
of which: backed by real security	..	191	6,355	1,683	1,753	2,776	971	3,904
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	109	17,640	7,222	3,813	6,311	1,831	3,836
of which: backed by real security	..	26	5,992	1,766	1,789	2,290	823	2,115
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	3	368	21,443	6,444	4,514	10,153	2,274	4,701
of which: backed by real security	-	99	6,950	1,654	1,873	3,239	944	2,225
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	35	89	11,414	4,243	2,175	4,592	2,495	4,168
of which: backed by real security	..	10	3,815	1,338	798	1,502	846	1,677
f. ISLANDS								
Bad debts (gross of writeoffs)	..	13	4,804	1,193	1,160	2,117	1,676	2,280
of which: backed by real security	-	2	1,603	376	476	614	489	783

Note:

Distribution by customer location (region)

TDB30265

Banks

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

June 2011		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	998,719	91,514	0.96	49,907	6,370
b.	NORTH-WEST ITALY	237,077	25,976	0.99	12,961	1,706
	Piedmont	71,117	5,406	0.94	3,346	347
	Valle d'Aosta	1,678	119	0.94	82	9
	Liguria	22,697	1,611	0.99	1,091	67
	Lombardy	141,585	18,840	1.01	8,442	1,283
c.	NORTH-EAST ITALY	161,256	20,638	1.02	8,191	1,677
	Trentino-Alto Adige	9,023	1,466	1.04	476	103
	Veneto	63,454	8,576	0.97	2,985	769
	Friuli-Venezia Giulia	15,068	1,480	0.95	674	128
	Emilia-Romagna	73,711	9,116	1.09	4,056	678
d.	CENTRAL ITALY	212,163	22,254	0.90	9,583	1,627
	Marche	26,629	3,355	1.02	1,219	155
	Tuscany	59,819	7,265	1.07	3,063	686
	Umbria	14,327	1,386	0.92	655	133
	Lazio	111,388	10,248	0.77	4,646	653
e.	SOUTHERN ITALY	252,245	15,862	0.97	12,599	868
	Abruzzo	21,694	1,923	0.97	1,082	127
	Molise	5,023	344	0.71	225	15
	Campania	114,774	6,620	1.00	6,075	318
	Apulia	64,259	4,282	0.99	2,920	233
	Basilicata	10,139	737	0.73	360	63
	Calabria	36,356	1,957	1.01	1,937	112
f.	ISLANDS	135,978	6,783	0.88	6,573	492
	Sicily	108,441	4,612	0.82	5,238	379
	Sardinia	27,537	2,171	1.03	1,335	113

Notes:

D.3.5.9**ADJUSTED BAD DEBTS****Distribution by customer location (region)**

TDB30265

BanksSource: Central Credit Register
Stocks and flows in millions of euro**June 2011**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	4,093	871
b.	NORTH-WEST ITALY	1,029	335
	Piedmont	253	156
	Valle d'Aosta	2	1
	Liguria	95	9
	Lombardy	679	170
c.	NORTH-EAST ITALY	687	110
	Trentino-Alto Adige	66	9
	Veneto	274	43
	Friuli-Venezia Giulia	51	4
	Emilia-Romagna	296	54
d.	CENTRAL ITALY	861	240
	Marche	111	23
	Tuscany	267	114
	Umbria	63	10
	Lazio	420	94
e.	SOUTHERN ITALY	1,000	128
	Abruzzo	145	20
	Molise	20	1
	Campania	406	42
	Apulia	239	43
	Basilicata	37	3
	Calabria	153	20
f.	ISLANDS	516	58
	Sicily	417	49
	Sardinia	99	8

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

June 2011

	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	998,719	91,514	0.96	49,907	6,370
General government	20	219	5.66	1	..
Financial companies	1,134	1,447	1.95	59	9
Non-financial companies	165,655	61,790	0.98	7,421	4,607
<i>of which: industry</i>	<i>38,579</i>	<i>20,461</i>	<i>0.97</i>	<i>1,354</i>	<i>1,240</i>
building	29,142	13,398	1.00	1,614	1,259
services	85,096	24,662	0.94	3,860	1,861
Producer households	144,934	9,295	0.94	6,407	507
Consumer households and nec	679,102	18,464	0.88	35,709	1,239

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

June 2011

Ceased to be adjusted bad debts

	Number of borrowers	Amount
a. TOTAL	4,093	871
General government	3	137
Financial companies	4	..
Non-financial companies	736	452
<i>of which: industry</i>	<i>156</i>	<i>116</i>
building	150	130
services	367	153
Producer households	767	83
Consumer households and nec	2,567	197

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2011-Q2	2011-Q1	2010-Q4
a.	IMPAIRED LOANS			
	Bad debts	98,686	94,971	78,636
	Substandard loans	55,914	54,935	52,946
	Restructured loans	14,683	13,992	13,488
	Overdue / overdrawn loans	13,655	14,411	12,464
b.	TOTAL LOANS	1,814,568	1,801,122	1,766,862

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

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

TDB30262

Source: supervisory returns
Stocks in millions of euro

June 2011

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	54,745	37,558	4,870	10,617
b. NORTH-WEST ITALY	16,228	11,174	1,112	3,167
Piedmont and Valle d'Aosta	2,702	1,641	266	663
Liguria	973	655	97	220
Lombardy	12,552	8,878	750	2,284
c. NORTH-EAST ITALY	13,645	9,447	1,141	2,295
Trentino-Alto Adige	1,889	1,374	249	263
Veneto	5,324	3,895	403	929
Friuli-Venezia Giulia	709	444	93	166
Emilia-Romagna	5,724	3,733	396	937
d. CENTRAL ITALY	13,457	9,939	1,109	2,285
Marche	1,667	1,093	203	364
Tuscany	4,845	3,610	512	696
Umbria	933	674	106	152
Lazio	6,013	4,562	289	1,073
e. SOUTHERN ITALY	7,573	4,774	967	1,809
Abruzzo and Molise	1,504	1,054	184	254
Campania	3,064	1,989	277	796
Apulia and Basilicata	1,953	1,170	312	462
Calabria	892	478	163	251
f. ISLANDS	3,842	2,224	541	1,061
Sicily	2,797	1,479	417	886
Sardinia	1,045	745	123	175

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

Banks

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
14,007	13,280	7,318	1,092	4,625
7,569	3,481	1,772	262	1,338
519	563	234	65	263
144	320	172	40	107
6,907	2,599	1,366	157	968
3,928	3,170	1,931	260	949
84	278	180	33	58
2,133	1,211	710	89	407
211	231	131	23	68
1,499	1,450	910	115	417
1,946	3,635	2,220	275	1,073
105	432	213	55	162
1,045	1,156	725	122	303
26	238	111	33	91
770	1,809	1,171	64	517
377	1,918	841	185	869
57	433	252	49	128
109	704	239	48	406
206	572	283	58	227
3	170	56	24	87
186	1,076	554	111	395
176	772	373	73	318
10	303	181	38	77

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

June 2011		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		4,256,693	1,474,830	923,571	853,275	300,688	153,891
of which: 1 facility		3,656,996	1,447,102	857,855	727,392	176,306	58,174
2 facilities		367,155	26,729	62,055	103,216	81,979	46,171
3-4 facilities		170,405	989	3,627	22,378	39,987	42,341
more than 4 facilities		62,137	10	34	289	2,416	7,205
b. GENERAL GOVERNMENT		7,414	600	480	1,070	1,254	1,224
of which: 1 facility		4,339	589	442	847	848	665
2 facilities		1,996	11	38	219	354	460
3-4 facilities		873	-	-	4	51	96
more than 4 facilities		206	-	-	-	1	3
c. FINANCIAL COMPANIES		8,493	2,053	1,127	1,244	837	502
of which: 1 facility		5,939	1,968	889	852	451	257
2 facilities		1,525	76	217	302	246	130
3-4 facilities		662	8	21	87	126	93
more than 4 facilities		367	1	-	3	14	22
d. NON-FINANCIAL COMPANIES		913,280	201,288	114,997	149,589	135,200	108,001
of which: 1 facility		524,241	193,529	86,909	86,423	57,661	34,033
2 facilities		199,528	7,516	26,551	49,656	47,864	33,554
3-4 facilities		131,864	242	1,528	13,354	27,960	34,386
more than 4 facilities		57,647	1	9	156	1,715	6,028
e. PRODUCER HOUSEHOLDS		570,632	209,044	110,784	115,657	51,789	19,935
of which: 1 facility		468,929	201,726	93,508	85,439	26,915	7,021
2 facilities		74,304	7,056	16,160	24,410	16,220	6,473
3-4 facilities		24,489	261	1,105	5,728	8,152	5,553
more than 4 facilities		2,910	1	11	80	502	888
f. CONSUMER HOUSEHOLDS AND NEC		2,720,247	1,045,393	689,895	580,054	109,108	23,079
of which: 1 facility		2,619,634	1,033,089	670,409	548,950	88,474	15,321
2 facilities		87,445	11,821	18,517	27,947	16,843	5,348
3-4 facilities		12,186	476	955	3,109	3,610	2,152
more than 4 facilities		982	7	14	48	181	258

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

June 2011

	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	112,438	43,709	36,148	7,411
of which: 1 facility	31,184	9,225	5,517	781
2 facilities	27,093	7,733	4,697	690
3-4 facilities	37,846	13,473	8,200	1,097
more than 4 facilities	16,315	13,278	17,734	4,843
b. GENERAL GOVERNMENT	1,187	531	582	396
of which: 1 facility	482	173	158	45
2 facilities	484	175	176	79
3-4 facilities	210	163	177	172
more than 4 facilities	11	20	71	100
c. FINANCIAL COMPANIES	511	318	602	593
of which: 1 facility	262	142	289	189
2 facilities	130	91	147	138
3-4 facilities	88	44	76	103
more than 4 facilities	31	41	90	163
d. NON-FINANCIAL COMPANIES	94,127	39,542	33,582	6,327
of which: 1 facility	23,379	7,689	4,643	518
2 facilities	22,067	6,695	4,089	461
3-4 facilities	33,575	12,363	7,570	795
more than 4 facilities	15,106	12,795	17,280	4,553
e. PRODUCER HOUSEHOLDS	8,331	1,504	490	10
of which: 1 facility	2,213	284	51	3
2 facilities	2,355	320	65	1
3-4 facilities	2,851	587	175	3
more than 4 facilities	912	313	199	3
f. CONSUMER HOUSEHOLDS AND NEC	7,604	1,596	783	74
of which: 1 facility	4,323	773	296	15
2 facilities	1,948	422	203	11
3-4 facilities	1,084	296	194	24
more than 4 facilities	249	105	90	24

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

June 2011		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,919,478	1,418,795	4,256,693	532,898	461,957	3,656,996
b.	NORTH-WEST ITALY	779,307	558,623	1,204,366	200,257	164,852	1,020,661
	Piedmont	118,416	85,216	311,396	32,642	28,712	268,631
	Valle d'Aosta	2,796	2,035	8,878	956	826	7,741
	Liguria	37,694	27,067	98,645	14,607	11,945	85,897
	Lombardy	620,400	444,305	785,447	152,052	123,370	658,392
c.	NORTH-EAST ITALY	485,646	362,101	1,046,053	129,459	112,570	881,789
	Trentino-Alto Adige	47,614	36,725	122,668	19,688	15,823	107,545
	Veneto	191,622	147,731	420,988	55,017	49,266	355,259
	Friuli-Venezia Giulia	33,668	25,383	112,750	10,704	9,649	98,319
	Emilia-Romagna	212,742	152,262	389,647	44,051	37,832	320,666
d.	CENTRAL ITALY	419,619	304,076	921,741	107,603	96,783	789,963
	Marche	46,134	34,712	141,776	15,676	13,448	116,774
	Tuscany	120,993	91,939	312,360	32,891	30,048	259,806
	Umbria	20,417	16,319	76,151	6,090	5,652	63,822
	Lazio	232,075	161,106	391,454	52,947	47,635	349,561
e.	SOUTHERN ITALY	160,426	131,245	699,108	63,410	57,954	617,853
	Abruzzo	24,118	19,090	99,323	8,644	7,877	85,727
	Molise	3,289	2,708	16,549	1,278	1,186	14,341
	Campania	65,838	53,710	248,994	25,299	22,683	221,518
	Apulia	45,821	37,917	221,425	19,079	17,831	196,696
	Basilicata	5,824	4,768	28,015	2,234	2,055	24,497
	Calabria	15,535	13,052	84,802	6,875	6,322	75,074
f.	ISLANDS	74,480	62,751	385,425	32,169	29,798	346,730
	Sicily	52,888	44,077	278,134	22,678	20,826	248,675
	Sardinia	21,592	18,674	107,291	9,490	8,972	98,055

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
225,935	171,225	367,155	301,458	215,607	170,405	859,187	570,005	62,137
79,778	56,385	108,479	118,296	82,145	53,671	380,976	255,240	21,555
13,591	9,909	26,515	18,268	12,198	12,130	53,915	34,398	4,120
399	267	808	506	289	268	936	653	61
4,397	3,133	8,199	5,492	3,667	3,373	13,199	8,322	1,176
61,392	43,076	72,957	94,030	65,991	37,900	312,927	211,868	16,198
66,364	54,314	98,019	78,795	55,889	47,782	211,028	139,327	18,463
8,075	6,501	10,588	7,697	5,923	3,658	12,155	8,478	877
35,022	30,109	38,832	29,741	20,424	19,370	71,842	47,932	7,527
3,710	2,840	8,820	4,674	3,257	4,056	14,579	9,636	1,555
19,556	14,864	39,779	36,684	26,284	20,698	112,452	73,281	8,504
46,344	33,907	80,364	64,555	46,708	37,669	201,116	126,678	13,745
5,755	4,571	14,596	7,497	5,334	7,532	17,206	11,359	2,874
14,030	11,418	30,481	23,516	16,252	15,896	50,557	34,221	6,177
2,434	1,959	7,257	3,398	2,589	3,622	8,495	6,120	1,450
24,125	15,959	28,030	30,144	22,534	10,619	124,858	74,978	3,244
21,505	17,147	53,049	27,478	21,016	21,824	48,033	35,129	6,382
3,284	2,695	8,495	3,938	2,800	3,790	8,252	5,718	1,311
505	418	1,459	646	486	596	860	617	153
7,830	6,293	18,043	10,555	8,338	7,177	22,154	16,395	2,256
6,433	4,943	16,057	8,098	6,111	6,815	12,210	9,032	1,857
921	712	2,276	957	716	984	1,712	1,284	258
2,533	2,084	6,719	3,284	2,564	2,462	2,844	2,083	547
11,944	9,473	27,244	12,333	9,849	9,459	18,034	13,632	1,992
8,841	6,771	20,529	8,922	7,001	7,300	12,446	9,478	1,630
3,103	2,701	6,715	3,411	2,847	2,159	5,588	4,154	362

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks				
Source: Central Credit Register Size classes in euro						
June 2011	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	1.26	1.02	1.08	1.18	1.60	2.14
First bank's share of total credit granted(%)	64	99	97	95	84	75
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.68	1.02	1.08	1.21	1.37	1.55
First banks share of total credit granted(%)	67	100	97	93	91	88
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.73	1.05	1.23	1.41	1.69	1.89
First banks share of total credit granted(%)	79	98	91	88	84	82
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.92	1.04	1.26	1.53	1.87	2.30
First banks share of total credit granted(%)	51	98	90	83	77	72
of which:industry						
Average number of banks per borrower	2.51	1.04	1.28	1.62	2.07	2.68
First banks share of total credit granted(%)	40	98	89	80	71	62
of which:building						
Average number of banks per borrower	1.83	1.04	1.22	1.48	1.75	2.04
First banks share of total credit granted(%)	65	99	92	85	80	77
of which:services						
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	1.32	1.70	2.17
First banks share of total credit granted(%)	85	99	94	91	83	78
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.06	1.23	1.49
First banks share of total credit granted(%)	96	100	99	98	95	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					
June 2011		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	3.55	4.90	7.65
First banks share of total credit granted(%)		69	63	54	54
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.82	2.18	2.56	3.79
First banksshare of total credit granted(%)		84	82	81	64
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.96	2.32	2.73	4.86
First banks share of total credit granted(%)		82	79	79	79
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.86	3.66	5.06	8.22
First banks share of total credit granted(%)		67	61	52	37
of which:industry					
Average number of banks per borrower		3.49	4.54	6.24	9.54
First banks share of total credit granted(%)		55	49	40	30
of which:building					
Average number of banks per borrower		2.39	2.93	3.92	7.08
First banks share of total credit granted(%)		75	72	65	47
of which:services					
Average number of banks per borrower		2.75	3.50	4.71	7.36
First banks share of total credit granted(%)		69	64	56	40
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.61	3.21	4.33	3.50
First banks share of total credit granted(%)		76	74	65	61
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.74	2.03	2.50	4.01
First banks share of total credit granted(%)		89	86	79	61

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
Percentages
Size classes in euros

	2008-Q3	2008-Q4	2009-Q1	2009-Q2	2009-Q3
a. TOTAL	0.28	0.45	0.39	0.48	0.52
up to 125,000	0.18	0.23	0.22	0.30	0.27
from 125,000 to 500,000	0.30	0.44	0.44	0.51	0.47
more than 500,000	0.29	0.47	0.40	0.51	0.58
b. GENERAL GOVERNMENT	0.27	0.20	0.03	-	0.27
up to 125,000	0.06	-	-	-	0.03
from 125,000 to 500,000	-	-	-	-	-
more than 500,000	0.27	0.20	0.03	-	0.28
c. FINANCIAL COMPANIES	0.17	0.01	..	0.01	0.17
up to 125,000	0.11	0.30	0.19	0.47	0.47
from 125,000 to 500,000	0.41	0.60	0.63	0.40	0.49
more than 500,000	0.17	..	..	0.01	0.17
d. NON-FINANCIAL COMPANIES	0.32	0.58	0.49	0.64	0.68
up to 125,000	0.40	0.41	0.33	0.67	0.61
from 125,000 to 500,000	0.39	0.59	0.60	0.65	0.62
more than 500,000	0.32	0.58	0.48	0.64	0.69
e. PRODUCER HOUSEHOLDS	0.40	0.67	0.58	0.66	0.63
up to 125,000	0.27	0.37	0.33	0.51	0.47
from 125,000 to 500,000	0.44	0.61	0.57	0.67	0.62
more than 500,000	0.44	0.96	0.76	0.82	0.82
f. CONSUMER HOUSEHOLDS	0.19	0.29	0.30	0.32	0.29
up to 125,000	0.14	0.19	0.20	0.23	0.21
from 125,000 to 500,000	0.23	0.34	0.35	0.41	0.36
more than 500,000	0.26	0.49	0.47	0.57	0.53
g. OTHER SECTORS	0.05	0.35	1.61	0.10	0.85
up to 125,000	0.11	0.22	0.18	0.14	0.14
from 125,000 to 500,000	0.11	0.04	0.18	0.22	0.19
more than 500,000	0.04	0.40	1.90	0.08	1.02

Notes: It must be considered that the Central Credit register threshold has changed over time (see the Notes to the release).

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

2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
0.55	0.45	0.47	0.52	0.55	0.43	0.43
0.33	0.31	0.35	0.32	0.31	0.28	0.30
0.59	0.53	0.60	0.53	0.54	0.49	0.50
0.59	0.46	0.47	0.56	0.61	0.45	0.43
0.02	..	0.03	..	0.61	0.02	..
0.09	-	-	-	-	-	0.04
-	0.04	0.08	-	-	-	-
0.02	..	0.03	..	0.62	0.02	-
0.05	0.05	0.02	0.35	0.10	0.01	..
0.68	0.41	0.44	0.45	0.47	0.35	0.69
0.68	0.35	0.54	0.40	0.59	0.38	0.35
0.05	0.05	0.01	0.35	0.10	..	..
0.73	0.59	0.62	0.65	0.73	0.60	0.57
0.75	0.69	0.73	0.66	0.78	0.62	0.69
0.75	0.67	0.73	0.65	0.78	0.62	0.65
0.72	0.58	0.61	0.65	0.73	0.59	0.56
0.74	0.68	0.72	0.66	0.74	0.61	0.63
0.54	0.52	0.58	0.52	0.55	0.48	0.51
0.79	0.68	0.75	0.71	0.74	0.63	0.66
0.88	0.84	0.82	0.74	0.91	0.70	0.71
0.39	0.35	0.39	0.36	0.33	0.32	0.34
0.26	0.25	0.27	0.26	0.23	0.22	0.23
0.47	0.44	0.51	0.45	0.40	0.41	0.42
0.91	0.53	0.54	0.55	0.65	0.58	0.65
0.47	0.06	0.06	0.02	0.27	0.06	0.09
0.17	0.15	0.30	0.15	0.13	0.16	0.21
0.19	0.09	0.23	0.09	0.19	0.12	0.19
0.54	0.04	0.01	-	0.30	0.04	0.06

Lending and deposit rates

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

TDB30821

Sample of banks

 Sources: Survey of lending rates
 Percentages

June 2011		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		3.36	3.70	3.55	4.10	3.63	4.14	3.01
from 1 to 5 years		2.76	2.44	4.07	3.50	1.75	5.00	4.42
more than 5 years		4.77	4.59	4.32	4.56	4.73	5.40	5.06
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		3.11	3.55	3.42	3.96	3.50	4.03	2.93
from 1 to 5 years		1.76	1.57	3.27	3.18	1.02	4.75	4.12
more than 5 years		4.48	4.21	4.22	4.16	4.23	5.24	4.96
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.33	3.56	3.43	3.99	3.49	3.84	2.98
from 1 to 5 years		3.69	3.57	3.51	3.64	3.59	4.72	4.47
more than 5 years		4.64	4.23	4.00	3.92	4.41	5.17	5.05
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.46	3.72	3.55	4.13	3.62	4.17	3.02
from 1 to 5 years		3.97	4.08	5.25	4.11	3.63	5.15	4.54
more than 5 years		4.80	4.73	3.95	4.63	5.14	5.42	4.97
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.10	4.42	4.35	4.56	4.40	4.84	3.17
from 1 to 5 years		5.29	5.36	7.30	4.42	4.62	5.30	4.87
more than 5 years		5.22	5.32	5.25	5.21	5.38	5.57	5.17
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		3.93	4.28	4.35	4.56	4.15	4.72	3.20
from 1 to 5 years		4.73	4.56	3.95	3.84	5.07	5.53	4.79
more than 5 years		5.27	5.24	4.85	5.46	5.31	5.62	5.33

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euro								
June 2011		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	5.73	10.07	9.67	8.58	7.25	6.08	2.94
b.	NORTH-WEST ITALY	4.80	10.46	9.75	8.51	7.05	5.82	2.34
	Piedmont	6.10	10.47	9.62	8.57	7.21	5.83	3.20
	Valle d'Aosta	8.13	9.62	8.84	9.00	9.36	6.81	3.78
	Liguria	7.26	11.22	10.53	9.04	7.35	6.20	4.13
	Lombardy	4.40	10.35	9.69	8.42	6.96	5.78	2.20
c.	NORTH-EAST ITALY	5.94	9.40	8.45	7.50	6.38	5.62	3.79
	Trentino-Alto Adige	4.45	6.99	6.21	5.64	4.65	3.77	3.30
	Veneto	6.33	9.79	9.16	8.00	7.07	6.17	3.79
	Friuli-Venezia Giulia	6.91	11.08	9.20	8.62	7.19	6.48	3.36
	Emilia-Romagna	6.06	9.41	8.54	7.63	6.49	5.98	3.92
d.	CENTRAL ITALY	6.12	9.91	10.00	9.07	7.78	6.40	3.54
	Marche	7.65	10.32	9.98	9.21	7.97	6.87	5.44
	Tuscany	6.92	10.36	10.20	9.22	8.05	7.02	3.85
	Umbria	7.90	10.31	9.92	8.73	8.07	7.30	5.93
	Lazio	5.30	9.38	9.86	8.97	7.47	5.89	3.26
e.	SOUTHERN ITALY	7.95	10.58	10.90	9.77	8.56	7.43	4.58
	Abruzzo	7.79	10.72	10.33	8.85	8.35	7.11	5.91
	Molise	8.25	11.19	9.48	9.46	7.84	8.30	6.36
	Campania	8.36	10.15	11.15	10.06	9.03	8.16	4.71
	Apulia	7.21	10.45	10.64	9.52	8.08	6.60	3.63
	Basilicata	7.54	11.00	11.24	9.48	8.19	7.52	5.16
	Calabria	9.28	12.10	11.60	10.88	9.04	8.06	4.21
f.	ISLANDS	6.69	10.12	10.16	9.27	8.46	6.75	2.87
	Sicily	7.35	10.16	10.23	9.41	8.55	6.63	3.05
	Sardinia	5.56	9.99	9.95	8.89	8.22	7.07	2.75

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2011

June 2011		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.06	3.04	2.45	4.73	6.97
	up to 250,000	7.31	3.26	5.31	5.51	10.54
	from 250,000 to 1,000,000	6.14	3.29	4.99	5.47	9.12
	from 1,000,000 to 5,000,000	4.89	3.24	4.58	5.03	7.54
	from 5,000,000 to 25,000,000	3.79	3.11	0.77	4.41	6.30
	more than 25,000,000	2.82	2.82	3.08	3.68	4.47
b.	NORTH-EAST ITALY	3.87	2.99	1.49	4.32	6.66
	up to 250,000	7.75	3.18	5.17	5.42	10.97
	from 250,000 to 1,000,000	6.26	3.22	4.79	5.24	9.20
	from 1,000,000 to 5,000,000	4.88	3.17	4.39	4.72	7.41
	from 5,000,000 to 25,000,000	3.62	3.06	0.37	4.04	6.11
	more than 25,000,000	2.59	2.83	2.31	3.47	3.96
c.	NORTH-WEST ITALY	3.73	3.03	3.66	4.37	6.38
	up to 250,000	6.75	3.20	4.91	5.34	9.57
	from 250,000 to 1,000,000	5.57	3.24	4.64	5.17	7.99
	from 1,000,000 to 5,000,000	4.45	3.19	4.31	4.59	6.61
	from 5,000,000 to 25,000,000	3.49	3.07	3.56	3.97	5.77
	more than 25,000,000	2.75	2.83	3.14	3.85	4.50
d.	CENTRAL ITALY	4.42	2.99	4.16	4.84	7.10
	up to 250,000	7.12	3.27	5.41	5.51	10.62
	from 250,000 to 1,000,000	6.16	3.29	5.05	5.53	9.61
	from 1,000,000 to 5,000,000	5.09	3.25	4.75	5.22	8.12
	from 5,000,000 to 25,000,000	4.15	3.15	2.71	4.83	6.66
	more than 25,000,000	3.15	2.72	4.24	3.68	4.73
e.	SOUTHERN ITALY	4.91	3.32	5.41	5.36	8.47
	up to 250,000	7.67	3.52	5.59	5.64	11.16
	from 250,000 to 1,000,000	6.82	3.56	5.40	5.70	10.11
	from 1,000,000 to 5,000,000	5.56	3.46	5.05	5.36	8.75
	from 5,000,000 to 25,000,000	4.39	3.24	4.35	4.85	7.56
	more than 25,000,000	3.63	3.06	6.33	4.48	5.74
f.	ISLANDS	4.96	3.32	4.75	5.36	8.25
	up to 250,000	7.08	3.43	5.59	5.61	10.36
	from 250,000 to 1,000,000	6.66	3.50	5.37	5.73	9.40
	from 1,000,000 to 5,000,000	5.60	3.45	5.21	5.56	8.50
	from 5,000,000 to 25,000,000	4.69	3.26	3.63	5.80	6.88
	more than 25,000,000	3.15	3.19	3.58	3.46	5.62

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

June 2011

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.06	3.87	3.73	4.42	4.91	4.96
<i>of which:</i> discount lending	5.62	5.34	3.66	5.73	6.13	6.08
advance on loan selling	3.44	3.69	3.48	3.10	3.67	3.43
for factoring						
b. TERM LOANS	3.13	2.96	3.10	3.16	3.63	3.59
Initial period of rate fixation:						
up to 1 year	3.04	2.99	3.03	2.99	3.32	3.32
more than 1 year	3.87	2.74	4.20	4.63	5.37	5.30
<i>of which:</i> leasing	4.17	4.20	3.99	4.14	4.58	4.47
Initial period of rate fixation:						
up to 1 year	4.06	4.10	3.95	3.98	4.36	4.26
more than 1 year	4.91	4.69	4.33	5.28	6.03	5.24
c. REVOCABLE LOANS	6.97	6.66	6.38	7.10	8.47	8.25

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

June 2011

June 2011	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	4.06	3.02	4.73	6.97	2.62	4.54
Agricultural, forestry and fishing	4.61	3.19	5.16	6.88	3.87	4.58
Mining and quarrying	4.53	3.09	4.54	8.03	3.30	4.27
Manufacturing	3.87	3.01	4.76	7.55	2.20	4.48
Electricity, gas, steam and air conditioning supply	3.20	2.76	3.03	4.21	2.78	4.57
Water supply, sewerage, waste management and remediation activities	4.31	2.98	4.75	5.59	3.34	4.31
Construction	4.93	3.29	4.68	7.07	3.55	4.54
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.83	3.19	5.34	8.04	3.33	5.11
Transportation and storage	4.70	2.85	4.72	7.23	2.70	4.36
Accommodation and food service activities	4.11	3.08	5.21	7.79	3.23	5.22
Information and communication	4.88	3.42	4.43	5.83	2.82	5.09
Financial and insurance activities	2.47	2.71	3.62	5.01	2.59	2.94
Real estate activities	3.99	2.98	4.50	5.70	3.18	4.06
Professional, scientific and technical activities	3.60	2.59	4.75	5.03	2.05	4.31
Administrative and support service activities	4.60	1.95	5.09	7.25	3.13	4.29
All remaining activities (sections O, P,Q,R,S,T)	4.38	3.08	5.21	7.28	3.59	5.04

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

June 2011

	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	2.57	3.41	4.43	3.93	5.77	5.10
North-west Italy	2.86	4.18	3.97	3.88	5.44	4.93
North-east Italy	3.20	4.70	3.97	3.74	5.29	4.62
Central Italy	1.96	2.35	4.88	4.08	5.38	5.04
Southern Italy	3.68	4.61	4.86	4.29	6.69	5.38
Islands	3.29	4.43	5.18	4.06	6.45	6.06

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
June 2011		Total	of which:			revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.51	2.80	4.47	5.06	5.31
b.	NORTH-WEST ITALY	3.31	2.72	4.16	4.96	5.07
	Piedmont	3.50	2.80	4.21	4.96	5.23
	Valle d'Aosta	3.59	2.94	4.60	4.35	7.74
	Liguria	3.49	2.79	4.33	4.92	6.11
	Lombardy	3.23	2.69	4.13	4.98	4.91
c.	NORTH-EAST ITALY	3.32	2.77	4.47	5.05	5.20
	Trentino-Alto Adige	3.39	2.96	4.41	4.99	4.91
	Veneto	3.28	2.70	4.43	5.04	5.01
	Friuli-Venezia Giulia	3.47	2.71	5.49	5.11	5.94
	Emilia-Romagna	3.32	2.80	4.45	5.05	5.40
d.	CENTRAL ITALY	3.59	2.83	4.65	4.96	5.07
	Marche	3.56	2.92	5.42	4.86	6.50
	Tuscany	3.37	2.76	4.38	4.71	5.38
	Umbria	3.74	3.00	5.35	5.05	6.92
	Lazio	3.70	2.83	4.58	5.07	4.47
e.	SOUTHERN ITALY	3.94	2.96	4.96	5.18	6.53
	Abruzzo	3.88	2.96	5.30	5.15	6.93
	Molise	3.99	2.93	5.26	5.08	8.39
	Campania	3.96	3.02	4.70	5.21	6.19
	Apulia	3.93	2.91	5.10	5.16	6.16
	Basilicata	3.94	2.94	4.59	5.16	6.84
	Calabria	4.00	2.92	5.70	5.20	8.61
f.	ISLANDS	3.94	2.97	5.29	5.34	7.72
	Sicily	3.87	2.96	5.44	5.38	7.52
	Sardinia	4.11	3.00	5.08	5.28	8.73

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2011

		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	2.78	2.69	5.09	4.92
b.	NORTH-WEST ITALY	2.69	2.62	4.94	4.85
	Piedmont and Valle d'Aosta	2.77	2.67	4.90	4.82
	Liguria	2.71	2.68	4.94	4.77
	Lombardy	2.65	2.60	4.97	4.88
c.	NORTH-EAST ITALY	2.68	2.64	5.09	4.93
	Trentino-Alto Adige	2.90	2.84	5.16	4.84
	Veneto	2.60	2.57	5.09	4.94
	Friuli-Venezia Giulia	2.65	2.59	5.17	5.01
	Emilia Romagna	2.75	2.68	5.06	4.91
d.	CENTRAL ITALY	2.85	2.73	4.95	4.82
	Marche	2.84	2.75	4.82	4.69
	Tuscany	2.73	2.66	4.76	4.51
	Umbria	3.00	2.88	5.06	4.76
	Lazio	2.93	2.76	5.05	4.98
e.	SOUTHERN ITALY	3.00	2.87	5.22	5.02
	Abruzzo and Molise	2.95	2.84	5.18	4.97
	Campania	3.06	2.91	5.25	5.06
	Apulia	2.99	2.84	5.21	4.98
	Basilicata	3.08	2.79	5.20	4.98
	Calabria	2.91	2.84	5.19	5.02
f.	ISLANDS	2.96	2.83	5.36	5.16
	Sicily	2.95	2.82	5.40	5.18
	Sardinia	2.97	2.89	5.27	5.14

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2011

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.18	3.01	4.74	4.22
NORTH-WEST ITALY	3.11	2.95	4.51	3.98
NORTH-EAST ITALY	3.03	2.90	4.70	4.24
CENTRAL ITALY	3.26	3.07	4.82	4.24
SOUTHERN ITALY	3.38	3.17	4.88	4.48
ISLANDS	3.36	3.21	5.12	4.49

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

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

TDB30921		Sample of banks						
Source: Survey of ending rates Percentages								
June 2011		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	4.89	5.19	4.58	6.13	5.32	7.87	5.20
b.	NORTH-WEST ITALY	4.33	4.85	4.39	5.92	4.89	7.96	5.05
	Piedmont and Valle d'Aosta	5.13	5.16	4.75	6.16	5.22	8.11	5.22
	Liguria	6.05	5.97	5.34	6.22	-	8.95	5.84
	Lombardy	4.07	4.71	4.26	5.83	4.72	7.80	4.91
c.	NORTH-EAST ITALY	4.68	4.69	4.14	5.62	4.86	6.96	5.17
	Trentino-Alto Adige	4.08	4.00	3.58	4.39	4.02	5.60	4.78
	Veneto	4.68	4.69	4.06	5.85	5.04	7.30	5.02
	Friuli-Venezia Giulia	5.02	4.92	4.28	6.40	5.40	7.83	5.71
	Emilia-Romagna	4.77	4.81	4.29	5.74	4.87	7.11	5.40
d.	CENTRAL ITALY	5.34	5.63	4.86	6.59	5.74	8.09	4.97
	Marche	5.42	5.27	4.47	6.55	5.57	8.04	6.36
	Tuscany	5.64	5.86	5.14	7.59	5.93	8.47	5.32
	Umbria	5.63	5.48	5.01	6.57	5.48	8.21	6.62
	Lazio	5.09	5.62	4.73	6.18	5.69	7.53	4.64
e.	SOUTHERN ITALY	6.37	6.40	5.91	6.83	6.53	8.73	5.87
	Campania	6.45	6.56	6.13	6.94	6.68	8.78	5.72
	Abruzzo and Molise	6.23	6.12	5.56	6.79	6.38	8.36	6.13
	Apulia and Basilicata	6.03	6.09	5.68	6.47	6.10	8.79	5.62
	Calabria	7.65	7.60	7.56	8.00	7.46	9.07	6.80
f.	ISLANDS	6.00	6.61	6.67	6.92	6.49	8.53	6.43
	Sicily	6.34	6.59	6.81	6.77	6.47	8.50	6.53
	Sardinia	5.27	6.67	6.35	7.35	6.53	8.64	6.19

Note: Only lending in euros is considered.

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

TDB30951		Sample of banks					
Source: Survey of deposit rates Percentages							
June 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.57	1.40	1.27	0.89	0.29	0.35
b.	NORTH-EAST ITALY	0.53	1.17	1.03	0.83	0.27	0.34
	Piedmont	0.49	1.08	1.34	0.83	0.22	0.27
	Valle d'Aosta	0.55	1.16	1.88	0.87	0.19	0.23
	Liguria	0.37	1.25	0.93	0.65	0.21	0.28
	Lombardy	0.56	1.18	0.92	0.84	0.29	0.37
c.	NORTH-WEST ITALY	0.58	1.48	0.86	0.99	0.34	0.35
	Trentino-Alto Adige	0.73	1.76	1.92	1.06	0.32	0.33
	Veneto	0.55	1.54	0.68	0.99	0.34	0.33
	Friuli-Venezia Giulia	0.58	1.29	1.12	1.07	0.31	0.27
	Emilia-Romagna	0.58	1.47	1.04	0.97	0.36	0.39
d.	CENTRAL ITALY	0.76	1.62	1.79	1.03	0.31	0.39
	Marche	0.54	1.42	1.64	0.98	0.36	0.37
	Tuscany	0.51	1.25	0.99	0.87	0.31	0.34
	Umbria	0.55	1.41	1.43	0.89	0.32	0.37
	Lazio	0.89	1.67	1.89	1.11	0.28	0.41
e.	SOUTHERN ITALY	0.37	0.89	1.20	0.59	0.24	0.29
	Abruzzo	0.49	0.93	1.01	0.85	0.36	0.36
	Molise	0.47	1.30	0.61	0.71	0.23	0.36
	Campania	0.32	0.82	1.45	0.49	0.19	0.26
	Apulia	0.41	0.93	0.65	0.66	0.27	0.34
	Basilicata	0.47	0.97	1.50	0.50	0.25	0.40
	Calabria	0.30	0.85	1.44	0.41	0.18	0.24
f.	ISLANDS	0.48	1.20	1.52	0.69	0.28	0.33
	Sicily	0.43	1.00	1.02	0.73	0.26	0.33
	Sardinia	0.57	1.31	1.89	0.62	0.31	0.33

Note: As of June 2010 customers' economic activity is no longer observed. Only deposits in euros are considered.

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

TDB30960					Sample of banks				
Source: Survey of deposit rates Percentages Size classes in euro									
June 2011		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	0.17	0.22	0.37	1.09	0.14	0.21	0.38	0.82
b.	NORTH-WEST ITALY	0.16	0.21	0.35	0.99	0.13	0.20	0.38	0.83
	Piedmont	0.15	0.18	0.31	1.04	0.11	0.16	0.33	0.73
	Valle d'Aosta	0.14	0.17	0.30	1.10	0.09	0.13	0.25	0.64
	Liguria	0.14	0.18	0.32	0.81	0.11	0.17	0.33	0.74
	Lombardy	0.17	0.22	0.36	0.99	0.14	0.22	0.41	0.87
c.	NORTH-EAST ITALY	0.20	0.27	0.46	1.22	0.13	0.21	0.42	0.88
	Trentino-Alto Adige	0.22	0.28	0.43	1.25	0.18	0.22	0.37	0.76
	Veneto	0.22	0.28	0.47	1.23	0.12	0.19	0.40	0.87
	Friuli-Venezia Giulia	0.19	0.24	0.46	1.33	0.10	0.16	0.34	0.75
	Emilia-Romagna	0.19	0.27	0.46	1.19	0.15	0.24	0.46	0.92
d.	CENTRAL ITALY	0.19	0.23	0.36	1.22	0.16	0.23	0.39	0.82
	Marche	0.17	0.25	0.46	1.30	0.14	0.25	0.46	0.96
	Tuscany	0.21	0.25	0.40	1.09	0.16	0.24	0.40	0.76
	Umbria	0.23	0.26	0.43	1.16	0.17	0.25	0.47	0.83
	Lazio	0.17	0.20	0.31	1.27	0.16	0.22	0.37	0.83
e.	SOUTHERN ITALY	0.13	0.18	0.28	0.81	0.12	0.18	0.32	0.75
	Abruzzo	0.20	0.27	0.44	1.11	0.15	0.23	0.42	0.91
	Molise	0.13	0.18	0.34	0.99	0.11	0.20	0.40	0.97
	Campania	0.11	0.14	0.22	0.68	0.10	0.14	0.26	0.66
	Apulia	0.15	0.20	0.33	0.90	0.13	0.21	0.39	0.90
	Basilicata	0.15	0.18	0.31	0.68	0.15	0.24	0.49	0.89
	Calabria	0.11	0.14	0.22	0.57	0.10	0.16	0.29	0.62
f.	ISLANDS	0.20	0.23	0.33	0.91	0.17	0.24	0.38	0.74
	Sicily	0.16	0.20	0.32	0.97	0.15	0.22	0.39	0.78
	Sardinia	0.26	0.28	0.35	0.79	0.21	0.27	0.37	0.66

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

	2011 Apr.	2011 May	2011 June
a. TOTAL	331,000	325,219	332,745
b. GOLD AND GOLD RECEIVABLES	79,400	79,400	82,249
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	33,088	33,701	33,268
receivables from the IMF	9,829	10,452	10,374
securities	20,971	21,429	21,429
current accounts and other deposits	1,564	1,517	1,307
reverse operations	719	299	155
other claims	4	4	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	931	985	1,070
financial counterparties	931	985	1,070
of which: securities	311	311	282
reverse operations	3	2	-
other claims	617	672	788
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	4	4	4
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	4	4	4
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	40,734	30,826	41,315
main refinancing operations	11,015	3,754	10,599
longer-term refinancing operations	29,720	27,073	30,716
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	2,633	2,642	2,633
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	85,774	87,738	88,896
securities held for monetary policy purposes	18,443	18,277	18,276
other securities	67,330	69,460	70,621

TDB40605

Bank of Italy

	2011 Apr.	2011 May	2011 June
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,567	17,567	17,542
I. INTRA-EUROSISTEM CLAIMS	20,162	22,009	14,141
participating interest in the ECB	945	945	945
claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	12,018	13,866	5,997
m ITEMS TO BE SETTLED	8	7	6
n. OTHER ASSETS	49,793	49,216	50,073
Euro-area coins	23	19	20
investments of reserves and provisions	37,665	37,025	37,318
intangible fixed assets	34	35	36
tangible fixed assets	3,343	3,343	3,351
accrued income and prepaid expenses	2,332	2,346	2,591
deferred tax assets	5,574	5,574	5,574
sundry	822	874	1,183
o. EXPENSE FOR THE YEAR	906	1,123	1,549

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2011 Apr.	2011 May	2011 June
a. TOTAL	331,000	325,219	332,745
b. BANKNOTES IN CIRCULATION	137,094	137,686	139,164
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	24,552	20,555	20,507
current accounts (covering the minimum reserve system)	24,240	20,218	20,244
deposit facility	312	337	263
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	46,031	44,379	49,790
general government	46,019	44,328	49,778
of which: treasury payment account	45,852	44,046	49,577
sinking fund for the redemption of government securities	9	9	9
other liabilities	158	273	192
other counterparties	13	51	11
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	2,780	2,750	2,700
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	2,780	2,750	2,700
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	541	536	510
financial sector counterparties	-	-	-
general government	541	536	510
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	129	141	2
deposits and balances	2	2	2
other liabilities	127	139	..
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,340	7,340	7,278
l. INTRA-EUROSISTEM LIABILITIES	4,427	3,000	1,737
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	4,427	3,000	1,737
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2011 Apr.	2011 May	2011 June
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	30	29	27
n.	OTHER LIABILITIES	2,054	2,072	1,895
	Bank of Italy drafts	107	116	202
	accrued expenses and deferred income	290	285	61
	sundry	1,657	1,671	1,632
o.	PROVISIONS	7,768	7,768	7,768
	provisions for specific risks	1,191	1,191	1,191
	sundry staff-related provisions	6,577	6,577	6,577
p.	REVALUATION ACCOUNTS	65,017	65,017	67,299
q.	PROVISION FOR GENERAL RISKS	9,146	9,146	9,146
r.	CAPITAL AND RESERVES	21,149	21,149	21,429
	capital	..	..	..
	ordinary and extraordinary reserves	13,410	13,410	13,689
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	852	852	-
t.	INCOME FOR THE YEAR	2,091	2,799	3,494
u.	MEMORANDUM ACCOUNTS	285,873	288,952	276,597

Notes

Methodological Appendix

1. Content of the publication

The Statistical Bulletin contains information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euro are recorded in euro 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 euro; 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; for the Provinces, until September 2008 the breakdown is maintained as at 1 January 1996 (for statistical continuity) and, as of December 2008, it is extended to take account of the established provinces already operative at each reporting date (see complete list in 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 euros.

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 euro 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 euros.

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 euros (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 euros.

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 euros, 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. i i

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 euros (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 euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 75 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards. Following a number of bank mergers involving financial companies, breaks occurred in the bad debt statistics based on accounting supervisory reports. The transactions in question impacted on the bad debt statistics based on Central Credit Register data in the subsequent quarter since the intermediaries involved temporarily continued to produce separate reports.

In June 2011 a break occurred in the bad debt statistics based on Central Credit Register data owing to bank mergers involving financial companies (cf. previous quarter). As of June 2011, some series based on supervisory return and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 109 million euros, 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 (STOCK): USED MARGIN AT START OF PERIOD	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 borrowers 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 (NET USED MARGIN)	BAD DEBTS: see item BAD DEBTS. USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to borrowers 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 borrowers 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: NUMBER OF BORROWERS	BAD DEBTS: see item. 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.
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 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 of economic activity (see item) 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. "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.
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.

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)

Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)

The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.

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.
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 (NUMBER OF BORROWERS)	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW ADJUSTED BAD DEBTS (CREDIT USED)	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" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
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.

**QUARTERLY DEFAULT RATES
FOR LOAN FACILITIES
(CREDIT USED)**

The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.

**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

REPORTING INSTITUTIONS - persons that send in the returns from which the information published is drawn. It includes banks, financial intermediaries referred to in Art. 107 of the 1993 Banking Law and Cassa Depositi e Prestiti (CDP). The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major, large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used and as of December 2008, the second classification is no longer used. SIZE CLASS OF BANKS - the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets between 9 billion and 26 billion; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the "Additional information" concerning the Statistical Bulletin II/2007, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2006, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. INSTITUTIONAL CATEGORIES OF BANKS - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), branches of foreign banks and central credit institutions. As of January 2005, the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as limited companies" category. GEOGRAPHICAL COVERAGE OF BANKS - the classification, used until 2006, refers to "banks raising mainly short-term funds" and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks). As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy's Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

RESIDENTS

bank customers are classified as residents on the basis of the foreign exchange provisions (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	REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts 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.
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 subsidized loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
TERM LOANS: 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.