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quarter 1 - 2012

quarter

1

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Notice to readers

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

II. Symbols:

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

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

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

Additional information concerning this issue

The *Statistical Bulletin* 2012-I for the first quarter differs from previous editions principally in its inclusion, among reporting institutions, of payment institutions. Specifically:

Table TDB10214 - ATMs and POS has been supplemented with the data on number of POS terminals at payment institutions.


Table TDB40230 on the number of Article 107 financial companies submitting the reports on which the published data are based has been increased to include payment institutions. As a consequence the table is now entitled "Financial companies and payment institutions".

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

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| | distribution by customer location (geographical area) and sector and macrobranch of economic activity | | |
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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2011

| | Total | | Banks established as società per azioni | |
|-------------------------------|------------|---------------|--|---------------|
| | Banks | Branches | Banks | Branches |
| | | | | |
| a. TOTAL | 740 | 33,607 | 214 | 23,550 |
| b. PIEDMONT | 29 | 2,709 | 19 | 2,168 |
| Alessandria | 1 | 309 | 1 | 274 |
| Asti | 1 | 165 | 1 | 137 |
| Biella | 4 | 135 | 4 | 116 |
| Cuneo | 13 | 528 | 5 | 374 |
| Novara | - | 216 | - | 132 |
| Turin | 10 | 1,132 | 8 | 998 |
| Verbano-Cusio-Ossola | - | 90 | - | 37 |
| Vercelli | - | 134 | - | 100 |
| c. VALLE D'AOSTA | 1 | 98 | - | 71 |
| Aosta | 1 | 98 | - | 71 |
| d. LIGURIA | 6 | 969 | 5 | 796 |
| Genoa | 4 | 520 | 3 | 429 |
| Imperia | - | 120 | - | 93 |
| La Spezia | 1 | 139 | 1 | 122 |
| Savona | 1 | 190 | 1 | 152 |
| e. LOMBARDY | 169 | 6,606 | 58 | 4,317 |
| Bergamo | 13 | 766 | 3 | 517 |
| Brescia | 15 | 976 | 4 | 568 |
| Como | 3 | 370 | - | 252 |
| Cremona | 4 | 292 | - | 135 |
| Lecco | 3 | 243 | 1 | 137 |
| Lodi | 3 | 162 | - | 66 |
| Mantua | 4 | 339 | 1 | 250 |
| Milan | 115 | 2,049 | 47 | 1,455 |
| Monza-Brianza | 5 | 487 | 1 | 317 |
| Pavia | 1 | 334 | - | 244 |
| Sondrio | 3 | 123 | 1 | 26 |
| Varese | - | 465 | - | 350 |
| f. TRENTINO-ALTO ADIGE | 104 | 967 | 9 | 309 |
| Bolzano | 55 | 416 | 5 | 151 |
| Trento | 49 | 551 | 4 | 158 |
| g. VENETO | 55 | 3,607 | 9 | 2,027 |
| Belluno | 1 | 187 | - | 117 |
| Padua | 12 | 646 | 3 | 417 |
| Rovigo | 4 | 183 | - | 112 |
| Treviso | 9 | 664 | 2 | 349 |
| Venice | 6 | 533 | 2 | 331 |
| Verona | 11 | 735 | 2 | 378 |
| Vicenza | 12 | 659 | - | 323 |

Banks

| Cooperative banks | | Mutual banks | | Branches of foreign banks | | Municipalities served by banks |
|-------------------|-----------------|--------------|-----------------|---------------------------|-----------------|--------------------------------|
| <i>Banks</i> | <i>Branches</i> | <i>Banks</i> | <i>Branches</i> | <i>Banks</i> | <i>Branches</i> | |
| 37 | 5,312 | 411 | 4,427 | 78 | 318 | 5,897 |
| - | 336 | 9 | 177 | 1 | 28 | 654 |
| - | 28 | - | 4 | - | 3 | 90 |
| - | 15 | - | 11 | - | 2 | 60 |
| - | 18 | - | - | - | 1 | 39 |
| - | 34 | 8 | 119 | - | 1 | 151 |
| - | 83 | - | - | - | 1 | 60 |
| - | 73 | 1 | 42 | 1 | 19 | 181 |
| - | 52 | - | 1 | - | - | 28 |
| - | 33 | - | - | - | 1 | 45 |
| - | 7 | 1 | 20 | - | - | 34 |
| - | 7 | 1 | 20 | - | - | 34 |
| - | 143 | - | 24 | 1 | 6 | 136 |
| - | 85 | - | 2 | 1 | 4 | 52 |
| - | 16 | - | 10 | - | 1 | 23 |
| - | 14 | - | 2 | - | 1 | 25 |
| - | 28 | - | 10 | - | - | 36 |
| 5 | 1,307 | 45 | 809 | 61 | 173 | 1,187 |
| 1 | 101 | 9 | 143 | - | 5 | 203 |
| 1 | 165 | 10 | 224 | - | 19 | 181 |
| - | 66 | 3 | 50 | - | 2 | 100 |
| - | 81 | 4 | 75 | - | 1 | 92 |
| - | 73 | 2 | 32 | - | 1 | 66 |
| - | 52 | 3 | 43 | - | 1 | 54 |
| - | 46 | 3 | 42 | - | 1 | 70 |
| 1 | 374 | 6 | 92 | 61 | 128 | 129 |
| - | 92 | 4 | 70 | - | 8 | 55 |
| - | 64 | 1 | 25 | - | 1 | 100 |
| 2 | 95 | - | 2 | - | - | 43 |
| - | 98 | - | 11 | - | 6 | 94 |
| 1 | 129 | 93 | 527 | 1 | 2 | 297 |
| 1 | 67 | 48 | 196 | 1 | 2 | 111 |
| - | 62 | 45 | 331 | - | - | 186 |
| 5 | 890 | 40 | 677 | 1 | 13 | 544 |
| - | 46 | 1 | 24 | - | - | 51 |
| 1 | 96 | 8 | 130 | - | 3 | 101 |
| - | 12 | 4 | 59 | - | - | 47 |
| 1 | 180 | 6 | 132 | - | 3 | 95 |
| - | 114 | 4 | 85 | - | 3 | 44 |
| 1 | 237 | 7 | 117 | 1 | 3 | 95 |
| 2 | 205 | 10 | 130 | - | 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 | 943 | 7 | 603 |
| Gorizia | 4 | 105 | - | 60 |
| Pordenone | 3 | 223 | 1 | 146 |
| Trieste | 3 | 141 | 1 | 108 |
| Udine | 15 | 474 | 5 | 289 |
| i. EMILIA ROMAGNA | 55 | 3,522 | 27 | 2,408 |
| Bologna | 13 | 835 | 7 | 563 |
| Ferrara | 3 | 226 | 2 | 192 |
| Forlì | 10 | 350 | 4 | 217 |
| Modena | 6 | 490 | 3 | 289 |
| Parma | 2 | 357 | 2 | 282 |
| Piacenza | 3 | 218 | 1 | 146 |
| Ravenna | 5 | 338 | 3 | 275 |
| Reggio Emilia | 6 | 404 | 3 | 264 |
| Rimini | 7 | 304 | 2 | 180 |
| l. MARCHE | 30 | 1,194 | 10 | 959 |
| Ancona | 12 | 371 | 5 | 302 |
| Ascoli Piceno | 4 | 166 | 1 | 134 |
| Fermo | 4 | 166 | 1 | 134 |
| Macerata | 4 | 240 | 1 | 206 |
| Pesaro e Urbino | 8 | 306 | 2 | 220 |
| m. TUSCANY | 51 | 2,552 | 16 | 1,758 |
| Arezzo | 4 | 242 | - | 151 |
| Florence | 14 | 705 | 6 | 538 |
| Grosseto | 4 | 160 | - | 108 |
| Livorno | 2 | 212 | - | 138 |
| Lucca | 3 | 269 | 2 | 174 |
| Massa Carrara | 2 | 114 | 1 | 98 |
| Pisa | 5 | 293 | 2 | 193 |
| Pistoia | 9 | 193 | 2 | 127 |
| Prato | 1 | 141 | - | 84 |
| Siena | 7 | 223 | 3 | 147 |
| n. UMBRIA | 10 | 588 | 6 | 507 |
| Perugia | 8 | 450 | 4 | 383 |
| Terni | 2 | 138 | 2 | 124 |
| o. LAZIO | 64 | 2,768 | 24 | 2,058 |
| Frosinone | 5 | 215 | - | 136 |
| Latina | 6 | 191 | 1 | 132 |
| Rieti | 2 | 84 | 1 | 64 |
| Rome | 45 | 2,067 | 21 | 1,568 |
| Viterbo | 6 | 211 | 1 | 158 |
| p. ABRUZZO | 14 | 694 | 6 | 601 |
| Chieti | 5 | 177 | 3 | 160 |
| L'Aquila | 2 | 155 | 1 | 131 |
| Pescara | 2 | 178 | 1 | 155 |
| Teramo | 5 | 184 | 1 | 155 |

| | | | | | | 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 | 102 | 15 | 234 | 2 | 4 | 173 |
| - | 8 | 4 | 37 | - | - | 21 |
| - | 30 | 2 | 47 | - | - | 39 |
| - | 13 | 1 | 18 | 1 | 2 | 4 |
| 1 | 51 | 8 | 132 | 1 | 2 | 109 |
| 4 | 663 | 23 | 439 | 1 | 12 | 334 |
| - | 148 | 6 | 118 | - | 6 | 59 |
| - | 13 | 1 | 21 | - | - | 26 |
| - | 39 | 6 | 94 | - | - | 30 |
| 2 | 187 | - | 13 | 1 | 1 | 47 |
| - | 56 | - | 17 | - | 2 | 45 |
| 1 | 62 | 1 | 9 | - | 1 | 41 |
| - | 14 | 2 | 48 | - | 1 | 18 |
| - | 97 | 3 | 42 | - | 1 | 45 |
| 1 | 47 | 4 | 77 | - | - | 23 |
| - | 38 | 20 | 197 | - | - | 213 |
| - | 8 | 7 | 61 | - | - | 48 |
| - | 2 | 3 | 30 | - | - | 30 |
| - | 2 | 3 | 30 | - | - | 30 |
| - | 3 | 3 | 31 | - | - | 49 |
| - | 24 | 6 | 62 | - | - | 57 |
| 3 | 443 | 32 | 347 | - | 4 | 277 |
| 2 | 62 | 2 | 29 | - | - | 38 |
| - | 75 | 8 | 91 | - | 1 | 44 |
| - | 18 | 4 | 34 | - | - | 28 |
| - | 52 | 2 | 22 | - | - | 20 |
| - | 73 | 1 | 22 | - | - | 29 |
| - | 13 | 1 | 2 | - | 1 | 15 |
| 1 | 66 | 2 | 33 | - | 1 | 39 |
| - | 23 | 7 | 42 | - | 1 | 22 |
| - | 44 | 1 | 13 | - | - | 6 |
| - | 17 | 4 | 59 | - | - | 36 |
| - | 36 | 4 | 45 | - | - | 84 |
| - | 29 | 4 | 38 | - | - | 53 |
| - | 7 | - | 7 | - | - | 31 |
| 5 | 368 | 25 | 276 | 10 | 66 | 263 |
| 2 | 48 | 3 | 30 | - | 1 | 61 |
| 1 | 39 | 4 | 20 | - | - | 30 |
| - | 12 | 1 | 8 | - | - | 31 |
| 2 | 265 | 12 | 169 | 10 | 65 | 86 |
| - | 4 | 5 | 49 | - | - | 55 |
| - | 8 | 8 | 85 | - | - | 171 |
| - | 2 | 2 | 15 | - | - | 54 |
| - | 2 | 1 | 22 | - | - | 44 |
| - | 3 | 1 | 20 | - | - | 31 |
| - | 1 | 4 | 28 | - | - | 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 | 144 | - | 107 |
| Campobasso | 3 | 110 | - | 86 |
| Isernia | - | 34 | - | 21 |
| r. CAMPANIA | 34 | 1,644 | 8 | 1,296 |
| Avellino | 4 | 139 | 1 | 98 |
| Benevento | 2 | 98 | 1 | 62 |
| Caserta | 4 | 212 | 2 | 178 |
| Naples | 9 | 816 | 4 | 698 |
| Salerno | 15 | 379 | - | 260 |
| s. APULIA | 28 | 1,425 | 2 | 1,011 |
| Bari | 14 | 502 | 2 | 345 |
| Barletta - Andria - Trani | 3 | 126 | - | 95 |
| Brindisi | 2 | 125 | - | 88 |
| Foggia | 1 | 229 | - | 157 |
| Lecce | 3 | 264 | - | 194 |
| Taranto | 5 | 179 | - | 132 |
| t. BASILICATA | 4 | 251 | - | 161 |
| Matera | - | 83 | - | 63 |
| Potenza | 4 | 168 | - | 98 |
| u. CALABRIA | 19 | 517 | 2 | 415 |
| Catanzaro | 5 | 106 | - | 85 |
| Cosenza | 8 | 202 | 1 | 146 |
| Crotone | 3 | 37 | 1 | 29 |
| Reggio Calabria | 1 | 134 | - | 125 |
| Vibo Valentia | 2 | 38 | - | 30 |
| v. SICILY | 34 | 1,739 | 3 | 1,318 |
| Agrigento | 5 | 160 | - | 112 |
| Caltanissetta | 6 | 97 | - | 59 |
| Catania | 6 | 355 | 2 | 255 |
| Enna | 1 | 65 | - | 48 |
| Messina | 2 | 229 | - | 185 |
| Palermo | 6 | 417 | 1 | 347 |
| Ragusa | 2 | 120 | - | 75 |
| Syracuse | 3 | 128 | - | 94 |
| Trapani | 3 | 168 | - | 143 |
| z. SARDINIA | 5 | 670 | 3 | 660 |
| Cagliari | 2 | 209 | 1 | 206 |
| Carbonia Iglesias | - | 34 | - | 34 |
| Medio Campidano | - | 38 | - | 38 |
| Nuoro | - | 67 | - | 67 |
| Ogliastra | - | 26 | - | 26 |
| Olbia Tempio | - | 78 | - | 77 |
| 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 | 22 | 2 | 15 | - | - | 47 |
| 1 | 11 | 2 | 13 | - | - | 36 |
| - | 11 | - | 2 | - | - | 11 |
| 5 | 208 | 21 | 133 | - | 7 | 342 |
| - | 22 | 3 | 19 | - | - | 53 |
| - | 24 | 1 | 12 | - | - | 42 |
| - | 26 | 2 | 7 | - | 1 | 63 |
| 4 | 111 | 1 | 3 | - | 4 | 85 |
| 1 | 25 | 14 | 92 | - | 2 | 99 |
| 3 | 299 | 23 | 114 | - | 1 | 227 |
| 2 | 103 | 10 | 53 | - | 1 | 40 |
| - | 25 | 3 | 6 | - | - | 10 |
| - | 27 | 2 | 10 | - | - | 20 |
| - | 62 | 1 | 10 | - | - | 50 |
| 1 | 59 | 2 | 11 | - | - | 80 |
| - | 23 | 5 | 24 | - | - | 27 |
| - | 49 | 4 | 41 | - | - | 85 |
| - | 9 | - | 11 | - | - | 24 |
| - | 40 | 4 | 30 | - | - | 61 |
| 1 | 11 | 16 | 91 | - | - | 186 |
| 1 | 2 | 4 | 19 | - | - | 38 |
| - | 8 | 7 | 48 | - | - | 70 |
| - | - | 2 | 8 | - | - | 16 |
| - | 1 | 1 | 8 | - | - | 43 |
| - | - | 2 | 8 | - | - | 19 |
| 3 | 252 | 28 | 168 | - | 1 | 333 |
| 1 | 22 | 4 | 26 | - | - | 38 |
| - | 10 | 6 | 28 | - | - | 21 |
| 1 | 82 | 3 | 18 | - | - | 57 |
| - | 3 | 1 | 14 | - | - | 19 |
| - | 33 | 2 | 11 | - | - | 69 |
| - | 30 | 5 | 39 | - | 1 | 74 |
| 1 | 40 | 1 | 5 | - | - | 12 |
| - | 26 | 3 | 8 | - | - | 19 |
| - | 6 | 3 | 19 | - | - | 24 |
| - | 1 | 2 | 8 | - | 1 | 310 |
| - | - | 1 | 2 | - | 1 | 65 |
| - | - | - | - | - | - | 20 |
| - | - | - | - | - | - | 23 |
| - | - | - | - | - | - | 44 |
| - | - | - | - | - | - | 20 |
| - | 1 | - | - | - | - | 26 |
| - | - | 1 | 6 | - | - | 56 |
| - | - | - | - | - | - | 56 |

Distribution by location (province)

TDB10214

Banks and financial intermediaries
(Art. 107 of the 1993 Banking Law) and Payment Institutions

Source: Supervisory returns

| December 2011 | | Number of devices in operation | |
|-------------------------------|--|--------------------------------|---------------|
| | | POS terminals | ATMs |
| a. TOTAL | | 1,575,600 | 45,577 |
| b. PIEDMONT | | 124,903 | 4,266 |
| Alessandria | | 11,578 | 385 |
| Asti | | 5,201 | 178 |
| Biella | | 5,280 | 163 |
| Cuneo | | 16,053 | 574 |
| Novara | | 12,448 | 291 |
| Turin | | 64,311 | 2,396 |
| Verbano-Cusio-Ossola | | 4,711 | 134 |
| Vercelli | | 5,321 | 145 |
| c. VALLE D'AOSTA | | 5,669 | 141 |
| Aosta | | 5,669 | 141 |
| d. LIGURIA | | 49,082 | 1,240 |
| Genoa | | 24,753 | 655 |
| Imperia | | 7,981 | 159 |
| La Spezia | | 6,288 | 193 |
| Savona | | 10,060 | 233 |
| e. LOMBARDY | | 275,813 | 8,300 |
| Bergamo | | 24,639 | 867 |
| Brescia | | 32,575 | 1,476 |
| Como | | 13,723 | 426 |
| Cremona | | 7,597 | 317 |
| Lecco | | 7,406 | 283 |
| Lodi | | 5,102 | 187 |
| Mantua | | 9,442 | 412 |
| Milan | | 124,296 | 2,995 |
| Monza-Brianza | | 5,276 | 212 |
| Pavia | | 13,486 | 372 |
| Sondrio | | 7,487 | 173 |
| Varese | | 24,784 | 580 |
| f. TRENTINO-ALTO ADIGE | | 36,114 | 1,657 |
| Bolzano | | 17,686 | 597 |
| Trento | | 18,428 | 1,060 |
| g. VENETO | | 134,358 | 4,984 |
| Belluno | | 6,067 | 260 |
| Padua | | 24,375 | 918 |
| Rovigo | | 5,633 | 267 |
| Treviso | | 20,569 | 798 |
| Venice | | 33,157 | 790 |
| Verona | | 23,684 | 1,064 |
| Vicenza | | 20,873 | 887 |

Distribution by location (province)

| TDB10214 | | Banks and financial intermediaries (Art. 107 of the 1993 Banking Law) and Payment Institutions | |
|-----------|------------------------------|---|--------------|
| | | Number of devices in operation | |
| | | POS terminals | ATMs |
| h. | FRIULI-VENEZIA GIULIA | 32,981 | 1,347 |
| | Gorizia | 4,697 | 187 |
| | Pordenone | 7,248 | 324 |
| | Trieste | 5,859 | 206 |
| | Udine | 15,177 | 630 |
| i. | EMILIA ROMAGNA | 127,976 | 4,446 |
| | Bologna | 30,309 | 1,073 |
| | Ferrara | 8,315 | 311 |
| | Forlì | 11,687 | 448 |
| | Modena | 17,874 | 628 |
| | Parma | 13,840 | 411 |
| | Piacenza | 7,966 | 272 |
| | Ravenna | 11,508 | 435 |
| | Reggio Emilia | 11,824 | 498 |
| | Rimini | 14,653 | 370 |
| l. | MARCHE | 44,342 | 1,470 |
| | Ancona | 14,981 | 444 |
| | Ascoli Piceno | 9,587 | 273 |
| | Fermo | 732 | 64 |
| | Macerata | 8,985 | 288 |
| | Pesaro e Urbino | 10,057 | 401 |
| m. | TUSCANY | 134,557 | 3,312 |
| | Arezzo | 10,423 | 288 |
| | Florence | 40,519 | 964 |
| | Grosseto | 9,449 | 199 |
| | Livorno | 12,444 | 276 |
| | Lucca | 16,023 | 366 |
| | Massa Carrara | 5,567 | 128 |
| | Pisa | 12,773 | 348 |
| | Pistoia | 9,357 | 227 |
| | Prato | 6,160 | 157 |
| | Siena | 11,842 | 359 |
| n. | UMBRIA | 27,910 | 846 |
| | Perugia | 21,203 | 669 |
| | Terni | 6,707 | 177 |
| o. | LAZIO | 172,620 | 3,999 |
| | Frosinone | 11,661 | 325 |
| | Latina | 12,903 | 275 |
| | Rieti | 3,540 | 95 |
| | Rome | 137,126 | 3,053 |
| | Viterbo | 7,390 | 251 |
| p. | ABRUZZO | 35,996 | 876 |
| | Chieti | 9,381 | 264 |
| | L'Aquila | 8,286 | 193 |
| | Pescara | 10,394 | 211 |
| | Teramo | 7,935 | 208 |

Distribution by location (province)

| TDB10214 | | Banks and financial intermediaries (Art. 107 of the 1993 Banking Law) and Payment Institutions | |
|-----------|-----------------------|---|--------------|
| | | Number of devices in operation | |
| | | POS terminals | ATMs |
| q. | MOLISE | 6,287 | 185 |
| | Campobasso | 4,602 | 139 |
| | Isernia | 1,685 | 46 |
| r. | CAMPANIA | 102,992 | 2,410 |
| | Avellino | 6,414 | 177 |
| | Benevento | 4,553 | 104 |
| | Caserta | 13,919 | 251 |
| | Naples | 57,945 | 1,393 |
| | Salerno | 20,161 | 485 |
| s. | APULIA | 75,983 | 1,834 |
| | Bari | 31,059 | 786 |
| | Barletta-Andria-Trani | 1,357 | 40 |
| | Brindisi | 7,551 | 153 |
| | Foggia | 9,695 | 295 |
| | Lecce | 15,156 | 349 |
| | Taranto | 11,165 | 211 |
| t. | BASILICATA | 9,297 | 324 |
| | Matera | 3,684 | 103 |
| | Potenza | 5,613 | 221 |
| u. | CALABRIA | 35,011 | 782 |
| | Catanzaro | 7,149 | 170 |
| | Cosenza | 12,766 | 294 |
| | Crotone | 2,274 | 63 |
| | Reggio Calabria | 10,265 | 191 |
| | Vibo Valentia | 2,557 | 64 |
| v. | SICILY | 101,223 | 2,392 |
| | Agrigento | 6,449 | 217 |
| | Caltanissetta | 4,022 | 132 |
| | Catania | 22,331 | 475 |
| | Enna | 2,507 | 100 |
| | Messina | 14,399 | 304 |
| | Palermo | 26,145 | 574 |
| | Ragusa | 7,097 | 183 |
| | Syracuse | 8,547 | 195 |
| | Trapani | 9,726 | 212 |
| z. | SARDINIA | 42,486 | 765 |
| | Cagliari | 15,859 | 307 |
| | Carbonia Iglesias | 1,397 | 34 |
| | Medio Campidano | 1,162 | 24 |
| | Nuoro | 3,941 | 68 |
| | Ogliastra | 901 | 16 |
| | Olbia Tempio | 5,498 | 82 |
| | Oristano | 2,636 | 63 |
| | Sassari | 11,092 | 171 |

Notes:

Distribution by customer location (province)

| TDB10218 | | Banks | | |
|-----------------------------|----------------------|--------------------------|-------------------|---------------|
| Source: Supervisory returns | | | | |
| December 2011 | | Number of customers | | |
| | | Home e corporate banking | | Phone banking |
| | | personal services | business services | |
| | | | | |
| a. | TOTALE | 9,905,823 | 17,600,441 | 1,974,857 |
| b. | PIEDMONT | 715,979 | 1,606,946 | 167,797 |
| | Alessandria | 65,626 | 139,176 | 17,140 |
| | Asti | 18,727 | 63,423 | 6,925 |
| | Biella | 32,968 | 47,233 | 7,221 |
| | Cuneo | 123,003 | 190,658 | 27,112 |
| | Novara | 75,133 | 128,053 | 11,621 |
| | Turin | 351,468 | 954,155 | 88,349 |
| | Verbano-Cusio-Ossola | 24,214 | 41,011 | 4,166 |
| | Vercelli | 24,840 | 43,237 | 5,263 |
| c. | VALLE D'AOSTA | 13,510 | 46,496 | 6,899 |
| | Aosta | 13,510 | 46,496 | 6,899 |
| d. | LIGURIA | 268,033 | 452,421 | 54,169 |
| | Genoa | 151,013 | 264,828 | 29,321 |
| | Imperia | 24,510 | 51,213 | 6,953 |
| | La Spezia | 55,827 | 63,202 | 7,590 |
| | Savona | 36,683 | 73,178 | 10,305 |
| e. | LOMBARDY | 2,700,383 | 4,385,544 | 451,111 |
| | Bergamo | 368,664 | 483,374 | 46,712 |
| | Brescia | 330,161 | 483,289 | 52,406 |
| | Como | 113,639 | 217,055 | 21,138 |
| | Cremona | 52,877 | 95,529 | 11,974 |
| | Lecco | 84,324 | 142,687 | 11,586 |
| | Lodi | 38,796 | 71,084 | 7,607 |
| | Mantua | 112,549 | 112,364 | 14,355 |
| | Milan | 984,648 | 1,741,641 | 194,870 |
| | Monza-Brianza | 209,873 | 381,192 | 38,730 |
| | Pavia | 116,113 | 187,673 | 16,545 |
| | Sondrio | 11,224 | 57,812 | 1,820 |
| | Varese | 277,515 | 411,844 | 33,368 |
| f. | TRENTINO-ALTO ADIGE | 56,850 | 356,866 | 43,563 |
| | Bolzano | 27,834 | 150,387 | 16,655 |
| | Trento | 29,016 | 206,479 | 26,908 |
| g. | VENETO | 869,804 | 1,495,285 | 202,936 |
| | Belluno | 18,470 | 71,453 | 5,751 |
| | Padua | 309,585 | 253,420 | 42,950 |
| | Rovigo | 22,652 | 51,636 | 9,160 |
| | Treviso | 131,141 | 253,816 | 37,567 |
| | Venice | 111,933 | 244,517 | 34,662 |
| | Verona | 163,005 | 351,989 | 38,167 |
| | Vicenza | 113,018 | 268,454 | 34,679 |

Distribution by customer location (province)

| TDB10218 | | Banks | | |
|-----------|------------------------------|--------------------------|-------------------|----------------|
| | | Number of customers | | |
| | | Home e corporate banking | | Phone banking |
| | | personal services | business services | |
| h. | FRIULI-VENEZIA GIULIA | 159,704 | 381,850 | 48,174 |
| | Gorizia | 12,808 | 40,526 | 5,523 |
| | Pordenone | 36,991 | 91,620 | 12,522 |
| | Trieste | 46,250 | 90,665 | 8,727 |
| | Udine | 63,655 | 159,039 | 21,402 |
| i. | EMILIA ROMAGNA | 703,422 | 1,470,012 | 204,976 |
| | Bologna | 169,232 | 409,819 | 55,893 |
| | Ferrara | 34,063 | 81,797 | 9,967 |
| | Forlì | 43,914 | 107,226 | 16,532 |
| | Modena | 98,249 | 263,530 | 36,577 |
| | Parma | 95,093 | 139,451 | 21,569 |
| | Piacenza | 50,601 | 81,447 | 12,210 |
| | Ravenna | 52,000 | 116,927 | 14,396 |
| | Reggio Emilia | 108,703 | 174,364 | 21,700 |
| | Rimini | 51,567 | 95,451 | 16,132 |
| l. | MARCHE | 248,511 | 392,550 | 58,479 |
| | Ancona | 92,702 | 142,651 | 17,523 |
| | Ascoli Piceno | 21,464 | 42,329 | 7,242 |
| | Fermo | 24,106 | 39,924 | 6,056 |
| | Macerata | 64,438 | 74,838 | 11,195 |
| | Pesaro e Urbino | 45,801 | 92,808 | 16,463 |
| m. | TUSCANY | 602,518 | 824,299 | 150,955 |
| | Arezzo | 44,283 | 68,288 | 12,828 |
| | Florence | 167,924 | 256,217 | 46,035 |
| | Grosseto | 32,637 | 41,936 | 7,588 |
| | Livorno | 61,639 | 73,177 | 11,155 |
| | Lucca | 62,577 | 78,338 | 13,491 |
| | Massa Carrara | 31,756 | 36,034 | 6,100 |
| | Pisa | 75,065 | 95,312 | 16,999 |
| | Pistoia | 34,969 | 58,416 | 10,918 |
| | Prato | 44,408 | 58,908 | 11,636 |
| | Siena | 47,260 | 57,673 | 14,205 |
| n. | UMBRIA | 112,491 | 216,083 | 27,411 |
| | Perugia | 84,634 | 165,967 | 20,955 |
| | Terni | 27,857 | 50,116 | 6,456 |
| o. | LAZIO | 1,077,584 | 1,927,427 | 182,908 |
| | Frosinone | 41,075 | 86,212 | 11,799 |
| | Latina | 76,226 | 123,604 | 14,158 |
| | Rieti | 11,361 | 30,032 | 2,457 |
| | Rome | 909,115 | 1,626,485 | 147,718 |
| | Viterbo | 39,807 | 61,094 | 6,776 |
| p. | ABRUZZO | 129,539 | 266,368 | 41,533 |
| | Chieti | 37,107 | 82,429 | 11,413 |
| | L'Aquila | 25,045 | 50,656 | 8,036 |
| | Pescara | 43,530 | 75,131 | 10,123 |
| | Teramo | 23,857 | 58,152 | 11,961 |

Distribution by customer location (province)

| TDB10218 | | Banks | |
|----------------------|-----------------------|--------------------------|-------------------|
| | | Number of customers | |
| | | Home e corporate banking | Phone banking |
| | | personal services | business services |
| q. MOLISE | | | 31,313 |
| | Campobasso | 5,609 | 22,452 |
| | Isernia | 4,046 | 8,861 |
| r. CAMPANIA | | 1,563 | 728,616 |
| | Avellino | 113,687 | 32,263 |
| | Benevento | 8,235 | 22,328 |
| | Caserta | 4,952 | 104,564 |
| | Naples | 14,182 | 431,242 |
| | Salerno | 61,891 | 138,219 |
| s. APULIA | | 24,427 | 502,026 |
| | Bari | 68,121 | 171,421 |
| | Barletta-Andria-Trani | 25,939 | 42,625 |
| | Brindisi | 5,647 | 50,933 |
| | Foggia | 5,875 | 60,132 |
| | Lecce | 9,777 | 96,207 |
| | Taranto | 12,685 | 80,708 |
| t. BASILICATA | | 8,198 | 69,874 |
| | Matera | 10,362 | 23,334 |
| | Potenza | 3,590 | 46,540 |
| u. CALABRIA | | 6,772 | 307,638 |
| | Catanzaro | 26,671 | 50,054 |
| | Cosenza | 5,494 | 121,325 |
| | Crotone | 10,957 | 19,010 |
| | Reggio Calabria | 2,271 | 93,561 |
| | Vibo Valentia | 6,211 | 23,688 |
| v. SICILY | | 1,738 | 483,827 |
| | Agrigento | 72,101 | 31,012 |
| | Caltanissetta | 5,061 | 20,346 |
| | Catania | 3,851 | 121,394 |
| | Enna | 16,621 | 12,523 |
| | Messina | 2,002 | 61,982 |
| | Palermo | 9,021 | 137,336 |
| | Ragusa | 16,054 | 20,474 |
| | Syracuse | 6,557 | 41,533 |
| | Trapani | 6,290 | 37,227 |
| z. SARDINIA | | 6,644 | 124,201 |
| | Cagliari | 37,395 | 64,568 |
| | Carbonia Iglesias | 13,637 | 7,951 |
| | Medio Campidano | 1,592 | 4,540 |
| | Nuoro | 1,577 | 8,065 |
| | Ogliastra | 2,868 | 1,669 |
| | Olbia Tempio | 1,006 | 8,523 |
| | Oristano | 5,950 | 7,721 |
| | Sassari | 2,759 | 21,164 |

Notes:

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

TDB10219

Source: supervisory reports
Numbers in units

December 2011

| | Total | Major banks |
|-----------------------------|----------------|----------------|
| a. TOTAL | 321,798 | 108,229 |
| b. PIEDMONT | 28,764 | 15,611 |
| Alessandria | 1,944 | 735 |
| Asti | 1,194 | 306 |
| Biella | 2,497 | 162 |
| Cuneo | 3,301 | 732 |
| Novara | 2,251 | 679 |
| Turin | 16,282 | 12,551 |
| Verbano-Cusio-Ossola | 599 | 190 |
| Vercelli | 705 | 258 |
| c. VALLE D'AOSTA | 516 | 300 |
| Aosta | 516 | 300 |
| d. LIGURIA | 8,008 | 2,354 |
| Genoa | 5,117 | 1,508 |
| Imperia | 772 | 282 |
| La Spezia | 904 | 169 |
| Savona | 1,221 | 397 |
| e. LOMBARDY | 85,428 | 31,367 |
| Bergamo | 8,034 | 1,349 |
| Brescia | 7,009 | 1,650 |
| Como | 2,558 | 915 |
| Cremona | 1,790 | 484 |
| Lecco | 1,563 | 431 |
| Lodi | 1,958 | 273 |
| Mantua | 2,759 | 1,802 |
| Milan | 48,207 | 20,374 |
| Monza-Brianza | 4,327 | 1,852 |
| Pavia | 2,066 | 918 |
| Sondrio | 1,656 | 109 |
| Varese | 3,517 | 1,214 |
| f. TRENTO-ALTO ADIGE | 7,353 | 522 |
| Bolzano | 3,884 | 128 |
| Trento | 3,470 | 395 |
| g. VENETO | 29,645 | 4,611 |
| Belluno | 855 | 293 |
| Padua | 5,847 | 595 |
| Rovigo | 1,130 | 86 |
| Treviso | 5,353 | 845 |
| Venice | 4,058 | 696 |
| Verona | 7,441 | 1,245 |
| Vicenza | 4,968 | 853 |

Banks

| Large banks | Medium banks | Small banks | Minor banks |
|----------------|-----------------|----------------|----------------|
| 34,530 | 64,981 | 74,730 | 39,328 |
| 1,986 | 2,484 | 6,720 | 1,963 |
| 134 | 379 | 677 | 19 |
| 53 | 56 | 762 | 17 |
| 36 | 44 | 2,227 | 28 |
| 126 | 701 | 579 | 1,163 |
| 1,073 | 175 | 324 | - |
| 335 | 1,043 | 1,627 | 726 |
| 103 | 56 | 245 | 5 |
| 128 | 33 | 281 | 5 |
| 31 | 16 | 47 | 122 |
| 31 | 16 | 47 | 122 |
| 724 | 3,072 | 1,708 | 150 |
| 471 | 2,501 | 592 | 45 |
| 52 | 253 | 134 | 51 |
| 63 | 122 | 534 | 16 |
| 138 | 197 | 450 | 39 |
| 14,409 | 16,376 | 16,382 | 6,894 |
| 3,686 | 1,519 | 818 | 662 |
| 270 | 2,370 | 2,003 | 716 |
| 214 | 643 | 635 | 151 |
| 494 | 309 | 76 | 427 |
| 274 | 554 | 157 | 147 |
| 1,174 | 160 | 47 | 304 |
| 148 | 334 | 70 | 405 |
| 6,082 | 8,089 | 10,205 | 3,457 |
| 517 | 449 | 1,101 | 408 |
| 220 | 657 | 160 | 111 |
| - | 878 | 638 | 31 |
| 1,332 | 417 | 475 | 79 |
| 94 | 74 | 2,766 | 3,897 |
| 7 | 16 | 2,009 | 1,724 |
| 87 | 58 | 757 | 2,173 |
| 6,682 | 6,839 | 6,155 | 5,358 |
| 68 | 210 | 142 | 142 |
| 1,428 | 2,068 | 790 | 966 |
| 149 | 368 | 121 | 406 |
| 392 | 1,042 | 2,280 | 794 |
| 522 | 332 | 1,844 | 664 |
| 3,622 | 853 | 317 | 1,404 |
| 501 | 1,968 | 663 | 983 |

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

| TDB10219 | | |
|---------------------------------|---------------|---------------|
| | Total | Major banks |
| h. FRIULI-VENEZIA GIULIA | 7,365 | 1,151 |
| Gorizia | 771 | 105 |
| Pordenone | 1,695 | 219 |
| Trieste | 1,641 | 389 |
| Udine | 3,262 | 438 |
| i. EMILIA ROMAGNA | 30,324 | 5,877 |
| Bologna | 6,785 | 1,831 |
| Ferrara | 1,753 | 356 |
| Forlì | 2,705 | 397 |
| Modena | 5,210 | 953 |
| Parma | 3,677 | 464 |
| Piacenza | 1,643 | 266 |
| Ravenna | 2,427 | 483 |
| Reggio Emilia | 4,041 | 881 |
| Rimini | 2,095 | 249 |
| l. MARCHE | 9,068 | 1,487 |
| Ancona | 3,267 | 540 |
| Ascoli Piceno | 1,294 | 330 |
| Fermo | 521 | 59 |
| Macerata | 1,648 | 266 |
| Pesaro e Urbino | 2,342 | 294 |
| m. TUSCANY | 27,468 | 11,807 |
| Arezzo | 2,252 | 570 |
| Florence | 8,747 | 2,571 |
| Grosseto | 914 | 419 |
| Livorno | 1,244 | 617 |
| Lucca | 2,350 | 875 |
| Massa Carrara | 788 | 295 |
| Pisa | 2,280 | 500 |
| Pistoia | 1,523 | 308 |
| Prato | 1,261 | 426 |
| Siena | 6,119 | 5,229 |
| n. UMBRIA | 3,987 | 1,466 |
| Perugia | 3,132 | 1,246 |
| Terni | 857 | 221 |
| o. LAZIO | 27,903 | 13,850 |
| Frosinone | 1,280 | 626 |
| Latina | 1,419 | 771 |
| Rieti | 502 | 125 |
| Rome | 23,530 | 12,002 |
| Viterbo | 1,175 | 327 |
| p. ABRUZZO | 5,168 | 956 |
| Chieti | 1,394 | 173 |
| L'Aquila | 1,068 | 259 |
| Pescara | 1,338 | 347 |
| Teramo | 1,369 | 178 |

Banks

| Large banks | Medium banks | Small banks | Minor banks |
|----------------|-----------------|----------------|----------------|
| 485 | 516 | 3,637 | 1,576 |
| 28 | 31 | 377 | 230 |
| 84 | 91 | 985 | 316 |
| 159 | 74 | 862 | 157 |
| 215 | 321 | 1,414 | 874 |
| 5,454 | 7,474 | 7,519 | 4,000 |
| 849 | 1,547 | 1,431 | 1,127 |
| 67 | 140 | 1,044 | 146 |
| 241 | 84 | 1,163 | 820 |
| 3,042 | 625 | 255 | 335 |
| 279 | 2,322 | 564 | 48 |
| 76 | 645 | 567 | 89 |
| 68 | 51 | 1,480 | 345 |
| 669 | 1,977 | 156 | 358 |
| 165 | 85 | 862 | 734 |
| 30 | 3,459 | 2,486 | 1,606 |
| 9 | 1,605 | 592 | 521 |
| - | 195 | 539 | 230 |
| - | 113 | 297 | 52 |
| - | 798 | 263 | 321 |
| 21 | 749 | 796 | 482 |
| 1,659 | 6,782 | 3,724 | 3,496 |
| 22 | 315 | 1,066 | 279 |
| 168 | 4,532 | 677 | 799 |
| 48 | 169 | 74 | 204 |
| 212 | 194 | 85 | 136 |
| 777 | 294 | 73 | 331 |
| 72 | 34 | 112 | 275 |
| 259 | 223 | 935 | 363 |
| 56 | 115 | 491 | 553 |
| 40 | 609 | 75 | 111 |
| 7 | 300 | 137 | 446 |
| 63 | 372 | 878 | 1,208 |
| 33 | 339 | 791 | 723 |
| 30 | 33 | 87 | 486 |
| 1,477 | 2,746 | 6,612 | 3,218 |
| 11 | 65 | 206 | 372 |
| 8 | 88 | 185 | 367 |
| - | 24 | 334 | 19 |
| 1,458 | 2,393 | 5,784 | 1,893 |
| - | 177 | 103 | 568 |
| 5 | 246 | 3,512 | 449 |
| - | 50 | 1,067 | 104 |
| - | 18 | 737 | 54 |
| 5 | 136 | 755 | 95 |
| - | 42 | 953 | 196 |

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

TDB10219

| | | Total | Major banks |
|----|-----------------------|---------------|--------------|
| q. | MOLISE | 764 | 323 |
| | Campobasso | 597 | 261 |
| | Isernia | 167 | 62 |
| r. | CAMPANIA | 13,200 | 3,937 |
| | Avellino | 1,042 | 154 |
| | Benevento | 539 | 125 |
| | Caserta | 1,424 | 406 |
| | Naples | 7,706 | 2,519 |
| | Salerno | 2,495 | 735 |
| s. | APULIA | 13,042 | 3,633 |
| | Bari | 6,097 | 1,512 |
| | Barletta-Andria-Trani | 531 | 108 |
| | Brindisi | 837 | 213 |
| | Foggia | 1,571 | 366 |
| | Lecce | 2,684 | 936 |
| | Taranto | 1,324 | 498 |
| t. | BASILICATA | 1,280 | 199 |
| | Matera | 456 | 70 |
| | Potenza | 824 | 129 |
| u. | CALABRIA | 4,178 | 1,076 |
| | Catanzaro | 852 | 298 |
| | Cosenza | 1,548 | 291 |
| | Crotone | 553 | 50 |
| | Reggio Calabria | 992 | 390 |
| | Vibo Valentia | 236 | 47 |
| v. | SICILY | 12,427 | 6,857 |
| | Agrigento | 1,031 | 558 |
| | Caltanissetta | 645 | 353 |
| | Catania | 2,584 | 1,343 |
| | Enna | 352 | 209 |
| | Messina | 1,414 | 891 |
| | Palermo | 3,362 | 1,992 |
| | Ragusa | 1,003 | 363 |
| | Syracuse | 897 | 542 |
| | Trapani | 1,150 | 607 |
| z. | SARDINIA | 5,141 | 850 |
| | Cagliari | 1,718 | 441 |
| | Carbonia Iglesias | 163 | 42 |
| | Medio Campidano | 124 | 12 |
| | Nuoro | 373 | 50 |
| | Ogliastra | 85 | 6 |
| | Olbia Tempio | 320 | 70 |
| | Oristano | 337 | 55 |
| | Sassari | 2,026 | 176 |

Note:

Banks

| Large banks | Medium banks | Small banks | Minor banks |
|----------------|-----------------|----------------|----------------|
| 48 | 39 | 277 | 77 |
| 40 | 28 | 204 | 64 |
| 8 | 11 | 73 | 13 |
| 407 | 5,487 | 2,236 | 1,133 |
| 22 | 191 | 610 | 65 |
| 101 | 124 | 64 | 125 |
| 26 | 693 | 183 | 116 |
| 233 | 3,738 | 950 | 266 |
| 26 | 742 | 430 | 562 |
| 307 | 3,627 | 3,958 | 1,517 |
| 47 | 1,847 | 2,117 | 574 |
| 28 | 140 | 173 | 82 |
| - | 317 | 237 | 70 |
| 228 | 499 | 404 | 74 |
| 4 | 443 | 780 | 521 |
| - | 381 | 248 | 197 |
| 11 | 357 | 577 | 136 |
| - | 133 | 209 | 44 |
| 11 | 224 | 368 | 92 |
| 8 | 1,737 | 732 | 625 |
| - | 319 | 109 | 126 |
| 4 | 744 | 164 | 345 |
| - | 88 | 363 | 52 |
| 4 | 476 | 66 | 56 |
| - | 111 | 31 | 47 |
| 650 | 739 | 2,799 | 1,382 |
| 38 | 83 | 77 | 275 |
| 26 | 7 | 54 | 205 |
| 251 | 131 | 725 | 134 |
| 8 | 21 | 26 | 88 |
| 117 | 58 | 280 | 68 |
| 128 | 251 | 616 | 375 |
| 24 | 23 | 575 | 18 |
| 31 | 37 | 214 | 73 |
| 30 | 130 | 234 | 149 |
| 4 | 2,544 | 1,692 | 51 |
| - | 491 | 779 | 7 |
| - | 100 | 21 | - |
| - | 91 | 21 | - |
| - | 180 | 143 | - |
| - | 73 | 6 | - |
| 4 | 193 | 53 | - |
| - | 159 | 79 | 44 |
| - | 1,259 | 591 | - |

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2011

Companies authorized

Companies operating

a. ACTIVITIES

| | | |
|--|----|----|
| Proprietary trading | 15 | 14 |
| Customer trading | 22 | 20 |
| Underwriting | 5 | 5 |
| Placement | 49 | 45 |
| Individual portfolio management | 45 | 44 |
| Reception of orders | 50 | 47 |
| Investment advice | 96 | 91 |
| Multilateral trading facilities management | 3 | 3 |

b. NUMBER of SIMs

105

101

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 Sept. | 2011 Dec. |
|--|------------|------------|
| a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS | 561 | 563 |
| Equity | 168 | 169 |
| Balanced | 44 | 44 |
| Bond | 202 | 203 |
| Liquidity | 29 | 29 |
| Flexible | 166 | 165 |
| 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 | 44 |
| 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 (Art. 107, 1993 Banking Law) and Payment Institutions

| | 2011 Sept. | 2011 Dec. |
|---|------------|------------|
| a. NUMBER OF FINANCIAL INTERMEDIARIES | 200 | 194 |
| Leasing | 39 | 38 |
| Factoring | 29 | 26 |
| Consumer credit | 35 | 34 |
| Other forms of finance | 17 | 17 |
| Acquisition of shareholdings | 6 | 6 |
| Issue and/or management of credit cards | 10 | 6 |
| Securitization | 10 | 11 |
| Foreign exchange trading and other activities | 54 | 56 |
| b. NUMBER OF PAYMENT INSTITUTIONS | - | 32 |

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 Dec. | 2011 Mar. | 2011 June | 2011 Sept. | 2011 Dec. |
|--|-----------|-----------|-----------|------------|-----------|
| a. TOTAL STOCKS | | | | | |
| Loans | 1,735,397 | 1,760,296 | 1,984,539 | 1,986,167 | 1,977,699 |
| <i>of which: bad debts</i> | 78,810 | 94,988 | 98,833 | 103,096 | 108,170 |
| Deposits | 938,126 | 917,801 | 1,134,450 | 1,129,077 | 1,155,326 |
| b. TRANSACTIONS WITH RESIDENTS | | | | | |
| Loans | 1,690,306 | 1,714,414 | 1,945,633 | 1,948,041 | 1,939,793 |
| <i>of which: in non-euro-area currencies</i> | 20,558 | 20,200 | 19,883 | 20,663 | 20,270 |
| more than 12 months | - | - | - | - | - |
| bad debts | 77,819 | 93,861 | 97,706 | 102,050 | 107,205 |
| Deposits | 924,370 | 903,992 | 1,121,636 | 1,116,376 | 1,142,710 |
| <i>of which: in non-euro-area currencies</i> | 12,758 | 12,684 | 13,233 | 13,336 | 11,984 |
| c. TRANSACTIONS WITH NON-RESIDENTS | | | | | |
| Loans | 45,086 | 45,863 | 38,901 | 38,083 | 37,862 |
| <i>of which: bad debts</i> | 991 | 1,113 | 1,127 | 1,046 | 964 |
| Deposits | 13,712 | 13,802 | 12,807 | 12,693 | 12,604 |

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

| December 2011 | | Total | General government | Financial companies |
|----------------------------|-----------------------|------------------|--------------------|---------------------|
| a. TOTAL | | 1,939,793 | 257,473 | 172,417 |
| b. NORTH-WEST ITALY | | 670,108 | 24,593 | 120,346 |
| | Piedmont | 119,547 | 12,443 | 6,533 |
| | Valle d'Aosta | 2,801 | 178 | 44 |
| | Liguria | 38,830 | 2,061 | 747 |
| | Lombardy | 508,930 | 9,911 | 113,021 |
| c. NORTH-EAST ITALY | | 412,082 | 11,700 | 26,413 |
| | Trentino-Alto Adige | 42,239 | 1,240 | 1,081 |
| | Veneto | 164,069 | 4,242 | 7,561 |
| | Friuli-Venezia Giulia | 33,901 | 1,842 | 2,419 |
| | Emilia-Romagna | 171,873 | 4,375 | 15,351 |
| d. CENTRAL ITALY | | 564,533 | 195,257 | 22,510 |
| | Marche | 45,910 | 2,006 | 2,049 |
| | Tuscany | 120,081 | 5,202 | 8,469 |
| | Umbria | 22,042 | 993 | 69 |
| | Lazio | 376,499 | 187,056 | 11,923 |
| e. SOUTHERN ITALY | | 198,312 | 17,848 | 1,566 |
| | Abruzzo | 26,451 | 1,263 | 113 |
| | Molise | 4,139 | 278 | 31 |
| | Campania | 80,927 | 8,654 | 981 |
| | Apulia | 57,806 | 3,400 | 408 |
| | Basilicata | 7,372 | 722 | 19 |
| | Calabria | 21,617 | 3,531 | 13 |
| f. ISLANDS | | 94,758 | 8,075 | 1,582 |
| | Sicily | 68,075 | 6,597 | 170 |
| | Sardinia | 26,683 | 1,479 | 1,412 |

Note:



Banks and CDP

| Non-financial companies | <i>of which:</i> | | | Producer households | Consumer households and nec |
|----------------------------|------------------|----------------|----------------|------------------------|-----------------------------------|
| | industry | building | services | | |
| 891,912 | 274,390 | 160,386 | 439,731 | 101,170 | 516,822 |
| 327,444 | 104,908 | 51,839 | 167,124 | 29,476 | 168,248 |
| 54,047 | 18,891 | 8,893 | 25,503 | 7,936 | 38,588 |
| 1,543 | 594 | 373 | 570 | 235 | 800 |
| 19,884 | 5,184 | 3,370 | 11,226 | 2,451 | 13,686 |
| 251,969 | 80,239 | 39,203 | 129,826 | 18,854 | 115,174 |
| 234,770 | 80,158 | 42,687 | 106,192 | 27,851 | 111,349 |
| 25,450 | 6,950 | 4,806 | 12,826 | 4,073 | 10,394 |
| 95,057 | 35,004 | 15,734 | 42,497 | 11,222 | 45,988 |
| 16,034 | 6,767 | 2,509 | 6,239 | 2,461 | 11,145 |
| 98,229 | 31,437 | 19,638 | 44,629 | 10,095 | 43,822 |
| 206,890 | 55,865 | 40,956 | 105,779 | 19,869 | 120,007 |
| 24,368 | 9,199 | 5,382 | 9,253 | 3,809 | 13,678 |
| 61,960 | 18,131 | 10,610 | 30,898 | 8,301 | 36,149 |
| 12,147 | 4,464 | 2,384 | 4,803 | 1,853 | 6,981 |
| 108,416 | 24,071 | 22,581 | 60,825 | 5,907 | 63,199 |
| 86,262 | 24,880 | 17,558 | 41,472 | 15,529 | 77,107 |
| 13,951 | 5,322 | 3,583 | 4,713 | 2,362 | 8,763 |
| 1,871 | 599 | 471 | 735 | 448 | 1,511 |
| 36,116 | 8,858 | 5,836 | 20,927 | 4,266 | 30,909 |
| 23,767 | 7,314 | 5,157 | 10,268 | 5,488 | 24,743 |
| 3,343 | 957 | 841 | 1,401 | 819 | 2,469 |
| 7,215 | 1,830 | 1,670 | 3,428 | 2,146 | 8,712 |
| 36,546 | 8,578 | 7,347 | 19,163 | 8,444 | 40,110 |
| 25,565 | 6,046 | 4,646 | 13,815 | 6,094 | 29,649 |
| 10,982 | 2,532 | 2,701 | 5,349 | 2,350 | 10,461 |

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

| December 2011 | | Total | North-West | North-East | Centre | South | Islands |
|---------------|--|----------------|----------------|----------------|----------------|----------------|---------------|
| a. | TOTAL | 993,082 | 356,920 | 262,621 | 226,759 | 101,791 | 44,990 |
| | Agricultural, forestry and fishing | 43,787 | 12,047 | 14,592 | 8,600 | 5,321 | 3,226 |
| | Mining and quarrying | 4,441 | 872 | 676 | 2,557 | 220 | 117 |
| | Manufacturing | 235,826 | 88,595 | 74,327 | 43,892 | 22,377 | 6,635 |
| | Electricity, gas, steam and air conditioning supply | 32,936 | 15,027 | 5,360 | 8,215 | 2,409 | 1,925 |
| | Water supply, sewerage, waste management and remediation activities | 10,919 | 3,196 | 2,337 | 3,241 | 1,484 | 661 |
| | Construction | 172,466 | 55,610 | 45,944 | 43,228 | 19,339 | 8,345 |
| | Wholesale and retail trade, repair of motor vehicles and motorcycles | 148,355 | 48,312 | 37,633 | 29,992 | 21,802 | 10,617 |
| | Transportation and storage | 38,520 | 9,936 | 7,018 | 11,024 | 7,145 | 3,397 |
| | Accommodation and food service activities | 39,837 | 9,082 | 12,995 | 9,071 | 5,361 | 3,328 |
| | Information and communication | 19,932 | 9,497 | 2,719 | 6,509 | 848 | 358 |
| | Financial and insurance activities | 20,887 | 9,824 | 4,716 | 4,821 | 980 | 547 |
| | Real estate activities | 126,208 | 52,883 | 33,837 | 31,095 | 6,039 | 2,354 |
| | Professional, scientific and technical activities | 51,295 | 25,805 | 10,579 | 11,997 | 2,060 | 854 |
| | Administrative and support service activities | 22,851 | 8,611 | 4,307 | 6,387 | 2,690 | 856 |
| | All remaining activities (sections O, P,Q,R,S,T) | 24,822 | 7,624 | 5,581 | 6,129 | 3,716 | 1,771 |

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

| December 2011 | | Total | North West | North East | Centre | South | Islands |
|---------------|--|----------------|----------------|----------------|----------------|----------------|---------------|
| a. | CURRENT ACCOUNTS | 373,682 | 99,203 | 72,953 | 170,877 | 20,305 | 10,345 |
| | General Government | 127,993 | 1,746 | 744 | 123,876 | 890 | 738 |
| | Financial and insurance corporations | 27,163 | 18,092 | 3,968 | 3,327 | 674 | 1,102 |
| | Non-financial corporations | 177,831 | 67,059 | 56,373 | 34,500 | 13,972 | 5,927 |
| | Producer households | 16,566 | 4,592 | 4,995 | 3,206 | 2,410 | 1,362 |
| | Consumer households | 24,129 | 7,715 | 6,873 | 5,968 | 2,358 | 1,215 |
| b. | MORTGAGE LOANS | 977,680 | 322,920 | 217,494 | 264,844 | 117,139 | 55,283 |
| | General government | 121,736 | 22,183 | 10,419 | 67,297 | 15,816 | 6,022 |
| | Financial and insurance corporations | 25,283 | 18,652 | 2,104 | 4,045 | 174 | 308 |
| | Non-financial corporations | 369,560 | 128,445 | 98,128 | 88,142 | 38,091 | 16,754 |
| | Producer households | 62,939 | 19,009 | 17,732 | 12,585 | 8,733 | 4,881 |
| | <i>of which: for house purchase</i> | 22,398 | 6,406 | 5,550 | 4,939 | 3,475 | 2,029 |
| | Consumer households | 398,162 | 134,632 | 89,111 | 92,776 | 54,325 | 27,318 |
| | <i>of which: for house purchase</i> | 333,376 | 115,170 | 74,226 | 76,552 | 44,329 | 23,099 |
| c. | LOANS SECURED BY PLEDGE OF SALARY | 10,916 | 2,167 | 1,142 | 2,054 | 3,725 | 1,827 |
| | Producer households | 9 | 1 | 1 | 4 | 2 | .. |
| | Consumer households | 10,907 | 2,166 | 1,141 | 2,051 | 3,723 | 1,827 |
| d. | PERSONAL LOANS | 33,638 | 8,769 | 5,574 | 7,141 | 7,623 | 4,531 |
| | Non-financial corporations | .. | .. | .. | .. | .. | .. |
| | Producer households | 1,072 | 294 | 235 | 231 | 197 | 115 |
| | Consumer households | 32,565 | 8,475 | 5,339 | 6,910 | 7,427 | 4,416 |
| e. | FACTORING | 5,964 | 1,992 | 770 | 1,984 | 982 | 236 |
| | General government | 550 | 34 | 115 | 116 | 231 | 54 |
| | Financial and insurance corporations | 255 | 50 | - | 203 | 2 | - |
| | Non-financial corporations | 5,036 | 1,865 | 653 | 1,611 | 727 | 180 |
| | Producer households | 26 | 4 | 2 | 4 | 14 | 2 |
| | Consumer households | 97 | 39 | .. | 49 | 8 | .. |
| f. | FINANCIAL LEASING | 23,130 | 8,842 | 6,893 | 4,614 | 1,961 | 819 |
| | General government | 178 | 18 | 84 | 35 | 25 | 16 |
| | Financial and insurance corporations | 78 | 34 | 22 | 16 | 5 | 2 |
| | Non-financial corporations | 20,848 | 8,035 | 6,272 | 4,152 | 1,686 | 704 |
| | Producer households | 1,422 | 542 | 395 | 249 | 168 | 69 |
| | Consumer households | 605 | 214 | 121 | 163 | 77 | 29 |

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

Distribution by technical form and customer location (geographical area)

| TDB10289 | | Financial intermediaries referred to in Art. 107 of the 1993 Banking Law | | | | |
|---|--------|--|------------|--------|--------|---------|
| Source: Supervisory returns Stocks in millions of euro | | | | | | |
| December 2011 | Total | North-West | North-East | Centre | South | Islands |
| Factoring: nominal value of credits acquired pro-soluto | 21,481 | 6,600 | 3,665 | 7,054 | 3,114 | 1,047 |
| Factoring: advances to assignor | 13,932 | 5,901 | 2,193 | 3,627 | 1,787 | 424 |
| nominal value of credits acquired pro-solvendo | 21,489 | 8,238 | 3,354 | 6,236 | 3,007 | 654 |
| Total exposure in respect of finance leases | 94,593 | 36,073 | 24,391 | 20,787 | 9,351 | 3,991 |
| Receivables for consumer credit | 53,128 | 13,543 | 7,813 | 11,649 | 12,200 | 7,924 |
| Other finance | 10,826 | 4,370 | 1,305 | 2,515 | 1,909 | 728 |

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

December 2011

| | Total | General government | Financial companies | Non- financial companies | Producer households | Consumer households and nec |
|---|--------|-----------------------|------------------------|--------------------------------|------------------------|-----------------------------------|
| Factoring: Nominal value of receivables acquired pro-soluto | 21,481 | 7,416 | 270 | 12,464 | 788 | 542 |
| Factoring: advances to assignor | 13,932 | 31 | 1,328 | 12,146 | 103 | 323 |
| Nominal value of receivables acquired pro-solvendo | 21,489 | 44 | 1,170 | 19,301 | 156 | 819 |
| Total exposure in respect of finance leases | 94,594 | 587 | 1,097 | 84,995 | 4,594 | 3,320 |
| Receivables for consumer credit | 53,128 | - | - | - | - | 53,128 |
| Other finance | 10,826 | 94 | 1,286 | 5,018 | 1,801 | 2,627 |

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

December 2011

| | Total | Banks | Financial intermediaries |
|----------------------------|----------------|---------------|--------------------------|
| a. TOTAL | 111,649 | 58,521 | 53,128 |
| b. NORTH-WEST ITALY | 28,243 | 14,701 | 13,543 |
| Piedmont | 8,075 | 4,352 | 3,723 |
| Valle d'Aosta | 230 | 126 | 103 |
| Liguria | 2,777 | 1,329 | 1,448 |
| Lombardy | 17,162 | 8,893 | 8,268 |
| c. NORTH-EAST ITALY | 16,510 | 8,697 | 7,813 |
| Trentino-Alto Adige | 906 | 591 | 316 |
| Veneto | 6,975 | 3,454 | 3,521 |
| Friuli-Venezia Giulia | 1,912 | 1,020 | 892 |
| Emilia-Romagna | 6,717 | 3,632 | 3,084 |
| d. CENTRAL ITALY | 24,010 | 12,361 | 11,649 |
| Marche | 2,316 | 1,283 | 1,033 |
| Tuscany | 7,239 | 3,239 | 4,000 |
| Umbria | 1,717 | 857 | 859 |
| Lazio | 12,738 | 6,982 | 5,756 |
| e. SOUTHERN ITALY | 26,709 | 14,509 | 12,200 |
| Abruzzo | 2,572 | 1,381 | 1,190 |
| Molise | 560 | 284 | 275 |
| Campania | 10,992 | 6,092 | 4,900 |
| Apulia | 7,396 | 3,885 | 3,511 |
| Basilicata | 964 | 489 | 476 |
| Calabria | 4,226 | 2,378 | 1,848 |
| f. ISLANDS | 16,177 | 8,254 | 7,924 |
| Sicily | 11,939 | 6,110 | 5,828 |
| Sardinia | 4,239 | 2,143 | 2,096 |

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 | | | | | | | |
| December 2011 | | of which: | | | | Local claims in local currency | |
| International claims | banks | | non-banks | | | | |
| | residual maturity | | residual maturity | | | | |
| | up to 1 year | more than 1 year | up to 1 year | more than 1 year | | | |
| a. TOTAL | 388,247 | 76,752 | 52,243 | 74,658 | 184,595 | 315,607 | |
| b. EUROPE | 324,664 | 67,017 | 48,201 | 63,174 | 146,272 | 299,006 | |
| of which: | Albania | 517 | 66 | 6 | 141 | 394 | |
| | Austria | 22,963 | 3,919 | 1,778 | 3,181 | 52,349 | |
| | Belgium | 4,954 | 3,729 | 385 | 436 | 643 | |
| | Bosnia and Herzegovina | 608 | .. | 10 | 130 | 2,086 | |
| | Bulgaria | 4,558 | 168 | 36 | 762 | 2,284 | |
| | Czech Republic | 4,067 | 159 | 110 | 737 | 8,881 | |
| | Croatia | 15,246 | 397 | 74 | 2,727 | 8,716 | |
| | Denmark | 1,490 | 397 | 466 | 200 | - | |
| | Finland | 675 | 167 | 127 | 81 | - | |
| | France | 43,062 | 17,900 | 10,435 | 2,528 | 1,883 | |
| | Germany | 37,030 | 4,827 | 4,159 | 13,181 | 142,854 | |
| | Greece | 1,289 | 104 | 4 | 203 | 509 | |
| | Ireland | 12,817 | 2,510 | 299 | 5,239 | 1,039 | |
| | Liechtenstein | 112 | .. | - | 46 | - | |
| | Luxembourg | 18,623 | 4,279 | 2,941 | 4,231 | 3,421 | |
| | Malta | 809 | 25 | 112 | 86 | - | |
| | Montenegro | 2 | 1 | .. | .. | - | |
| | Norway | 1,912 | 634 | 293 | 76 | - | |
| | Netherlands | 16,089 | 1,886 | 1,722 | 2,857 | 202 | |
| | Poland | 8,113 | 88 | 61 | 1,822 | 24,560 | |
| | Portugal | 2,538 | 909 | 202 | 233 | - | |
| | United Kingdom | 49,996 | 17,569 | 16,947 | 8,858 | 4,582 | |
| | Romania | 7,810 | 180 | 267 | 2,221 | 2,580 | |
| | Russia | 9,856 | 576 | 1,056 | 1,331 | 9,474 | |
| | Serbia | 4,604 | 508 | 296 | 996 | 2,015 | |
| | Slovakia | 779 | 13 | 5 | 273 | 13,438 | |
| | Slovenia | 1,276 | 61 | 238 | 100 | 4,668 | |
| | Spain | 19,689 | 1,642 | 2,834 | 3,980 | 1,997 | |
| | Sweden | 2,215 | 621 | 428 | 238 | - | |
| | Switzerland | 9,129 | 1,619 | 2,170 | 1,719 | 2,665 | |
| | Turkey | 4,926 | 1,378 | 253 | 1,527 | - | |
| | Hungary | 9,655 | 188 | 91 | 1,854 | 5,607 | |
| c. ASIA | | 14,315 | 2,770 | 1,052 | 1,976 | 4,012 | |
| of which: | Saudi Arabia | 296 | 63 | 60 | 76 | - | |
| | China | 1,911 | 925 | 446 | 190 | 701 | |
| | South Korea | 458 | 309 | 26 | 119 | - | |
| | Philippines | 201 | 1 | .. | 36 | - | |
| | Japan | 2,041 | 284 | 39 | 129 | == | |
| | India | 1,313 | 408 | 48 | 223 | 633 | |
| | Indonesia | 923 | 28 | 1 | 16 | 878 | |

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 | 476 | 107 | 209 | 21 | 139 | - |
| | Israel | 140 | 20 | 2 | 76 | 43 | .. |
| | Kazakhstan | 2,987 | 9 | 59 | 163 | 2,757 | 2,144 |
| | Malaysia | 154 | 39 | .. | 4 | 110 | - |
| | Pakistan | 19 | .. | 1 | .. | 18 | - |
| | Qatar | 1,472 | 144 | .. | 502 | 826 | - |
| | Taiwan | 30 | 12 | 5 | 5 | 8 | 7 |
| | Thailand | 46 | 9 | .. | 33 | 3 | - |
| d. | AFRICA | 3,292 | 728 | 306 | 882 | 1,376 | 3,791 |
| | of which: Algeria | 159 | 5 | 1 | 127 | 26 | - |
| | Egypt | 1,257 | 577 | 3 | 371 | 307 | 3,791 |
| | Morocco | 130 | 34 | 30 | 36 | 29 | - |
| | South Africa | 388 | 61 | 128 | 104 | 95 | - |
| | Tunisia | 144 | 41 | 86 | 8 | 9 | - |
| e. | AMERICA | 23,182 | 4,350 | 1,673 | 5,600 | 11,560 | 8,594 |
| | of which: Argentina | 385 | 121 | 31 | 163 | 71 | .. |
| | Brazil | 968 | 83 | 51 | 565 | 269 | - |
| | Canada | 2,738 | 445 | 100 | 1,479 | 714 | - |
| | Chile | 653 | 120 | 232 | 24 | 277 | .. |
| | Colombia | 33 | 6 | .. | 20 | 7 | - |
| | Cuba | 62 | 2 | 58 | .. | 2 | - |
| | Mexico | 894 | 4 | 2 | 306 | 581 | - |
| | Peru | 83 | 9 | 23 | 48 | 4 | 2 |
| | United States | 17,045 | 3,557 | 1,168 | 2,892 | 9,429 | 8,592 |
| | Uruguay | 13 | - | - | 5 | 7 | - |
| | Venezuela | 122 | .. | .. | 15 | 106 | - |
| f. | OCEANIA | 3,401 | 541 | 380 | 305 | 2,176 | 2 |
| | of which: Australia | 2,275 | 526 | 378 | 188 | 1,182 | 2 |
| | New Zealand | 41 | 15 | 1 | 7 | 18 | - |
| g. | OFF-SHORE CENTRES | 12,126 | 1,344 | 625 | 1,871 | 8,285 | 202 |
| | of which: Bahamas | 414 | 207 | 15 | 40 | 153 | - |
| | Cayman Islands | 4,503 | 272 | 414 | 347 | 3,469 | - |
| | Gibraltar | 42 | - | - | 13 | 29 | - |
| | Hong Kong | 768 | 364 | 13 | 166 | 226 | 97 |
| | Jersey, C.I. | 576 | 14 | 60 | 54 | 447 | - |
| | Singapore | 1,016 | 38 | 7 | 345 | 627 | 106 |
| h. | INTERNATIONAL ORGANIZATIONS | 6,911 | 2 | - | 851 | 6,058 | |

Notes:

Distribution by branch location (region)

| TDB10286 | | Banks | | |
|---|-----------------------|--------------------------------|-------------------------|-----------|
| Source: supervisory returns Stocks in millions of euro Numbers in thousands | | | | |
| December 2011 | | Number of positions | | |
| | | Current account receivables | Other Total loans | |
| a. | TOTAL | 8,473 | 30,606 | 1,766,637 |
| b. | INORTH-WEST ITALY | 685 | 1,966 | 63,983 |
| | Piedmont | 557 | 1,768 | 94,954 |
| | Valle d'Aosta | 685 | 1,966 | 63,983 |
| | Liguria | 204 | 509 | 34,408 |
| | Lombardy | 685 | 1,966 | 63,983 |
| c. | INORTH-EAST ITALY | 2,136 | 4,764 | 372,206 |
| | Trentino-Alto Adige | 301 | 477 | 39,474 |
| | Veneto | 882 | 2,154 | 159,205 |
| | Friuli-Venezia Giulia | 180 | 447 | 29,976 |
| | Emilia-Romagna | 774 | 1,686 | 143,551 |
| d. | ICENTRAL ITALY | 1,900 | 7,523 | 365,406 |
| | Marche | 315 | 562 | 41,136 |
| | Tuscany | 671 | 3,150 | 124,443 |
| | Umbria | 171 | 319 | 17,223 |
| | Lazio | 743 | 3,492 | 182,603 |
| e. | ISOUTHERN ITALY | 1,238 | 3,554 | 138,202 |
| | Abruzzo | 180 | 420 | 22,132 |
| | Molise | 31 | 52 | 2,854 |
| | Campania | 446 | 1,524 | 53,122 |
| | Apulia | 360 | 1,078 | 42,406 |
| | Basilicata | 53 | 92 | 4,642 |
| | Calabria | 168 | 387 | 13,045 |
| f. | SLANDS | 685 | 1,966 | 63,983 |
| | Sicily | 538 | 1,513 | 44,835 |
| | Sardinia | 147 | 453 | 19,148 |

Note:

The data include transactions with non-resident customers.

Distribution by branch location (municipality)

| TDB10194 | | | | Banks | |
|--|--------------------------------|------------------|----------------|----------------------------------|----------------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| December 2011 | | Loans | Deposits | Loans | Deposits |
| a. | ITALY | 1,728,353 | 919,536 | Province of Cuneo (cont.) | |
| | | | | Mondovì | 728 412 |
| | | | | Racconigi | 161 117 |
| | | | | Saluzzo | 830 483 |
| | | | | Santo Stefano Belbo | 151 105 |
| | | | | Savigliano | 613 383 |
| | | | | Verzuolo | 103 69 |
| | | | | Villanova Mondovì | 132 83 |
| b. | PIEDMONT | 93,969 | 70,047 | Province of Novara | |
| | Province of Alessandria | 8,893 | 5,357 | | 7,387 5,562 |
| | Alessandria | 3,074 | 1,502 | Novara | 4,155 3,126 |
| | Acqui Terme | 564 | 371 | Arona | 583 283 |
| | Arquata Scrivia | 74 | 73 | Bellinzago Novarese | 43 63 |
| | Casale Monferrato | 1,453 | 750 | Borgomanero | 718 518 |
| | Castelnuovo Scrivia | 78 | 73 | Cameri | 52 75 |
| | Novi Ligure | 701 | 445 | Castelletto Sopra Ticino | 106 67 |
| | Ovada | 292 | 276 | Galliate | 217 150 |
| | Tortona | 1,057 | 577 | Oleggio | 154 131 |
| | Valenza | 681 | 302 | Treccate | 207 193 |
| | Province of Asti | 4,516 | 2,844 | Province of Turin | |
| | Asti | 2,335 | 1,422 | | 48,997 40,296 |
| | Canelli | 435 | 218 | Turin | 34,565 26,552 |
| | Nizza Monferrato | 360 | 181 | Alpignano | 164 232 |
| | Province of Biella | 5,190 | 2,748 | Beinasco | 179 210 |
| | Biella | 4,050 | 1,603 | Borgaro Torinese | 115 122 |
| | Candelo | 45 | 49 | Carmagnola | 419 338 |
| | Cossato | 286 | 192 | Caselle Torinese | 283 174 |
| | Trivero | 92 | 97 | Castellamonte | 80 102 |
| | Valle Mosso | 107 | 138 | Chieri | 665 487 |
| | Vigliano Biellese | 77 | 86 | Chivasso | 538 345 |
| | Province of Cuneo | 13,869 | 9,542 | Ciriè | 472 336 |
| | Cuneo | 2,097 | 1,484 | Collegno | 550 492 |
| | Alba | 1,986 | 1,151 | Cuorgnè | 156 153 |
| | Barge | 113 | 94 | Giaveno | 77 176 |
| | Borgo San Dalmazzo | 270 | 160 | Grugliasco | 324 285 |
| | Boves | 121 | 136 | Ivrea | 742 656 |
| | Bra | 867 | 491 | Leini | 148 122 |
| | Busca | 116 | 124 | Moncalieri | 1,224 814 |
| | Canale | 188 | 92 | Nichelino | 359 371 |
| | Caraglio | 123 | 113 | None | 60 65 |
| | Carrù | 169 | 158 | Orbassano | 410 329 |
| | Cavallermaggiore | 96 | 53 | Pinerolo | 844 653 |
| | Centallo | 196 | 129 | Poirino | 95 112 |
| | Ceva | 206 | 172 | Rivarolo Canavese | 322 304 |
| | Cherasco | 336 | 171 | Rivoli | 1,115 687 |
| | Dogliani | 141 | 95 | San Mauro Torinese | 185 212 |
| | Dronero | 91 | 115 | Settimo Torinese | 850 467 |
| | Fossano | 750 | 483 | Susa | 59 116 |
| | | | | Trofarello | 156 142 |
| | | | | Venaria | 300 273 |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|---------------|------------------------------|----------------|----------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Turin (cont.) | | | Province of La Spezia | | |
| Vinovo | 90 | 101 | La Spezia | 2,045 | 1,534 |
| Volpiano | 120 | 134 | Bolano | 105 | 81 |
| | | | Lerici | 80 | 86 |
| Province of Verbano-CusioOssola | 2,589 | 1,641 | Sarzana | 570 | 365 |
| Verbania | 1,063 | 578 | | | |
| Domodossola | 330 | 291 | Province of Savona | 6,134 | 3,320 |
| Gravellona Toce | 218 | 116 | Savona | 2,002 | 1,097 |
| Omegna | 382 | 184 | Alassio | 266 | 170 |
| Stresa | 95 | 62 | Albenga | 1,288 | 433 |
| | | | Albisola Superiore | 158 | 84 |
| Province of Vercelli | 2,528 | 2,059 | Andora | 136 | 76 |
| Vercelli | 1,060 | 785 | Cairo Montenotte | 313 | 142 |
| Borgosesia | 433 | 267 | Finale Ligure | 232 | 176 |
| Crescentino | 128 | 94 | Loano | 469 | 213 |
| Gattinara | 83 | 92 | Pietra Ligure | 142 | 112 |
| Santhià | 222 | 132 | Vado Ligure | 164 | 107 |
| Trino | 76 | 92 | Varazze | 171 | 173 |
| Varallo | 112 | 105 | | | |
| c. VALLE D'AOSTA | 1,670 | 2,088 | e. LOMBARDY | 669,140 | 267,962 |
| | | | Province of Bergamo | 43,652 | 16,790 |
| Province of Aosta | 1,670 | 2,088 | Bergamo | 22,163 | 5,374 |
| Aosta | 835 | 1,000 | Albino | 456 | 349 |
| Chatillon | 68 | 99 | Alzano Lombardo | 269 | 151 |
| Courmayeur | 68 | 76 | Calusco d'Adda | 493 | 142 |
| | | | Caravaggio | 417 | 240 |
| d. LIGURIA | 33,988 | 22,562 | Castelli Calepio | 191 | 73 |
| | | | Clusone | 316 | 158 |
| Province of Genoa | 21,140 | 14,310 | Costa Volpino | 121 | 98 |
| Genoa | 17,742 | 11,398 | Curno | 134 | 110 |
| Arenzano | 174 | 131 | Dalmine | 846 | 368 |
| Busalla | 270 | 95 | Gandino | 85 | 69 |
| Chiavari | 867 | 627 | Grumello del Monte | 686 | 196 |
| Lavagna | 204 | 153 | Lefte | 359 | 204 |
| Rapallo | 377 | 377 | Lovere | 307 | 178 |
| Recco | 101 | 145 | Martinengo | 255 | 109 |
| Santa Margherita Ligure | 166 | 163 | Nembro | 251 | 195 |
| Sestri Levante | 311 | 249 | Osio Sotto | 353 | 155 |
| | | | Ponte San Pietro | 478 | 242 |
| Province of Imperia | 3,311 | 2,291 | Romano di Lombardia | 720 | 270 |
| Imperia | 1,118 | 624 | Sarnico | 398 | 227 |
| Bordighera | 177 | 170 | Seriate | 800 | 374 |
| Diano Marina | 121 | 99 | Stezzano | 171 | 100 |
| San Remo | 774 | 656 | Trescore Balneario | 437 | 216 |
| Taggia | 320 | 173 | Treviglio | 1,486 | 718 |
| Ventimiglia | 334 | 254 | Treviolo | 216 | 85 |
| | | | Villa d'Alme | 129 | 63 |
| | | | Zogno | 135 | 125 |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|---------------|---------------------------------|---------------|--------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Brescia | 55,894 | 21,333 | Province of Como (cont.) | | |
| Brescia | 29,939 | 8,628 | Lurate Caccivio | 233 | 120 |
| Bagnolo Mella | 269 | 134 | Mariano Comense | 747 | 390 |
| Bedizzole | 205 | 122 | Olgiate Comasco | 424 | 198 |
| Botticino | 239 | 126 | Villa Guardia | 188 | 146 |
| Breno | 343 | 194 | | | |
| Capriolo | 251 | 109 | Province of Cremona | 9,922 | 4,587 |
| Carpenedolo | 295 | 132 | Cremona | 3,767 | 1,496 |
| Chiari | 777 | 340 | Casalmaggiore | 453 | 211 |
| Concesio | 310 | 158 | Castelleone | 264 | 119 |
| Darfo Boario Terme | 936 | 284 | Crema | 1,820 | 781 |
| Desenzano del Garda | 1,067 | 439 | Pandino | 220 | 111 |
| Erbusco | 161 | 84 | Piadena | 57 | 46 |
| Flero | 197 | 99 | Pizzighettone | 180 | 89 |
| Gavardo | 337 | 172 | Soncino | 452 | 120 |
| Ghedi | 434 | 210 | Soresina | 251 | 140 |
| Gussago | 476 | 214 | | | |
| Iseo | 295 | 176 | Province of Lecco | 8,444 | 5,180 |
| Leno | 288 | 160 | Lecco | 3,424 | 1,693 |
| Lonato | 289 | 161 | Calolziocorte | 396 | 210 |
| Lumezzane | 1,084 | 399 | Casatenovo | 311 | 208 |
| Manerbio | 835 | 197 | Mandello del Lario | 201 | 183 |
| Montichiari | 971 | 389 | Merate | 966 | 493 |
| Orzinuovi | 629 | 212 | Oggiono | 290 | 207 |
| Ospitaletto | 450 | 213 | Olgiate Molgora | 95 | 90 |
| Palazzolo sull'Oglio | 983 | 399 | Olginata | 123 | 90 |
| Pisogne | 313 | 193 | Valmadrera | 188 | 148 |
| Ponte di Legno | 223 | 56 | | | |
| Quinzano d'Oglio | 169 | 63 | Province of Lodi | 6,287 | 3,499 |
| Rezzato | 388 | 190 | Lodi | 3,826 | 2,018 |
| Rovato | 1,154 | 393 | Casalpusterlengo | 348 | 192 |
| Salò | 368 | 213 | Codogno | 616 | 281 |
| Sarezzo | 372 | 158 | Sant'Angelo Lodigiano | 368 | 217 |
| Sirmione | 193 | 81 | | | |
| Travagliato | 349 | 140 | Province of Mantua | 12,250 | 5,139 |
| Verolanuova | 253 | 108 | Mantua | 4,301 | 1,414 |
| Vestone | 233 | 210 | Asola | 390 | 184 |
| Villa Carcina | 199 | 97 | Castel Goffredo | 387 | 206 |
| Vobarno | 119 | 84 | Castiglione delle Stiviere | 1,051 | 365 |
| | | | Goito | 335 | 106 |
| Province of Como | 13,578 | 8,048 | Gonzaga | 212 | 85 |
| Como | 4,490 | 2,157 | Marmirolo | 141 | 56 |
| Cabiate | 69 | 96 | Moglia | 149 | 71 |
| Cantù | 1,488 | 804 | Ostiglia | 145 | 70 |
| Cermenate | 301 | 159 | Pegognaga | 155 | 69 |
| Cernobbio | 109 | 100 | Poggio Rusco | 190 | 96 |
| Erba | 995 | 520 | Porto Mantovano | 426 | 164 |
| Fino Mornasco | 161 | 110 | | | |
| Inverigo | 214 | 113 | | | |
| Lomazzo | 163 | 117 | | | |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | |
|--|----------------|----------------|----------------------------------|----------------------|
| Source: Supervisory returns Stocks in millions of euros | | | | |
| | Loans | Deposits | Loans | Deposits |
| Province of Mantua (cont.) | | | Province of Milan (cont.) | |
| Quistello | 77 | 59 | Rho | 1,704 956 |
| Sermide | 127 | 65 | Rozzano | 433 379 |
| Suzzara | 449 | 251 | San Donato Milanese | 640 611 |
| Viadana | 837 | 283 | San Giuliano Milanese | 548 365 |
| Virgilio | 118 | 86 | Sedriano | 117 75 |
| | | | Segrate | 1,087 851 |
| | | | Senago | 253 169 |
| Province of Milan | 460,409 | 166,891 | Sesto San Giovanni | 1,688 1,234 |
| Milan | 423,570 | 137,255 | Settimo Milanese | 389 244 |
| Abbiategrosso | 882 | 543 | Trezzano sul Naviglio | 392 287 |
| Arese | 167 | 243 | Trezzo sull'Adda | 535 288 |
| Assago | 515 | 271 | Vignate | 86 68 |
| Bareggio | 335 | 207 | Vimodrone | 265 211 |
| Binasco | 336 | 286 | | |
| Bollate | 730 | 431 | Province of Monza-Brianza | 23,194 13,404 |
| Bresso | 363 | 341 | Agrate Brianza | 598 337 |
| Buccinasco | 481 | 266 | Arcore | 373 271 |
| Busto Garolfo | 247 | 187 | Besana in Brianza | 275 199 |
| Carugate | 383 | 273 | Biassono | 254 183 |
| Cassano d'Adda | 409 | 260 | Bovisio-Masciago | 190 153 |
| Cassina de' Pecchi | 374 | 210 | Brugherio | 480 418 |
| Castano Primo | 289 | 152 | Carate Brianza | 377 342 |
| Cavenago di Brianza | | | Carnate | 74 74 |
| Cernusco sul Naviglio | 853 | 579 | Cesano Maderno | 687 472 |
| Cesano Boscone | 424 | 227 | Concorezzo | 350 217 |
| Cinisello Balsamo | 1,146 | 807 | Cornate d'Adda | 216 129 |
| Cologno Monzese | 979 | 520 | Desio | 1,120 756 |
| Corbetta | 293 | 199 | Giussano | 524 317 |
| Cormano | 169 | 207 | Lentate sul Seveso | 187 144 |
| Cornaredo | 257 | 197 | Limbiate | 308 229 |
| Corsico | 1,169 | 723 | Lissone | 879 628 |
| Cusano Milanino | 279 | 261 | Meda | 548 345 |
| Garbagnate Milanese | 404 | 263 | Monza | 9,083 3,707 |
| Gorgonzola | 569 | 314 | Muggiò | 300 207 |
| Inveruno | 136 | 101 | Nova Milanese | 471 244 |
| Lacchiarella | 85 | 92 | Seregno | 1,821 977 |
| Lainate | 449 | 329 | Seveso | 246 202 |
| Legnano | 2,252 | 1,367 | Vedano al Lambro | 96 98 |
| Locate di Triulzi | 103 | 118 | Villasanta | 194 172 |
| Magenta | 830 | 479 | Vimercate | 1,217 608 |
| Melegnano | 590 | 366 | | |
| Melzo | 884 | 348 | Province of Pavia | 8,819 6,663 |
| Nerviano | 204 | 174 | Pavia | 2,855 2,099 |
| Novate Milanese | 384 | 260 | Broni | 224 231 |
| Opera | 305 | 162 | Casteggio | 286 232 |
| Paderno Dugnano | 576 | 508 | Gambolò | 56 59 |
| Parabiago | 438 | 311 | Garlasco | 147 111 |
| Paullo | 392 | 199 | Mede | 110 87 |
| Peschiera Borromeo | 745 | 309 | Mortara | 319 197 |
| Pioltello | 408 | 267 | Robbio | 96 88 |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|---------------|------------------------------------|----------------|---------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Pavia (cont.) | | | Province of Bolzano (cont.) | | |
| Sannazzaro de' Burgondi | 89 | 86 | Egna | 311 | 86 |
| Stradella | 347 | 229 | Laives | 301 | 174 |
| Vigevano | 1,480 | 925 | Lana | 456 | 248 |
| Voghera | 969 | 624 | Malles Venosta | 148 | 66 |
| | | | Merano | 1,347 | 683 |
| Province of Sondrio | 8,082 | 4,404 | Ortisei | 176 | 76 |
| Sondrio | 4,202 | 2,141 | Vipiteno | 457 | 175 |
| Bormio | 382 | 157 | | | |
| Chiavenna | 281 | 231 | Province of Trento | 19,098 | 9,551 |
| Delebio | 276 | 200 | Trento | 6,542 | 3,077 |
| Morbegno | 532 | 323 | Arco | 397 | 243 |
| Tirano | 309 | 180 | Borgo Valsugana | 247 | 128 |
| | | | Cavalese | 248 | 91 |
| Province of Varese | 18,608 | 12,024 | Cles | 532 | 173 |
| Varese | 3,722 | 2,310 | Lavis | 394 | 225 |
| Busto Arsizio | 2,877 | 1,921 | Malè | 174 | 67 |
| Cardano al Campo | 126 | 115 | Mezzolombardo | 403 | 165 |
| Caronno Pertusella | 264 | 221 | Pergine Valsugana | 571 | 310 |
| Cassano Magnago | 302 | 208 | Riva del Garda | 800 | 293 |
| Castellanza | 380 | 315 | Rovereto | 1,496 | 710 |
| Fagnano Olona | 119 | 123 | Storo | 214 | 85 |
| Ferno | 178 | 97 | Tione di Trento | 282 | 180 |
| Gallarate | 2,274 | 1,190 | | | |
| Gavirate | 282 | 194 | | | |
| Laveno-Mombello | 107 | 84 | g. VENETO | 156,519 | 77,843 |
| Lonate Pozzolo | 154 | 106 | | | |
| Luino | 368 | 232 | Province of Belluno | 3,316 | 2,403 |
| Malnate | 201 | 150 | Belluno | 1,035 | 636 |
| Olgiate Olona | 70 | 83 | Agordo | 101 | 94 |
| Samarate | 98 | 105 | Auronzo di Cadore | 58 | 41 |
| Saronno | 2,627 | 968 | Cortina d'Ampezzo | 284 | 171 |
| Sesto Calende | 153 | 143 | Domegge di Cadore | 69 | 42 |
| Somma Lombardo | 249 | 210 | Feltre | 423 | 330 |
| Tradate | 460 | 351 | Pieve di Cadore | 114 | 87 |
| Uboldo | 101 | 94 | Santo Stefano di Cadore | 55 | 44 |
| | | | | | |
| f. TRENTINO-ALTO-ADIGE | 39,314 | 20,065 | Province of Padua | 27,468 | 14,029 |
| | | | Padua | 11,878 | 5,829 |
| Province of Bolzano | 20,216 | 10,514 | Abano Terme | 637 | 274 |
| Bolzano | 7,280 | 3,625 | Albignasego | 382 | 236 |
| Appiano sulla Strada del Vino | 449 | 243 | Borgoricco | 252 | 113 |
| Badia | 297 | 59 | Cadoneghe | 278 | 152 |
| Bressanone | 891 | 562 | Campodarsego | 943 | 344 |
| Brunico | 880 | 425 | Camposampiero | 662 | 208 |
| Campo Tures | 289 | 99 | Cittadella | 1,164 | 426 |
| Chiusa | 149 | 91 | Conselve | 318 | 157 |
| | | | Este | 518 | 272 |

Distribution by branch location (municipality)

| TDB10194 | | | | Banks | |
|--|---------------|---------------|------------------------------------|---------------|---------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Padua (cont.) | | | Province of Treviso (cont.) | | |
| Limena | 460 | 190 | Vedelago | 319 | 212 |
| Monselice | 597 | 310 | Villorba | 735 | 287 |
| Montagnana | 259 | 153 | Vittorio Veneto | 630 | 407 |
| Montegrotto Terme | 230 | 146 | Volpago del Montello | 99 | 56 |
| Piazzola sul Brenta | 237 | 136 | | | |
| Piombino Dese | 216 | 104 | | | |
| Piove di Sacco | 779 | 367 | Province of Venice | 18,144 | 12,282 |
| Rubano | 450 | 214 | Venice | 7,859 | 6,530 |
| San Martino di Lupari | 330 | 171 | Caorle | 322 | 117 |
| Selvazzano Dentro | 314 | 208 | Cavarzere | 138 | 102 |
| Solesino | 92 | 63 | Chioggia | 999 | 496 |
| Tombolo | 124 | 57 | Dolo | 405 | 239 |
| Trebaseleghe | 237 | 151 | Eraclea | 131 | 80 |
| Vigonza | 457 | 206 | Iesolo | 975 | 335 |
| Vigodarzere | 188 | 96 | Marcon | 277 | 175 |
| | | | Martellago | 358 | 230 |
| Province of Rovigo | 4,626 | 2,907 | Mira | 391 | 293 |
| Rovigo | 1,587 | 899 | Mirano | 557 | 365 |
| Adria | 508 | 316 | Noale | 268 | 187 |
| Badia Polesine | 236 | 123 | Portogruaro | 745 | 350 |
| Lendinara | 196 | 162 | San Donà di Piave | 1,248 | 603 |
| Porto Tolle | 217 | 140 | San Michele al Tagliamento | 382 | 136 |
| Porto Viro | 263 | 143 | Santo Stino di Livenza | 145 | 79 |
| | | | Scorzè | 277 | 213 |
| Province of Treviso | 29,264 | 15,925 | Spinea | 245 | 184 |
| Treviso | 8,914 | 4,297 | Strà | 265 | 141 |
| Casale sul Sile | 179 | 84 | | | |
| Castelfranco Veneto | 1,265 | 583 | Province of Verona | 45,680 | 16,793 |
| Conegliano | 1,737 | 904 | Verona | 32,040 | 9,771 |
| Gaiarine | 167 | 94 | Affi | 151 | 50 |
| Istrana | 151 | 83 | Bovolone | 410 | 191 |
| Mogliano Veneto | 606 | 438 | Bussolengo | 570 | 318 |
| Montebelluna | 3,199 | 2,396 | Castel d'Azzano | 133 | 118 |
| Motta di Livenza | 289 | 130 | Cerea | 549 | 195 |
| Oderzo | 1,069 | 375 | Cologna Veneta | 211 | 105 |
| Paese | 474 | 176 | Isola della Scala | 283 | 128 |
| Pieve di Soligo | 455 | 314 | Legnago | 955 | 438 |
| Ponte di Piave | 196 | 98 | Negrar | 307 | 189 |
| Preganziol | 256 | 178 | Nogara | 225 | 89 |
| Quinto di Treviso | 258 | 133 | Pescantina | 181 | 102 |
| Resana | 161 | 108 | Peschiera del Garda | 343 | 152 |
| Riese Pio X | 199 | 108 | San Bonifacio | 974 | 368 |
| Roncade | 261 | 122 | San Giovanni Lupatoto | 844 | 345 |
| San Vendemiano | 91 | 76 | San Martino Buon Albergo | 663 | 242 |
| Silea | 598 | 100 | Sant'Ambrogio di Valpolicella | 374 | 164 |
| Spresiano | 247 | 101 | Valeggio sul Mincio | 253 | 117 |
| Susegana | 359 | 136 | Villafranca di Verona | 1,144 | 428 |
| Valdobbiadene | 317 | 164 | | | |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|---------------|--------------------------------------|----------------|---------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Vicenza | 28,021 | 13,503 | Province of Pordenone (cont.) | | |
| Vicenza | 10,361 | 4,376 | Fiume Veneto | 164 | 109 |
| Altavilla Vicentina | 295 | 113 | Maniago | 268 | 152 |
| Arzignano | 1,391 | 478 | Pasiano | 127 | 58 |
| Asiago | 240 | 112 | Porcia | 195 | 141 |
| Bassano del Grappa | 1,618 | 783 | Prata di Pordenone | 171 | 101 |
| Breganze | 154 | 136 | Sacile | 478 | 288 |
| Caldogno | 135 | 83 | San Vito al Tagliamento | 404 | 194 |
| Camisano Vicentino | 312 | 141 | Spilimbergo | 318 | 213 |
| Cassola | 358 | 184 | Zoppola | 62 | 45 |
| Chiampo | 238 | 138 | | | |
| Cornedo Vicentino | 253 | 107 | Province of Trieste | 3,653 | 5,700 |
| Creazzo | 336 | 116 | Trieste | 3,438 | 5,472 |
| Dueville | 308 | 142 | | | |
| Lonigo | 487 | 227 | Province of Udine | 17,249 | 8,619 |
| Malo | 297 | 149 | Udine | 9,204 | 3,597 |
| Marano Vicentino | 180 | 92 | Buia | 158 | 79 |
| Marostica | 452 | 278 | Buttrio | 142 | 121 |
| Montebello Vicentino | 202 | 77 | Cervignano del Friuli | 362 | 167 |
| Montecchio Maggiore | 977 | 367 | Cividale del Friuli | 1,062 | 230 |
| Mussolente | 131 | 48 | Codroipo | 417 | 206 |
| Noventa Vicentina | 205 | 139 | Fagagna | 76 | 65 |
| Romano d'Ezzelino | 110 | 104 | Gemona del Friuli | 259 | 177 |
| Rosà | 326 | 146 | Latisana | 259 | 146 |
| Sandrigio | 306 | 193 | Lignano Sabbiadoro | 374 | 106 |
| Schio | 1,316 | 710 | Maiano | 82 | 70 |
| Sossano | 65 | 62 | Manzano | 260 | 145 |
| Tezze sul Brenta | 199 | 123 | Palmanova | 325 | 163 |
| Thiene | 1,481 | 524 | Pasian di Prato | 159 | 116 |
| Torri di Quartesolo | 647 | 220 | Pavia di Udine | 90 | 74 |
| Valdagno | 366 | 329 | Reana del Roiale | 110 | 65 |
| | | | San Daniele del Friuli | 212 | 117 |
| | | | San Giorgio di Nogaro | 185 | 93 |
| | | | San Giovanni al Natisone | 179 | 73 |
| | | | Tarcento | 142 | 126 |
| | | | Tarvisio | 107 | 57 |
| | | | Tavagnacco | 288 | 226 |
| | | | Tolmezzo | 345 | 280 |
| | | | Tricesimo | 134 | 95 |
| h. FRIULI VENEZIA GIULIA | 29,665 | 20,115 | i. EMILIA ROMAGNA | 142,444 | 77,485 |
| Province of Gorizia | 2,309 | 1,689 | Province of Bologna | 37,388 | 21,669 |
| Gorizia | 828 | 672 | Bologna | 23,618 | 13,238 |
| Cormons | 185 | 83 | Anzola dell'Emilia | 263 | 183 |
| Gradisca d'Isonzo | 108 | 62 | Argelato | 315 | 193 |
| Grado | 213 | 91 | | | |
| Monfalcone | 380 | 319 | | | |
| Ronchi dei Legionari | 195 | 108 | | | |
| Province of Pordenone | 6,454 | 4,106 | | | |
| Pordenone | 2,358 | 1,441 | | | |
| Azzano Decimo | 396 | 336 | | | |
| Casarsa della Delizia | 85 | 73 | | | |
| Cordenons | 176 | 151 | | | |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|--------------|-----------------------------|---------------|---------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Bologna (cont.) | | | | | |
| Budrio | 367 | 238 | Province of Modena | 25,489 | 12,380 |
| Calderara di Reno | 484 | 232 | Modena | 12,053 | 5,393 |
| Casalecchio di Reno | 1,402 | 761 | Campogalliano | 280 | 109 |
| Castel Maggiore | 406 | 290 | Carpi | 2,015 | 1,123 |
| Castel San Pietro Terme | 437 | 293 | Castelfranco Emilia | 584 | 335 |
| Castenaso | 459 | 266 | Castelvetro di Modena | 217 | 116 |
| Crespellano | 87 | 80 | Cavezzo | 178 | 121 |
| Crevalcore | 199 | 157 | Finale Emilia | 314 | 201 |
| Granarolo dell'Emilia | 310 | 219 | Fiorano Modenese | 501 | 164 |
| Imola | 2,580 | 1,245 | Formigine | 802 | 420 |
| Medicina | 293 | 165 | Maranello | 690 | 289 |
| Minerbio | 140 | 100 | Mirandola | 906 | 407 |
| Molinella | 210 | 156 | Pavullo nel Frignano | 293 | 240 |
| Ozzano dell'Emilia | 476 | 204 | San Felice sul Panaro | 225 | 115 |
| Pianoro | 290 | 242 | Sassuolo | 2,516 | 1,001 |
| Pieve di Cento | 122 | 89 | Soliera | 282 | 158 |
| Porretta Terme | 155 | 110 | Spilamberto | 346 | 179 |
| San Giorgio di Piano | 263 | 112 | Vignola | 943 | 483 |
| San Giovanni in Persiceto | 754 | 409 | | | |
| San Lazzaro di Savena | 1,026 | 617 | Province of Parma | 13,392 | 8,002 |
| Sasso Marconi | 259 | 203 | Parma | 8,140 | 4,838 |
| Vergato | 198 | 107 | Borgo Val di Taro | 133 | 142 |
| Zola Predosa | 469 | 329 | Busseto | 190 | 103 |
| | | | Collecchio | 510 | 279 |
| Province of Ferrara | 6,023 | 4,703 | Colorno | 349 | 148 |
| Ferrara | 3,255 | 2,395 | Felino | 178 | 79 |
| Argenta | 257 | 254 | Fidenza | 742 | 465 |
| Bondeno | 149 | 131 | Fontanellato | 195 | 112 |
| Cento | 849 | 663 | Fornovo di Taro | 168 | 116 |
| Codigoro | 132 | 118 | Langhirano | 491 | 189 |
| Comacchio | 363 | 200 | Noceto | 283 | 146 |
| Copparo | 170 | 161 | Salsomaggiore Terme | 251 | 175 |
| Portomaggiore | 138 | 91 | San Secondo Parmense | 106 | 68 |
| Sant'Agostino | 87 | 123 | Sorbolo | 176 | 111 |
| | | | Traversetolo | 175 | 102 |
| | | | | | |
| Province of Forlì | 13,245 | 6,502 | Province of Piacenza | 7,328 | 4,549 |
| Forlì | 4,847 | 2,225 | Piacenza | 4,306 | 2,391 |
| Bagno di Romagna | 153 | 70 | Borgonovo Val Tidone | 145 | 96 |
| Bertinoro | 158 | 132 | Castel San Giovanni | 295 | 191 |
| Cesena | 4,314 | 2,058 | Fiorenzuola d'Arda | 532 | 310 |
| Cesenatico | 992 | 363 | Podenzano | 90 | 77 |
| Forlimpopoli | 300 | 201 | | | |
| Gambettola | 342 | 159 | Province of Ravenna | 11,330 | 5,710 |
| Meldola | 155 | 109 | Ravenna | 5,104 | 2,502 |
| San Mauro Pascoli | 360 | 205 | Alfonsine | 277 | 140 |
| Sarsina | 59 | 56 | | | |
| Savignano sul Rubicone | 575 | 241 | | | |

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

| | Loans | Deposits | | Loans | Deposits |
|------------------------------------|---------------|--------------|------------------------------------|---------------|---------------|
| Province of Ravenna (cont.) | | | I. MARCHE | 41,079 | 20,462 |
| Bagnacavallo | 309 | 160 | Province of Ancona | 14,583 | 6,833 |
| Brisighella | 57 | 59 | Ancona | 4,239 | 1,973 |
| Castel Bolognese | 207 | 131 | Camerano | 223 | 130 |
| Cervia | 1,312 | 400 | Castelfidardo | 551 | 216 |
| Conselice | 113 | 86 | Chiaravalle | 268 | 165 |
| Cotignola | 117 | 75 | Fabiano | 873 | 459 |
| Faenza | 1,850 | 986 | Falconara Marittima | 472 | 262 |
| Fusignano | 95 | 83 | Iesi | 3,771 | 1,112 |
| Lugo | 1,250 | 663 | Osimo | 842 | 354 |
| Massa Lombarda | 132 | 77 | Senigallia | 1,049 | 580 |
| Riolo Terme | 72 | 66 | | | |
| Russi | 292 | 163 | Province of Ascoli Piceno | 5,254 | 2,343 |
| Province of Reggio Emilia | 17,922 | 8,030 | Ascoli Piceno | 1,856 | 777 |
| Reggio Emilia | 10,631 | 3,490 | Grottammare | 213 | 126 |
| Albinea | 78 | 76 | San Benedetto del Tronto | 1,985 | 726 |
| Bagnolo in Piano | 243 | 103 | | | |
| Brescello | 112 | 112 | Province of Fermo | 2,959 | 1,801 |
| Casalgrande | 441 | 277 | Fermo | 881 | 591 |
| Castellarano | 339 | 141 | Montegranaro | 260 | 124 |
| Castelnovo ne' Monti | 212 | 142 | Porto San Giorgio | 474 | 265 |
| Cavriago | 236 | 136 | Porto Sant'Elpidio | 394 | 214 |
| Correggio | 772 | 423 | Sant'Elpidio a mare | 134 | 95 |
| Guastalla | 420 | 310 | | | |
| Luzzara | 158 | 118 | Province of Macerata | 8,598 | 4,562 |
| Montecchio Emilia | 353 | 192 | Macerata | 3,067 | 1,125 |
| Novellara | 261 | 182 | Camerino | 123 | 113 |
| Poviglio | 100 | 150 | Civitanova Marche | 1,709 | 870 |
| Reggiolo | 208 | 102 | Corridonia | 288 | 130 |
| Rubiera | 393 | 227 | Porto Recanati | 237 | 110 |
| Sant'Ilario d'Enza | 427 | 173 | Recanati | 556 | 309 |
| Scandiano | 556 | 315 | San Severino Marche | 200 | 156 |
| Toano | 97 | 63 | Tolentino | 476 | 267 |
| Province of Rimini | 10,328 | 5,942 | Treia | 180 | 115 |
| Rimini | 5,362 | 3,162 | | | |
| Bellaria Igea Marina | 640 | 264 | Province of Pesaro e Urbino | 9,684 | 4,924 |
| Cattolica | 752 | 329 | Pesaro | 3,245 | 1,662 |
| Misano Adriatico | 193 | 139 | Cagli | 175 | 108 |
| Morciano di Romagna | 268 | 210 | Fano | 2,219 | 989 |
| Riccione | 1,387 | 721 | Fossombrone | 215 | 145 |
| San Giovanni in Marignano | 159 | 115 | Gabicce Mare | 226 | 105 |
| Santarcangelo di Romagna | 566 | 320 | Mondolfo | 224 | 125 |
| Verucchio | 256 | 143 | Pergola | 157 | 110 |
| | | | Saltara | 191 | 63 |
| | | | Sant'Angelo in Lizzola | 280 | 85 |
| | | | Urbino | 294 | 252 |

Distribution by branch location (municipality)

| TDB10194 | | | | Banks | | | |
|--|-----------------------------|---------|----------|---------------------------|-------|-------|----------|
| Source: Supervisory returns Stocks in millions of euros | | | | | | | |
| | | Loans | Deposits | | | Loans | Deposits |
| m. | TUSCANY | 123,556 | 51,419 | Province of Livorno | 7,214 | 3,364 | |
| | Province of Arezzo | 8,462 | 4,354 | Livorno | 3,817 | 1,767 | |
| | Arezzo | 3,986 | 1,815 | Campiglia Marittima | 350 | 124 | |
| | Bibbiena | 266 | 169 | Castagneto Carducci | 259 | 141 | |
| | Castiglion Fiorentino | 234 | 117 | Cecina | 793 | 343 | |
| | Cortona | 419 | 234 | Collesalveti | 149 | 96 | |
| | Foiano della Chiana | 171 | 93 | Piombino | 622 | 266 | |
| | Monte San Savino | 192 | 82 | Portoferraio | 304 | 120 | |
| | Montevarchi | 873 | 380 | Rosignano Marittimo | 412 | 237 | |
| | San Giovanni Valdarno | 518 | 282 | San Vincenzo | 166 | 55 | |
| | Sansepolcro | 537 | 229 | | | | |
| | Stia | 50 | 39 | Province of Lucca | 9,569 | 5,045 | |
| | Terranuova Bracciolini | 165 | 120 | Lucca | 3,893 | 1,838 | |
| | Province of Florence | 50,098 | 16,442 | Altopascio | 372 | 140 | |
| | Florence | 36,299 | 9,292 | Bagni di Lucca | 63 | 50 | |
| | Bagno a Ripoli | 898 | 247 | Barga | 189 | 139 | |
| | Barberino di Mugello | 208 | 95 | Camaione | 542 | 269 | |
| | Borgo San Lorenzo | 390 | 237 | Capannori | 811 | 458 | |
| | Calenzano | 516 | 488 | Castelnuovo di Garfagnana | 192 | 114 | |
| | Campi Bisenzio | 1,205 | 495 | Forte dei Marmi | 277 | 189 | |
| | Capraia e Limite | 31 | 22 | Massarosa | 186 | 99 | |
| | Castelfiorentino | 605 | 222 | Pietrasanta | 595 | 356 | |
| | Certaldo | 376 | 189 | Seravezza | 161 | 131 | |
| | Empoli | 1,961 | 745 | Viareggio | 1,807 | 908 | |
| | Figline Valdarno | 442 | 258 | | | | |
| | Fucecchio | 499 | 229 | Province of Massa Carrara | 3,415 | 1,913 | |
| | Greve in Chianti | 143 | 132 | Massa | 1,210 | 689 | |
| | Lastra a Signa | 208 | 169 | Aulla | 157 | 109 | |
| | Montaione | 106 | 35 | Carrara | 1,682 | 737 | |
| | Montelupo Fiorentino | 344 | 156 | Fivizzano | 37 | 47 | |
| | Pontassieve | 375 | 298 | Pontremoli | 93 | 121 | |
| | Reggello | 132 | 88 | | | | |
| | San Casciano in Val di Pesa | 323 | 204 | Province of Pisa | 9,362 | 5,079 | |
| | Scandicci | 1,125 | 626 | Pisa | 3,055 | 1,761 | |
| | Sesto Fiorentino | 1,700 | 705 | Calcinaia | 459 | 246 | |
| | Signa | 411 | 200 | Cascina | 600 | 354 | |
| | Tavarnelle Val di Pesa | 255 | 116 | Ponsacco | 392 | 193 | |
| | Vinci | 305 | 184 | Pontedera | 1,022 | 455 | |
| | Province of Grosseto | 4,350 | 2,267 | San Miniato | 692 | 326 | |
| | Grosseto | 2,006 | 981 | Santa Croce sull'Arno | 1,008 | 297 | |
| | Castiglione della Pescaia | 148 | 93 | Santa Maria a Monte | 89 | 57 | |
| | Follonica | 656 | 229 | Vicopisano | 96 | 50 | |
| | Massa Marittima | 109 | 66 | Volterra | 245 | 152 | |
| | Monte Argentario | 177 | 98 | | | | |
| | Orbetello | 297 | 165 | | | | |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|--------------|----------------------------------|----------------|----------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
| Province of Pistoia | 6,833 | 3,394 | Province of Terni (cont.) | | |
| Pistoia | 3,166 | 1,469 | Narni | 207 | 144 |
| Agliana | 340 | 178 | Orvieto | 516 | 352 |
| Chiesina Uzzanese | 142 | 41 | | | |
| Montecatini Terme | 831 | 408 | | | |
| Pescia | 381 | 214 | | | |
| Quarrata | 577 | 287 | | | |
| San Marcello Pistoiese | 92 | 97 | | | |
| | | | o. LAZIO | 177,603 | 128,472 |
| Province of Prato | 7,625 | 3,434 | Province of Frosinone | 4,503 | 3,257 |
| Prato | 6,679 | 2,836 | Frosinone | 2,051 | 904 |
| Montemurlo | 443 | 185 | Alatri | 125 | 136 |
| Poggio a Caiano | 200 | 154 | Anagni | 330 | 228 |
| | | | Atina | 30 | 64 |
| Province of Siena | 16,628 | 6,126 | Cassino | 569 | 440 |
| Siena | 11,695 | 3,630 | Pontecorvo | 61 | 68 |
| Chianciano Terme | 188 | 103 | Sora | 401 | 264 |
| Chiusi | 317 | 179 | | | |
| Colle di Val d'Elsa | 658 | 250 | Province of Latina | 5,174 | 4,156 |
| Montepulciano | 352 | 194 | Latina | 2,183 | 1,457 |
| Poggibonsi | 1,125 | 430 | Aprilia | 612 | 442 |
| San Gimignano | 87 | 47 | Cisterna di Latina | 278 | 199 |
| Sinalunga | 276 | 150 | Formia | 369 | 358 |
| | | | Gaeta | 123 | 134 |
| | | | Terracina | 388 | 314 |
| n. UMBRIA | 17,189 | 9,350 | Province of Rieti | 1,477 | 1,134 |
| Province of Perugia | 13,790 | 7,184 | Rieti | 994 | 613 |
| Perugia | 5,833 | 2,608 | Cittaducale | 31 | 58 |
| Assisi | 434 | 221 | Poggio Mirteto | 100 | 76 |
| Bastia | 653 | 240 | | | |
| Castiglione del Lago | 198 | 267 | Province of Rome | 162,056 | 117,068 |
| Città della Pieve | 128 | 88 | Rome | 150,127 | 106,920 |
| Città di Castello | 919 | 495 | Albano Laziale | 416 | 344 |
| Foligno | 1,336 | 554 | Anzio | 169 | 265 |
| Gualdo Tadino | 202 | 112 | Ariccia | 125 | 143 |
| Gubbio | 456 | 338 | Cerveteri | 197 | 160 |
| Magione | 138 | 113 | Ciampino | 420 | 395 |
| Marsciano | 289 | 136 | Civitavecchia | 1,031 | 675 |
| Panicale | 143 | 88 | Fiumicino | 515 | 592 |
| Spoletto | 766 | 427 | Frascati | 521 | 580 |
| Todi | 353 | 201 | Genzano di Roma | 378 | 274 |
| Umbertide | 261 | 142 | Guidonia Montecelio | 754 | 558 |
| | | | Ladispoli | 274 | 190 |
| Province of Terni | 3,398 | 2,167 | Marino | 422 | 360 |
| Terni | 2,221 | 1,243 | Monterotondo | 554 | 305 |
| Amelia | 96 | 81 | Nettuno | 308 | 320 |
| | | | Pomezia | 1,370 | 608 |
| | | | Tivoli | 700 | 476 |
| | | | Velletri | 438 | 500 |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | |
|--|---------------|---------------|-----------------------------------|----------------------|
| Source: Supervisory returns Stocks in millions of euros | | | | |
| | Loans | Deposits | Loans | Deposits |
| Province of Viterbo | 4,394 | 2,858 | | |
| Viterbo | 1,806 | 943 | | |
| Acquapendente | 103 | 77 | | |
| Civita Castellana | 355 | 174 | | |
| Montalto di Castro | 109 | 82 | | |
| Montefiascone | 208 | 164 | | |
| Tarquinia | 262 | 159 | | |
| Tuscania | 102 | 71 | | |
| Vetralla | 210 | 88 | | |
| o. CAMPANIA | 53,033 | 42,593 | | |
| Province of Avellino | 2,832 | 2,871 | | |
| Avellino | 1,554 | 1,219 | | |
| Ariano Irpino | 189 | 225 | | |
| Mercogliano | 45 | 56 | | |
| Province of Benevento | 1,621 | 1,498 | | |
| Benevento | 890 | 724 | | |
| Montesarchio | 157 | 92 | | |
| Province of Caserta | 5,357 | 4,540 | | |
| Caserta | 2,450 | 1,305 | | |
| Aversa | 613 | 700 | | |
| Capua | 121 | 94 | | |
| Maddaloni | 221 | 193 | | |
| Marcianise | 190 | 181 | | |
| Santa Maria Capua Vetere | 474 | 428 | | |
| Province of Naples | 33,057 | 25,814 | | |
| Naples | 21,468 | 13,954 | | |
| Acerra | 79 | 149 | | |
| Afragola | 213 | 327 | | |
| Bacoli | 126 | 139 | | |
| Capri | 110 | 110 | | |
| Casalnuovo di Napoli | 245 | 176 | | |
| Casoria | 613 | 565 | | |
| Castellammare di Stabia | 705 | 619 | | |
| Ercolano | 101 | 168 | | |
| Forio | 116 | 87 | | |
| Frattamaggiore | 629 | 522 | | |
| Giugliano in Campania | 276 | 408 | | |
| Ischia | 262 | 163 | | |
| Marano di Napoli | 165 | 237 | | |
| Melito di Napoli | 134 | 107 | | |
| Nola | 1,727 | 911 | | |
| | | | Province of Naples (cont.) | |
| | | | Ottaviano | 74 93 |
| | | | Piano di Sorrento | 142 187 |
| | | | Pomigliano d'Arco | 346 396 |
| | | | Pompeï | 123 170 |
| | | | Portici | 323 443 |
| | | | Pozzuoli | 581 523 |
| | | | San Giorgio a Cremano | 134 273 |
| | | | San Giuseppe Vesuviano | 354 275 |
| | | | Sant'Antimo | 55 81 |
| | | | Somma Vesuviana | 142 167 |
| | | | Sorrento | 499 340 |
| | | | Torre Annunziata | 227 310 |
| | | | Torre del Greco | 826 819 |
| | | | Vico Equense | 62 104 |
| | | | Volla | 94 119 |
| | | | Province of Salerno | 10,166 7,871 |
| | | | Salerno | 4,098 2,371 |
| | | | Agropoli | 205 142 |
| | | | Amalfi | 79 93 |
| | | | Angri | 215 184 |
| | | | Battipaglia | 731 450 |
| | | | Capaccio | 187 163 |
| | | | Cava dei Tirreni | 403 426 |
| | | | Eboli | 205 193 |
| | | | Nocera Inferiore | 406 426 |
| | | | Nocera Superiore | == == |
| | | | Pagani | 115 112 |
| | | | Pontecagnano Faiano | 232 130 |
| | | | Sala Consilina | 158 129 |
| | | | Sarno | 152 141 |
| | | | Scafati | 339 330 |
| | | | Vallo della Lucania | 184 169 |
| | | | Vietri sul Mare | 44 36 |
| | | p. | ABRUZZO | 22,094 13,240 |
| | | | Province of Chieti | 5,270 3,388 |
| | | | Chieti | 1,646 753 |
| | | | Francavilla al Mare | 223 194 |
| | | | Guardigrele | 141 85 |
| | | | Lanciano | 837 463 |
| | | | Ortona | 268 212 |
| | | | San Salvo | 236 152 |
| | | | Vasto | 571 402 |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|--------------|--------------|-------------------------------------|--------------|--------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Depositi | | Loans | Depositi |
| Province of L'Aquila | 4,508 | 3,504 | Province of Bari (cont.) | | |
| L'Aquila | 2,135 | 1,667 | Locorotondo | 108 | 195 |
| Avezzano | 715 | 446 | Modugno | 521 | 243 |
| Carsoli | 142 | 96 | Mola di Bari | 147 | 153 |
| Castel di Sangro | 131 | 102 | Molfetta | 721 | 516 |
| Celano | 89 | 52 | Monopoli | 649 | 401 |
| Sulmona | 425 | 339 | Noci | 418 | 223 |
| | | | Noicattaro | 241 | 163 |
| Province of Pescara | 7,156 | 3,343 | Palo del Colle | 142 | 100 |
| Pescara | 5,543 | 2,195 | Polignano a Mare | 181 | 103 |
| Montesilvano | 616 | 280 | Putignano | 475 | 277 |
| | | | Rutigliano | 179 | 178 |
| Province of Teramo | 5,161 | 3,004 | Ruvo di Puglia | 243 | 171 |
| Teramo | 1,873 | 914 | Santeramo in Colle | 225 | 279 |
| Alba Adriatica | 309 | 173 | Terlizzi | 159 | 144 |
| Atri | 94 | 96 | Triggiano | 221 | 149 |
| Giulianova | 673 | 282 | Turi | 88 | 101 |
| Martinsicuro | 129 | 97 | | | |
| Roseto degli Abruzzi | 437 | 224 | Province of Barletta-Andria- | | |
| Sant'Egidio alla Vibrata | 204 | 103 | Trani | 3,379 | 2,857 |
| | | | Andria | 802 | 714 |
| | | | Barletta | 979 | 893 |
| | | | Bisceglie | 497 | 376 |
| | | | Canosa di Puglia | 250 | 182 |
| | | | Margherita di Savoia | 30 | 43 |
| | | | Minervino Murge | 35 | 57 |
| | | | Spinazzola | 53 | 52 |
| | | | S. Ferdinando di Puglia | 66 | 61 |
| | | | Trani | 595 | 399 |
| | | | Trinitapoli | 72 | 80 |
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Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|---------------|---------------|------------------------------------|---------------|---------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Depositi | | Loans | Depositi |
| Province of Lecce | 6,883 | 4,754 | Province of Cosenza | 5,122 | 3,862 |
| Lecce | 2,818 | 1,580 | Cosenza | 1,788 | 1,070 |
| Casarano | 247 | 138 | Amantea | 170 | 88 |
| Copertino | 74 | 124 | Castrovillari | 204 | 207 |
| Galatina | 261 | 208 | Corigliano Calabro | 326 | 213 |
| Gallipoli | 247 | 130 | Rende | 767 | 461 |
| Leverano | 74 | 112 | Rossano | 220 | 206 |
| Maglie | 298 | 183 | San Marco Argentano | 72 | 68 |
| Nardò | 204 | 182 | | | |
| Tricase | 190 | 119 | | | |
| Province of Taranto | 4,683 | 3,924 | Province of Crotone | 1,174 | 815 |
| Taranto | 2,434 | 1,860 | Crotone | 922 | 500 |
| Castellaneta | 109 | 93 | | | |
| Ginosa | 176 | 177 | Province of Reggio Calabria | 2,888 | 2,616 |
| Grottaglie | 204 | 212 | Reggio Calabria | 1,733 | 1,244 |
| Manduria | 172 | 200 | Gioia Tauro | 149 | 113 |
| Martina Franca | 632 | 387 | Melito di Porto Salvo | 34 | 62 |
| Massafra | 289 | 242 | Palmi | 82 | 150 |
| Sava | 75 | 98 | Siderno | 187 | 130 |
| | | | Taurianova | 65 | 73 |
| | | | Villa San Giovanni | 103 | 80 |
| s. BASILICATA | 4,641 | 3,916 | | | |
| Province of Matera | 1,795 | 1,555 | Province of Vibo Valentia | 750 | 720 |
| Matera | 1,145 | 731 | Vibo Valentia | 424 | 356 |
| Pisticci | 71 | 117 | | | |
| Policoro | 196 | 138 | | | |
| Province of Potenza | 2,846 | 2,360 | u. SICILY | 44,749 | 33,762 |
| Potenza | 1,385 | 948 | Province of Agrigento | 2,853 | 2,612 |
| Avigliano | 35 | 37 | Agrigento | 1,129 | 616 |
| Lavello | 153 | 110 | Campobello di Licata | 37 | 50 |
| Melfi | 222 | 142 | Canicattì | 351 | 243 |
| Rionero in Vulture | 93 | 71 | Casteltermini | 23 | 44 |
| | | | Favara | 102 | 128 |
| | | | Grotte | 35 | 37 |
| | | | Licata | 216 | 234 |
| | | | Menfi | 72 | 65 |
| | | | Naro | 33 | 66 |
| | | | Palma di Montechiaro | 46 | 101 |
| | | | Porto Empedocle | 63 | 54 |
| t. CALABRIA | 13,042 | 10,288 | | | |
| Province of Catanzaro | 3,108 | 2,275 | | | |
| Catanzaro | 1,881 | 1,142 | | | |
| Lamezia Terme | 559 | 463 | | | |
| Soverato | 212 | 149 | | | |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | |
|--|---------------|--------------|---------------|--------------|
| Source: Supervisory returns Stocks in millions of euros | | | | |
| | Loans | Deposits | Loans | Deposits |
| Province of Agrigento (cont.) | | | | |
| Raffadali | 41 | 56 | | |
| Ribera | 87 | 93 | | |
| Sciacca | 268 | 226 | | |
| Province of Caltanissetta | 1,917 | 1,954 | | |
| Caltanissetta | 845 | 612 | | |
| Gela | 448 | 422 | | |
| Mazzerino | == | == | | |
| Mussomeli | 74 | 111 | | |
| Riesi | 35 | 47 | | |
| San Cataldo | 215 | 279 | | |
| Province of Catania | 11,772 | 7,333 | | |
| Catania | 7,756 | 3,971 | | |
| Acireale | 667 | 495 | | |
| Adrano | 90 | 107 | | |
| Biancavilla | 58 | 74 | | |
| Bronte | 99 | 97 | | |
| Caltagirone | 372 | 286 | | |
| Giarre | 280 | 170 | | |
| Mascalucia | 32 | 60 | | |
| Misterbianco | 425 | 190 | | |
| Nicolosi | 31 | 42 | | |
| Palagonia | 55 | 56 | | |
| Paternò | 367 | 220 | | |
| Riposto | 110 | 92 | | |
| Scordia | 62 | 63 | | |
| Province of Enna | 961 | 881 | | |
| Enna | 458 | 275 | | |
| Nicosia | 97 | 78 | | |
| Piazza Armerina | 92 | 94 | | |
| Pietraperzia | 32 | 46 | | |
| Troina | 37 | 45 | | |
| Province of Messina | 5,098 | 3,777 | | |
| Messina | 2,895 | 1,986 | | |
| Barcellona Pozzo di Gotto | 213 | 236 | | |
| Capo d'Orlando | 217 | 115 | | |
| Giardini-Naxos | 60 | 34 | | |
| Milazzo | 304 | 277 | | |
| Patti | 95 | 119 | | |
| Province of Messina (cont.) | | | | |
| Sant'Agata di Militello | | | 204 | 86 |
| Taormina | | | 222 | 113 |
| Province of Palermo | | | 10,647 | 9,683 |
| Palermo | | | 8,320 | 7,324 |
| Bagheria | | | 372 | 266 |
| Carini | | | 144 | 111 |
| Cefalù | | | 159 | 130 |
| Corleone | | | 49 | 47 |
| Monreale | | | 104 | 134 |
| Partinico | | | 172 | 173 |
| termini Imerese | | | 295 | 138 |
| Province of Ragusa | | | 4,141 | 2,465 |
| Ragusa | | | 1,798 | 915 |
| Comiso | | | 341 | 225 |
| Ispica | | | 128 | 90 |
| Modica | | | 746 | 416 |
| Pozzallo | | | 171 | 97 |
| Scicli | | | 221 | 201 |
| Vittoria | | | 493 | 327 |
| Province of Syracuse | | | 3,500 | 2,586 |
| Syracuse | | | 2,089 | 1,128 |
| Augusta | | | 318 | 367 |
| Avola | | | 164 | 156 |
| Carlentini | | | 57 | 71 |
| Lentini | | | 164 | 175 |
| Noto | | | 65 | 82 |
| Pachino | | | 169 | 119 |
| Priolo Gargallo | | | 67 | 66 |
| Rosolini | | | 120 | 97 |
| Province of Trapani | | | 3,860 | 2,473 |
| Trapani | | | 1,268 | 587 |
| Alcamo | | | 405 | 325 |
| Campobello di Mazara | | | 51 | 37 |
| Castellamare del Golfo | | | 60 | 62 |
| Castelvetrano | | | 231 | 139 |
| Erice | | | 100 | 88 |
| Marsala | | | 743 | 504 |

Distribution by branch location (municipality)

| TDB10194 | | | Banks | | |
|--|-------|----------|-------|-------|----------|
| Source: Supervisory returns Stocks in millions of euros | | | | | |
| | Loans | Deposits | | Loans | Deposits |
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Notes:

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

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

| TDC30021 | | | Banks | | | | |
|---|-----------------------------|--------------------|-------------------------|-------------|-------------------------|-----------------------------|--------------------|
| Source: Central Credit Register Stocks in millions of euro | | | | | | | |
| December 2011 | | Facilities granted | of which: short-term | Used margin | of which: short-term | In non-euro-area currencies | with real security |
| a. | ITALY | 1,860,277 | 778,820 | 1,384,077 | 406,259 | 20,350 | 566,613 |
| | General government | 68,850 | 22,281 | 40,957 | 5,837 | 70 | 439 |
| | Financial companies | 321,462 | 113,990 | 244,471 | 66,393 | 3,455 | 15,837 |
| | Non-Financial companies | 1,129,711 | 580,673 | 783,081 | 295,862 | 13,880 | 298,284 |
| | of which:industry | 396,708 | 244,386 | 240,558 | 107,900 | 4,665 | 46,582 |
| | building | 170,701 | 71,072 | 140,477 | 46,791 | 649 | 83,861 |
| | services | 540,034 | 256,946 | 383,857 | 136,296 | 8,532 | 158,436 |
| | Producer households | 78,497 | 25,390 | 68,978 | 15,791 | 364 | 43,167 |
| | Consumer households and nec | 255,994 | 34,602 | 241,769 | 21,321 | 2,554 | 205,879 |
| b. | NORTH-WEST ITALY | 761,396 | 330,694 | 555,361 | 167,809 | 9,847 | 190,637 |
| | General government | 15,914 | 5,465 | 8,399 | 1,103 | 70 | 89 |
| | Financial companies | 204,562 | 77,365 | 159,079 | 44,491 | 3,023 | 8,464 |
| | Non-Financial companies | 440,447 | 227,195 | 295,875 | 109,603 | 5,005 | 108,455 |
| | of which:industry | 160,928 | 98,695 | 95,553 | 41,496 | 1,976 | 18,496 |
| | building | 57,053 | 22,428 | 46,294 | 14,458 | 177 | 29,101 |
| | services | 217,453 | 104,368 | 149,798 | 52,604 | 2,842 | 58,602 |
| | Producer households | 22,119 | 7,167 | 19,219 | 4,311 | 133 | 12,082 |
| | Consumer households and nec | 76,588 | 12,933 | 71,302 | 7,981 | 1,611 | 60,527 |
| c. | NORTH-EAST ITALY | 474,037 | 207,470 | 353,505 | 108,281 | 3,966 | 144,635 |
| | General government | 8,684 | 1,973 | 4,102 | 501 | - | 97 |
| | Financial companies | 75,512 | 18,027 | 60,655 | 12,205 | 399 | 2,717 |
| | Non-Financial companies | 301,031 | 169,096 | 207,276 | 84,180 | 2,976 | 78,258 |
| | of which:industry | 118,400 | 78,107 | 70,669 | 33,585 | 1,525 | 14,013 |
| | building | 47,055 | 22,644 | 37,337 | 14,516 | 240 | 21,193 |
| | services | 127,754 | 65,072 | 93,200 | 34,312 | 1,199 | 40,152 |
| | Producer households | 23,810 | 7,992 | 20,697 | 4,935 | 162 | 12,802 |
| | Consumer households and nec | 63,261 | 9,784 | 59,334 | 6,122 | 425 | 49,867 |
| d. | CENTRAL ITALY | 401,214 | 156,450 | 289,775 | 80,766 | 2,891 | 128,740 |
| | General government | 28,811 | 6,538 | 20,351 | 1,806 | .. | 226 |
| | Financial companies | 36,920 | 15,328 | 21,630 | 7,786 | 33 | 4,533 |
| | Non-Financial companies | 261,254 | 121,986 | 178,617 | 63,380 | 2,568 | 67,670 |
| | of which:industry | 81,099 | 46,607 | 47,633 | 20,442 | 906 | 7,505 |
| | building | 41,935 | 15,776 | 35,683 | 10,921 | 77 | 20,837 |
| | services | 132,578 | 57,690 | 90,747 | 30,917 | 1,575 | 36,735 |
| | Producer households | 15,365 | 4,690 | 13,786 | 3,053 | 48 | 8,886 |
| | Consumer households and nec | 57,818 | 7,550 | 54,511 | 4,534 | 229 | 46,923 |

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 | 153,204 | 60,179 | 125,682 | 34,574 | 3,125 | 68,207 |
| | General government | 10,618 | 5,464 | 5,514 | 1,164 | - | 5 |
| | Financial companies | 2,729 | 1,941 | 1,517 | 731 | .. | 83 |
| | Non-Financial companies | 88,870 | 45,867 | 70,276 | 28,377 | 2,871 | 29,066 |
| | <i>of which:</i> industry | 26,676 | 16,384 | 19,504 | 9,591 | 204 | 4,670 |
| | building | 17,513 | 7,655 | 14,915 | 5,160 | 150 | 8,633 |
| | services | 42,216 | 20,959 | 33,669 | 13,015 | 2,517 | 14,629 |
| | Producer households | 11,322 | 3,662 | 10,046 | 2,313 | 19 | 6,262 |
| | Consumer households and nec | 38,790 | 2,970 | 37,601 | 1,842 | 231 | 32,361 |
| f. | ISLANDS | 70,426 | 24,026 | 59,754 | 14,829 | 520 | 34,394 |
| | General government | 4,824 | 2,840 | 2,590 | 1,263 | - | 22 |
| | Financial companies | 1,740 | 1,329 | 1,591 | 1,180 | - | 40 |
| | Non-Financial companies | 38,110 | 16,529 | 31,037 | 10,322 | 461 | 14,835 |
| | <i>of which:</i> industry | 9,605 | 4,594 | 7,199 | 2,786 | 55 | 1,898 |
| | building | 7,146 | 2,568 | 6,247 | 1,736 | 6 | 4,097 |
| | services | 20,033 | 8,857 | 16,443 | 5,448 | 399 | 8,318 |
| | Producer households | 5,881 | 1,879 | 5,230 | 1,179 | 2 | 3,135 |
| | Consumer households and nec | 19,537 | 1,365 | 19,021 | 841 | 58 | 16,201 |

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

December 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 | 5,911,227 | 2,057,868 | 1,459,457 | 1,149,288 | 289,820 |
| Facilities granted | 2,234,044 | 113,476 | 151,445 | 205,878 | 118,231 |
| used margin | 1,746,207 | 102,613 | 142,771 | 190,433 | 97,182 |
| <i>of which: backed by real security</i> | <i>778,608</i> | <i>77,402</i> | <i>126,860</i> | <i>161,793</i> | <i>60,739</i> |
| Unused margin | 530,608 | 12,335 | 9,938 | 17,682 | 23,414 |
| Overshoot | 42,771 | 1,472 | 1,264 | 2,237 | 2,365 |

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 | 130,367 | 88,747 | 33,138 | 25,390 | 4,745 |
| Facilities granted | 113,863 | 173,554 | 142,899 | 322,449 | 839,794 |
| used margin | 89,190 | 134,216 | 112,373 | 244,711 | 627,563 |
| <i>of which: backed by real security</i> | <i>43,010</i> | <i>60,428</i> | <i>47,650</i> | <i>91,573</i> | <i>108,404</i> |
| Unused margin | 27,356 | 43,572 | 33,973 | 86,068 | 228,857 |
| Overshoot | 2,683 | 4,233 | 3,447 | 8,329 | 16,627 |

Note:

Distribution by type of transaction and total credit granted

| TDB30136 | | | | | | Banks |
|---|-----------|--------------------------------|---------------------------------|----------------------------------|----------------------------------|------------------------------------|
| Source: Central Credit Register Stocks in millions of euro Size classes in euro | | | | | | |
| December 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 | 768,180 | 14,270 | 12,188 | 22,715 | 32,883 | 44,133 |
| Used margin | 397,998 | 6,892 | 6,139 | 12,121 | 17,932 | 24,178 |
| of which:backed by real security | 36,181 | 484 | 588 | 1,293 | 2,303 | 3,352 |
| Overshoot | 25,066 | 724 | 578 | 1,014 | 1,174 | 1,382 |
| unused margin | 395,249 | 8,102 | 6,627 | 11,609 | 16,125 | 21,336 |
| b. SHORT-TERM LOANS: in non-euro-area currencies | | | | | | |
| Facilities granted | 10,640 | 28 | 52 | 121 | 216 | 346 |
| Used margin | 8,261 | 27 | 48 | 112 | 203 | 324 |
| of which:backed by real security | 609 | 3 | 7 | 18 | 36 | 50 |
| Overshoot | 300 | 3 | 3 | 6 | 13 | 18 |
| unused margin | 2,678 | 3 | 6 | 15 | 26 | 40 |
| c. MEDIUM AND LONG-TERM LOANS: in euro | | | | | | |
| Facilities granted | 1,068,655 | 50,434 | 68,266 | 101,402 | 50,462 | 42,879 |
| Used margin | 965,729 | 50,633 | 68,309 | 101,260 | 49,963 | 42,237 |
| of which:backed by real security | 524,192 | 36,572 | 61,730 | 91,273 | 40,350 | 31,516 |
| Overshoot | 13,305 | 513 | 435 | 702 | 583 | 719 |
| unused margin | 116,232 | 314 | 391 | 844 | 1,082 | 1,361 |
| d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies | | | | | | |
| Facilities granted | 12,802 | 156 | 317 | 1,025 | 536 | 307 |
| Used margin | 12,089 | 156 | 317 | 1,029 | 537 | 310 |
| of which:backed by real security | 5,632 | 140 | 292 | 950 | 389 | 78 |
| Overshoot | 89 | 1 | 2 | 8 | 6 | 8 |
| unused margin | 802 | 1 | 2 | 4 | 5 | 5 |

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 | | 73,187 | 63,595 | 156,926 | 346,944 |
| Used margin | | 40,319 | 34,691 | 82,651 | 169,043 |
| of which: backed by real security | | 6,192 | 5,037 | 9,293 | 7,225 |
| Overshoot | | 2,024 | 1,672 | 3,570 | 9,470 |
| unused margin | | 34,892 | 30,575 | 77,846 | 187,371 |
| b. SHORT-TERM LOANS: in non-euro-area currencies | | | | | |
| Facilities granted | | 726 | 726 | 2,327 | 6,098 |
| Used margin | | 639 | 632 | 1,958 | 4,296 |
| of which: backed by real security | | 100 | 80 | 193 | 121 |
| Overshoot | | 18 | 15 | 49 | 155 |
| unused margin | | 104 | 108 | 418 | 1,957 |
| c. MEDIUM AND LONG-TERM LOANS: in euro | | | | | |
| Facilities granted | | 65,093 | 56,737 | 126,227 | 505,985 |
| Used margin | | 63,526 | 54,810 | 119,726 | 412,054 |
| of which: backed by real security | | 46,388 | 38,847 | 78,041 | 98,014 |
| Overshoot | | 1,090 | 884 | 2,340 | 3,986 |
| unused margin | | 2,658 | 2,811 | 8,841 | 97,917 |
| d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies | | | | | |
| Facilities granted | | 470 | 393 | 871 | 8,727 |
| Used margin | | 476 | 395 | 828 | 8,031 |
| of which: backed by real security | | 94 | 96 | 329 | 3,261 |
| Overshoot | | 14 | 7 | 13 | 22 |
| unused margin | | 8 | 4 | 56 | 717 |

Note:

Distribution by type of transaction

TDB30136

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

December 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 | 2,234,044 | 106,836 | 145,624 | 195,663 | 106,986 |
| Used margin | 1,746,207 | 99,756 | 139,700 | 185,000 | 91,416 |
| <i>of which: backed by real security</i> | <i>778,608</i> | <i>76,396</i> | <i>125,790</i> | <i>160,167</i> | <i>59,602</i> |
| Unused margin | 530,608 | 8,510 | 7,113 | 12,618 | 17,517 |
| Overshoot | 42,771 | 1,429 | 1,190 | 1,954 | 1,948 |

Note:

Distribution by type of transaction

TDB30136

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

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

| | 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 | 103,310 | 161,575 | 139,181 | 328,301 | 943,951 |
| Used margin | 82,270 | 126,136 | 107,413 | 244,027 | 661,562 |
| <i>of which: backed by real security</i> | <i>40,919</i> | <i>57,656</i> | <i>46,910</i> | <i>93,326</i> | <i>115,837</i> |
| Unused margin | 23,349 | 38,850 | 34,492 | 90,638 | 296,743 |
| Overshoot | 2,309 | 3,411 | 2,723 | 6,365 | 14,354 |

Note:

Distribution by customer location (region) and total credit granted

| TDB30146 | | | | | | | | | | Banks |
|---|--------------------------------|---------------------------------|----------------------------------|----------------------------------|------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|-------------------------|-------|
| Source: Central Credit Register Stocks in millions of euro Size classes in euro | | | | | | | | | | |
| December 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 | 1,372,66 | 868,180 | 810,593 | 287,910 | 148,667 | 108,233 | 42,145 | 34,778 | 7,146 | |
| Facilities granted | 64,889 | 80,823 | 125,263 | 84,097 | 87,664 | 139,476 | 121,450 | 286,351 | 867,754 | |
| Used margin | 57,708 | 74,814 | 114,521 | 68,635 | 67,049 | 104,959 | 90,528 | 205,163 | 593,424 | |
| b. PIEMONTE | | | | | | | | | | |
| Number of borrowers | 97,903 | 63,481 | 56,472 | 20,709 | 10,718 | 7,925 | 2,914 | 2,417 | 445 | |
| Facilities granted | 4,608 | 5,873 | 8,593 | 5,983 | 6,313 | 10,225 | 8,512 | 19,640 | 44,370 | |
| Used margin | 3,996 | 5,364 | 7,688 | 4,702 | 4,648 | 7,302 | 5,967 | 13,216 | 27,288 | |
| c. VALLE D'AOSTA | | | | | | | | | | |
| Number of borrowers | 3,103 | 1,583 | 1,614 | 663 | 310 | 198 | 66 | 63 | 11 | |
| Facilities granted | 145 | 145 | 250 | 197 | 174 | 246 | 187 | 436 | 906 | |
| Used margin | 123 | 126 | 219 | 155 | 126 | 173 | 142 | 306 | 561 | |
| d. LIGURIA | | | | | | | | | | |
| Number of borrowers | 30,919 | 19,212 | 19,493 | 7,269 | 3,262 | 2,156 | 847 | 643 | 156 | |
| Facilities granted | 1,435 | 1,765 | 2,973 | 2,065 | 1,873 | 2,780 | 2,470 | 5,663 | 15,751 | |
| Used margin | 1,246 | 1,616 | 2,705 | 1,693 | 1,428 | 2,073 | 1,776 | 4,028 | 9,861 | |
| e. LOMBARDY | | | | | | | | | | |
| Number of borrowers | 204,788 | 156,368 | 165,636 | 61,664 | 34,340 | 26,642 | 11,316 | 9,993 | 2,381 | |
| Facilities granted | 9,730 | 14,628 | 25,567 | 17,808 | 20,089 | 34,354 | 32,597 | 84,341 | 368,104 | |
| Used margin | 8,291 | 13,338 | 23,076 | 14,036 | 14,715 | 24,820 | 23,375 | 58,095 | 265,121 | |
| f. TRENTINO-ALTO ADIGE | | | | | | | | | | |
| Number of borrowers | 34,744 | 22,062 | 26,075 | 11,874 | 6,178 | 4,349 | 1,619 | 1,097 | 166 | |
| Facilities granted | 1,652 | 2,078 | 4,214 | 3,597 | 3,782 | 5,955 | 4,919 | 8,934 | 10,519 | |
| Used margin | 1,333 | 1,824 | 3,766 | 3,045 | 3,117 | 4,879 | 3,993 | 6,965 | 6,581 | |
| g. VENETO | | | | | | | | | | |
| Number of borrowers | 125,882 | 90,333 | 82,788 | 31,057 | 17,409 | 13,013 | 5,054 | 4,284 | 767 | |
| Facilities granted | 6,031 | 8,446 | 12,579 | 9,072 | 10,271 | 16,810 | 14,698 | 35,585 | 76,256 | |
| Used margin | 5,275 | 7,797 | 11,400 | 7,185 | 7,709 | 12,390 | 10,636 | 24,718 | 58,235 | |
| h. FRIULI-VENEZIA GIULIA | | | | | | | | | | |
| Number of borrowers | 40,411 | 26,739 | 19,332 | 6,270 | 3,417 | 2,417 | 924 | 748 | 131 | |
| Facilities granted | 1,950 | 2,486 | 2,918 | 1,830 | 2,038 | 3,136 | 2,705 | 6,277 | 9,133 | |
| Used margin | 1,799 | 2,353 | 2,676 | 1,490 | 1,556 | 2,335 | 1,960 | 4,225 | 5,858 | |
| i. EMILIA-ROMAGNA | | | | | | | | | | |
| Number of borrowers | 113,109 | 78,898 | 80,576 | 30,614 | 16,617 | 12,386 | 5,022 | 4,127 | 901 | |
| Facilities granted | 5,375 | 7,347 | 12,424 | 9,003 | 10,024 | 16,416 | 14,767 | 35,048 | 95,108 | |
| Used margin | 4,485 | 6,599 | 11,077 | 7,006 | 7,277 | 11,698 | 10,566 | 24,194 | 63,898 | |
| l. MARCHE | | | | | | | | | | |
| Number of borrowers | 43,728 | 27,870 | 26,027 | 10,392 | 5,612 | 3,926 | 1,392 | 1,039 | 160 | |
| Facilities granted | 2,079 | 2,590 | 3,989 | 3,117 | 3,340 | 5,011 | 3,908 | 8,016 | 11,208 | |
| Used margin | 1,805 | 2,371 | 3,611 | 2,546 | 2,605 | 3,820 | 2,933 | 5,790 | 7,416 | |

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- | 93,795 | 60,855 | 64,836 | 23,716 | 12,169 | 8,495 | 3,193 | 2,460 | 417 |
| Facilities granted | 4,437 | 5,679 | 10,104 | 7,004 | 7,287 | 11,144 | 9,316 | 19,764 | 41,696 |
| Used margin | 3,914 | 5,240 | 9,273 | 5,866 | 5,747 | 8,702 | 7,131 | 14,578 | 27,266 |
| n. UMBRIA | | | | | | | | | |
| Number of borrow- | 25,008 | 14,579 | 12,056 | 4,673 | 2,445 | 1,750 | 575 | 541 | 77 |
| Facilities granted | 1,172 | 1,318 | 1,813 | 1,398 | 1,455 | 2,282 | 1,643 | 4,301 | 3,543 |
| Used margin | 1,057 | 1,227 | 1,649 | 1,176 | 1,158 | 1,823 | 1,251 | 3,118 | 2,445 |
| o. LAZIO | | | | | | | | | |
| Number of borrow- | 127,148 | 75,946 | 82,393 | 26,591 | 11,084 | 7,973 | 3,048 | 2,895 | 824 |
| Facilities granted | 5,961 | 7,089 | 13,122 | 7,633 | 6,342 | 9,755 | 8,347 | 23,022 | 140,765 |
| Used margin | 5,417 | 6,659 | 12,425 | 6,681 | 5,208 | 7,859 | 6,858 | 18,502 | 82,926 |
| p. ABRUZZO | | | | | | | | | |
| Number of borrow- | 38,230 | 21,933 | 16,257 | 5,391 | 2,780 | 1,959 | 732 | 585 | 90 |
| Facilities granted | 1,832 | 2,047 | 2,533 | 1,623 | 1,645 | 2,509 | 2,104 | 4,508 | 4,607 |
| Used margin | 1,692 | 1,925 | 2,340 | 1,357 | 1,306 | 1,980 | 1,672 | 3,405 | 3,053 |
| q. MOLISE | | | | | | | | | |
| Number of borrow- | 6,786 | 3,342 | 2,669 | 919 | 423 | 268 | 106 | 69 | 9 |
| Facilities granted | 322 | 314 | 406 | 272 | 246 | 347 | 299 | 525 | 424 |
| Used margin | 297 | 295 | 368 | 226 | 193 | 282 | 233 | 410 | 195 |
| r. CAMPANIA | | | | | | | | | |
| Number of borrow- | 94,132 | 51,028 | 44,899 | 14,066 | 6,657 | 4,668 | 1,679 | 1,314 | 212 |
| Facilities granted | 4,379 | 4,773 | 7,032 | 4,151 | 3,845 | 5,651 | 4,524 | 10,291 | 17,905 |
| Used margin | 4,057 | 4,510 | 6,613 | 3,553 | 3,109 | 4,549 | 3,667 | 8,018 | 12,560 |
| s. APULIA | | | | | | | | | |
| Number of borrow- | 85,249 | 50,606 | 37,629 | 10,298 | 5,201 | 3,457 | 1,333 | 878 | 126 |
| Facilities granted | 4,033 | 4,729 | 5,749 | 3,015 | 3,084 | 4,471 | 3,846 | 7,150 | 7,343 |
| Used margin | 3,755 | 4,502 | 5,365 | 2,540 | 2,408 | 3,497 | 3,042 | 5,408 | 5,433 |
| t. BASILICATA | | | | | | | | | |
| Number of borrow- | 11,529 | 5,328 | 3,971 | 1,367 | 675 | 468 | 182 | 121 | 18 |
| Facilities granted | 539 | 490 | 615 | 412 | 409 | 585 | 521 | 1,014 | 951 |
| Used margin | 496 | 461 | 564 | 345 | 318 | 454 | 374 | 787 | 684 |
| u. CALABRIA | | | | | | | | | |
| Number of borrow- | 35,567 | 17,546 | 13,079 | 4,106 | 1,892 | 1,222 | 394 | 261 | 37 |
| Facilities granted | 1,658 | 1,624 | 2,035 | 1,220 | 1,106 | 1,489 | 1,115 | 1,843 | 2,615 |
| Used margin | 1,539 | 1,530 | 1,888 | 1,015 | 902 | 1,191 | 902 | 1,463 | 1,685 |
| v. SICILY | | | | | | | | | |
| Number of borrow- | 115,749 | 53,439 | 38,398 | 11,802 | 5,322 | 3,680 | 1,261 | 868 | 146 |
| Facilities granted | 5,447 | 4,912 | 5,847 | 3,417 | 3,137 | 4,754 | 3,623 | 7,099 | 11,328 |
| Used margin | 5,110 | 4,665 | 5,444 | 2,892 | 2,509 | 3,827 | 2,928 | 5,478 | 8,191 |
| z. SARDINIA | | | | | | | | | |
| Number of borrow- | 44,887 | 27,032 | 16,393 | 4,469 | 2,156 | 1,281 | 488 | 375 | 72 |
| Facilities granted | 2,103 | 2,491 | 2,501 | 1,280 | 1,202 | 1,553 | 1,347 | 2,893 | 5,222 |
| Used margin | 2,021 | 2,410 | 2,373 | 1,125 | 1,010 | 1,304 | 1,122 | 2,459 | 4,167 |

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

December 2011

| | Total | | |
|--|--------------------|------------------|---------------|
| | Facilities granted | Used margin | Overshoot |
| a. TOTAL | 2,490,642 | 1,912,951 | 48,515 |
| b. GENERAL GOVERNMENT | 80,122 | 52,218 | 1,072 |
| central government | 20,911 | 17,618 | 485 |
| Local government | 59,057 | 34,507 | 587 |
| Social security funds | 154 | 94 | .. |
| c. FINANCIAL COMPANIES | 456,276 | 348,779 | 9,154 |
| Monetary financial institutions | 129,157 | 98,718 | 435 |
| Other financial intermediaries | 314,044 | 240,966 | 8,464 |
| Financial auxiliaries | 9,321 | 6,463 | 134 |
| Insurance companies and pension funds | 3,754 | 2,632 | 121 |
| d. NON-FINANCIAL COMPANIES | 1,286,126 | 928,495 | 27,285 |
| Public companies | 58,180 | 26,471 | 238 |
| Private companies | 1,111,483 | 807,407 | 24,225 |
| Associations of non-financial companies | 1,616 | 1,084 | 35 |
| Craft non-financial quasi-companies | 39,564 | 30,429 | 837 |
| Other non-financial quasi-companies | 75,281 | 63,105 | 1,950 |
| e. HOUSEHOLDS | 520,455 | 499,156 | 5,438 |
| Producer households | 99,333 | 89,259 | 2,282 |
| Consumer households | 421,122 | 409,897 | 3,156 |
| f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS | 12,633 | 9,771 | 159 |
| g. REST OF THE WORLD | 127,140 | 67,727 | 5,309 |
| General government | 1,873 | 1,615 | .. |
| Monetary financial institutions | 56,011 | 21,548 | 3,898 |
| Other financial institutions | 38,347 | 21,707 | 717 |
| Non-financial companies | 28,867 | 21,105 | 670 |
| Households | 1,804 | 1,681 | 23 |
| Non-profit institutions serving households | 21 | 15 | 1 |
| International organizations and other institutions | 216 | 56 | .. |
| h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS | 199 | 148 | 4 |

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

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

| Banks | | | Financial companies | | |
|--------------------|------------------|---------------|---------------------|----------------|--------------|
| Facilities granted | Used margin | Overshoot | Facilities granted | Used margin | Overshoot |
| 2,112,058 | 1,546,574 | 44,430 | 378,583 | 366,377 | 4,085 |
| 68,850 | 40,957 | 860 | 11,272 | 11,261 | 212 |
| 17,219 | 13,890 | 448 | 3,692 | 3,727 | 36 |
| 51,482 | 26,978 | 412 | 7,574 | 7,529 | 176 |
| 149 | 88 | .. | 5 | 5 | .. |
| 450,211 | 342,777 | 9,110 | 6,065 | 6,002 | 44 |
| 128,748 | 98,306 | 427 | 408 | 412 | 8 |
| 310,720 | 237,702 | 8,434 | 3,324 | 3,264 | 30 |
| 7,039 | 4,184 | 128 | 2,282 | 2,279 | 6 |
| 3,704 | 2,585 | 121 | 50 | 47 | .. |
| 1,129,711 | 783,081 | 24,328 | 156,414 | 145,414 | 2,957 |
| 56,432 | 24,783 | 195 | 1,748 | 1,688 | 43 |
| 972,591 | 679,003 | 21,607 | 138,892 | 128,404 | 2,618 |
| 1,535 | 1,020 | 33 | 81 | 64 | 1 |
| 34,118 | 25,044 | 748 | 5,447 | 5,385 | 89 |
| 65,035 | 53,231 | 1,745 | 10,246 | 9,873 | 205 |
| 322,421 | 301,492 | 4,652 | 198,034 | 197,664 | 786 |
| 78,497 | 68,978 | 2,029 | 20,836 | 20,281 | 252 |
| 243,925 | 232,514 | 2,622 | 177,198 | 177,383 | 534 |
| 11,886 | 9,122 | 156 | 747 | 649 | 4 |
| 122,733 | 63,894 | 5,243 | 4,407 | 3,833 | 66 |
| 1,685 | 1,427 | .. | 188 | 188 | - |
| 55,979 | 21,537 | 3,898 | 31 | 11 | .. |
| 38,145 | 21,545 | 716 | 202 | 162 | 1 |
| 25,149 | 17,903 | 611 | 3,717 | 3,202 | 58 |
| 1,538 | 1,412 | 17 | 266 | 269 | 6 |
| 20 | 13 | 1 | 1 | 1 | .. |
| 216 | 56 | .. | .. | .. | - |
| 183 | 133 | 4 | 15 | 15 | .. |

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

December 2011

| | | Total | | |
|----|--|--------------------|------------------|---------------|
| | | Facilities granted | Used Margin | Overshoot |
| a. | TOTAL | 1,393,151 | 1,024,411 | 29,661 |
| | Agricultural, forestry and fishing | 43,543 | 38,688 | 950 |
| | Mining and quarrying | 3,524 | 2,573 | 103 |
| | Manufacturing | 387,708 | 245,476 | 5,919 |
| | Electricity, gas, steam and air conditioning supply | 50,019 | 35,654 | 283 |
| | Water supply, sewerage, waste management and remediation activities | 16,475 | 11,706 | 401 |
| | Construction | 197,787 | 165,211 | 7,489 |
| | Wholesale and retail trade, repair of motor vehicles and motorcycles | 222,131 | 149,870 | 3,931 |
| | Transportation and storage | 56,912 | 43,965 | 1,054 |
| | Accommodation and food service activities | 39,853 | 36,801 | 1,047 |
| | Information and communication | 37,831 | 21,681 | 581 |
| | Financial and insurance activities | 25,946 | 15,936 | 294 |
| | Real estate activities | 150,116 | 141,158 | 4,819 |
| | Professional, scientific and technical activities | 80,033 | 51,262 | 1,157 |
| | Administrative and support service activities | 32,618 | 24,773 | 838 |
| | All remaining activities (sections O, P,Q,R,S,T) | 32,779 | 26,172 | 626 |

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 |
| 1,214,270 | 857,177 | 26,435 | 178,880 | 167,234 | 3,226 |
| 40,176 | 35,474 | 923 | 3,368 | 3,214 | 27 |
| 3,086 | 2,141 | 91 | 438 | 432 | 12 |
| 344,254 | 205,846 | 5,289 | 43,454 | 39,630 | 630 |
| 42,096 | 28,669 | 211 | 7,923 | 6,985 | 72 |
| 14,407 | 9,793 | 378 | 2,067 | 1,913 | 23 |
| 179,510 | 147,936 | 7,023 | 18,278 | 17,276 | 466 |
| 192,973 | 123,536 | 3,580 | 29,157 | 26,335 | 352 |
| 46,287 | 33,868 | 813 | 10,625 | 10,096 | 241 |
| 35,015 | 32,033 | 982 | 4,837 | 4,768 | 66 |
| 33,704 | 17,931 | 532 | 4,127 | 3,750 | 49 |
| 24,724 | 14,905 | 277 | 1,222 | 1,031 | 17 |
| 117,905 | 108,606 | 3,859 | 32,211 | 32,552 | 960 |
| 74,276 | 45,869 | 1,110 | 5,757 | 5,392 | 47 |
| 27,352 | 19,948 | 679 | 5,265 | 4,824 | 160 |
| 25,551 | 19,899 | 549 | 7,229 | 6,274 | 77 |

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

December 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 | 4,017,153 | 1,372,667 | 868,180 | 810,593 | 287,910 | 148,667 |
| Facilities granted | 1,860,277 | 64,889 | 80,823 | 125,263 | 84,097 | 87,664 |
| Used margin | 1,384,077 | 57,708 | 74,814 | 114,521 | 68,635 | 67,049 |
| b. GENERAL GOVERNMENT | | | | | | |
| Number of borrowers | 7,408 | 618 | 489 | 1,033 | 1,262 | 1,228 |
| Facilities granted | 68,850 | 31 | 46 | 184 | 433 | 817 |
| Used margin | 40,957 | 27 | 32 | 104 | 206 | 372 |
| c. FINANCIAL COMPANIES | | | | | | |
| Number of borrowers | 8,343 | 2,050 | 1,095 | 1,274 | 815 | 481 |
| Facilities granted | 321,462 | 92 | 99 | 200 | 239 | 277 |
| Used margin | 244,471 | 65 | 74 | 159 | 188 | 200 |
| d. NON-FINANCIAL COMPANIES | | | | | | |
| Number of borrowers | 887,002 | 196,182 | 111,789 | 145,798 | 131,327 | 104,850 |
| Facilities granted | 1,129,711 | 9,063 | 10,265 | 23,847 | 41,065 | 63,351 |
| Used margin | 783,081 | 6,290 | 7,187 | 17,305 | 29,793 | 46,344 |
| <i>of which: industry</i> | | | | | | |
| Number of borrowers | 188,109 | 29,092 | 19,478 | 29,000 | 30,099 | 26,827 |
| Facilities granted | 396,708 | 1,370 | 1,813 | 4,842 | 9,591 | 16,568 |
| Used margin | 240,558 | 896 | 1,162 | 3,109 | 6,066 | 10,365 |
| <i>of which: building</i> | | | | | | |
| Number of borrowers | 151,588 | 27,327 | 16,514 | 22,854 | 23,502 | 21,114 |
| Facilities granted | 170,701 | 1,269 | 1,527 | 3,784 | 7,506 | 12,885 |
| Used margin | 140,477 | 822 | 1,030 | 2,747 | 5,655 | 10,176 |
| <i>of which: services</i> | | | | | | |
| Number of borrowers | 523,674 | 134,573 | 72,804 | 90,065 | 74,270 | 54,182 |
| Facilities granted | 540,034 | 6,190 | 6,658 | 14,593 | 22,881 | 32,246 |
| Used margin | 383,857 | 4,398 | 4,784 | 10,933 | 17,158 | 24,385 |
| e. PRODUCER HOUSEHOLDS | | | | | | |
| Number of borrowers | 544,008 | 198,433 | 105,009 | 110,007 | 49,642 | 19,138 |
| Facilities granted | 78,497 | 9,178 | 9,538 | 16,907 | 14,229 | 10,826 |
| Used margin | 68,978 | 7,546 | 8,403 | 15,130 | 12,388 | 9,287 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | | |
| Number of borrowers | 2,536,160 | 960,242 | 643,898 | 547,241 | 102,442 | 21,805 |
| Facilities granted | 255,994 | 45,846 | 60,341 | 83,317 | 27,433 | 11,753 |
| Used margin | 241,769 | 43,289 | 58,681 | 81,136 | 25,473 | 10,325 |

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 | | 108,233 | 42,145 | 34,778 | 7,146 |
| Facilities granted | | 139,476 | 121,450 | 286,351 | 867,754 |
| Used margin | | 104,959 | 90,528 | 205,163 | 593,424 |
| b. GENERAL GOVERNMENT | | | | | |
| Number of borrowers | | 1,168 | 550 | 573 | 375 |
| Facilities granted | | 1,657 | 1,707 | 5,348 | 58,628 |
| Used margin | | 851 | 941 | 2,547 | 35,739 |
| c. FINANCIAL COMPANIES | | | | | |
| Number of borrowers | | 490 | 297 | 558 | 578 |
| Facilities granted | | 697 | 995 | 6,182 | 312,676 |
| Used margin | | 452 | 581 | 3,350 | 239,054 |
| d. NON-FINANCIAL COMPANIES | | | | | |
| Number of borrowers | | 90,543 | 38,037 | 32,282 | 6,099 |
| Facilities granted | | 117,727 | 109,339 | 264,372 | 490,389 |
| Used margin | | 87,042 | 81,001 | 190,488 | 313,945 |
| <i>of which: industry</i> | | | | | |
| Number of borrowers | | 24,692 | 11,392 | 11,090 | 2,487 |
| Facilities granted | | 33,001 | 34,170 | 97,949 | 197,378 |
| Used margin | | 20,371 | 21,099 | 60,077 | 116,880 |
| <i>of which: building</i> | | | | | |
| Number of borrowers | | 20,065 | 8,482 | 6,541 | 853 |
| Facilities granted | | 25,906 | 23,462 | 48,595 | 45,741 |
| Used margin | | 21,331 | 20,163 | 41,764 | 35,571 |
| <i>of which: services</i> | | | | | |
| Number of borrowers | | 43,384 | 16,944 | 13,753 | 2,657 |
| Facilities granted | | 55,630 | 48,139 | 110,723 | 242,742 |
| Used margin | | 42,595 | 36,632 | 82,665 | 158,450 |
| e. PRODUCER HOUSEHOLDS | | | | | |
| Number of borrowers | | 7,892 | 1,469 | 466 | 11 |
| Facilities granted | | 9,454 | 4,170 | 3,251 | 432 |
| Used margin | | 8,247 | 3,740 | 2,928 | 399 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | |
| Number of borrowers | | 7,451 | 1,576 | 798 | 73 |
| Facilities granted | | 9,136 | 4,717 | 6,541 | 5,242 |
| Used margin | | 7,700 | 3,822 | 5,299 | 3,898 |

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
September 2011

| | | Investment in construction | | | |
|----------------------------|------------------|----------------------------|----------------|--------------|----------------|
| | | Residential buildings | | Other | |
| | | Subsidized | Non-subsidized | Subsidized | Non-subsidized |
| | Total | | | | |
| a. TOTAL | 1,171,957 | 2,686 | 86,573 | 1,420 | 72,551 |
| b. NORTH-WEST ITALY | 424,422 | 111 | 27,874 | 437 | 20,104 |
| Piedmont | 79,984 | 34 | 5,249 | 208 | 3,827 |
| Valle d'Aosta | 2,098 | 14 | 219 | 1 | 238 |
| Liguria | 30,310 | 6 | 1,431 | 24 | 1,282 |
| Lombardy | 312,030 | 56 | 20,975 | 204 | 14,758 |
| c. NORTH-EAST ITALY | 270,822 | 268 | 19,626 | 434 | 18,499 |
| Trentino-Alto Adige | 27,967 | 127 | 2,790 | 188 | 2,686 |
| Veneto | 109,243 | 55 | 7,896 | 99 | 8,139 |
| Friuli-Venezia Giulia | 23,937 | 57 | 1,709 | 50 | 1,307 |
| Emilia-Romagna | 109,675 | 29 | 7,231 | 98 | 6,367 |
| d. CENTRAL ITALY | 266,691 | 147 | 22,176 | 154 | 20,175 |
| Marche | 30,223 | 17 | 3,272 | 90 | 1,611 |
| Tuscany | 80,904 | 44 | 6,589 | 29 | 7,195 |
| Umbria | 14,705 | 4 | 1,636 | 15 | 1,310 |
| Lazio | 140,858 | 81 | 10,679 | 20 | 10,059 |
| e. SOUTHERN ITALY | 135,959 | 91 | 11,270 | 165 | 10,463 |
| Abruzzo | 18,659 | 38 | 2,321 | 25 | 1,200 |
| Molise | 2,716 | 5 | 255 | 10 | 267 |
| Campania | 55,590 | 18 | 2,930 | 9 | 4,898 |
| Apulia | 40,983 | 11 | 4,169 | 87 | 2,837 |
| Basilicata | 4,454 | 4 | 391 | 9 | 342 |
| Calabria | 13,558 | 14 | 1,205 | 24 | 919 |
| f. ISLANDS | 64,645 | 2,069 | 5,626 | 231 | 3,310 |
| Sicily | 45,507 | 1,514 | 3,500 | 109 | 1,862 |
| Sardinia | 19,138 | 555 | 2,126 | 121 | 1,448 |

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 |
| 2,527 | 103,071 | 2,109 | 313,296 | 1,314 | 58,042 | 5,365 | 513,585 |
| 999 | 38,314 | 140 | 110,032 | 202 | 21,823 | 1,395 | 202,992 |
| 326 | 7,676 | 23 | 24,299 | 80 | 3,540 | 452 | 34,269 |
| 1 | 321 | .. | 528 | 1 | 112 | 40 | 624 |
| 67 | 2,192 | 15 | 9,586 | 31 | 3,563 | 173 | 11,939 |
| 605 | 28,125 | 101 | 75,619 | 90 | 14,608 | 729 | 156,159 |
| 805 | 26,500 | 577 | 69,971 | 254 | 12,140 | 1,346 | 120,401 |
| 81 | 1,391 | 343 | 4,181 | 95 | 1,424 | 379 | 14,281 |
| 357 | 12,493 | 66 | 29,347 | 45 | 4,863 | 327 | 45,556 |
| 132 | 2,610 | 74 | 6,731 | 66 | 869 | 273 | 10,059 |
| 235 | 10,005 | 93 | 29,713 | 48 | 4,984 | 367 | 50,505 |
| 327 | 21,068 | 328 | 73,460 | 167 | 14,249 | 1,197 | 113,243 |
| 164 | 1,629 | 25 | 7,296 | 61 | 1,538 | 517 | 14,004 |
| 57 | 5,920 | 29 | 22,916 | 52 | 4,748 | 160 | 33,165 |
| 42 | 983 | 15 | 3,480 | 16 | 756 | 64 | 6,385 |
| 63 | 12,536 | 259 | 39,768 | 39 | 7,207 | 456 | 59,690 |
| 259 | 13,224 | 90 | 40,340 | 515 | 6,119 | 802 | 52,621 |
| 97 | 1,612 | 14 | 5,117 | 386 | 822 | 135 | 6,892 |
| 24 | 252 | .. | 765 | 12 | 139 | 25 | 961 |
| 39 | 6,358 | 66 | 16,355 | 20 | 2,691 | 155 | 22,052 |
| 54 | 3,543 | 5 | 13,458 | 79 | 1,844 | 240 | 14,655 |
| 5 | 481 | 1 | 994 | 5 | 190 | 37 | 1,995 |
| 41 | 977 | 5 | 3,651 | 12 | 434 | 210 | 6,066 |
| 138 | 3,965 | 974 | 19,493 | 176 | 3,711 | 625 | 24,328 |
| 104 | 2,945 | 139 | 14,494 | 95 | 2,524 | 536 | 17,685 |
| 35 | 1,019 | 835 | 4,999 | 81 | 1,187 | 90 | 6,642 |

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2011

| | | Investment in construction | | | |
|----------------------------|---------------|----------------------------|-----------------------|----------------|---------------------------|
| | | Total | Residential buildings | | Other |
| | | | Subsidized | Non-subsidized | Subsidized Non-subsidized |
| a. TOTAL | 99,715 | 47 | 4,375 | 28 | 3,155 |
| b. NORTH-WEST ITALY | 38,062 | 1 | 1,565 | 7 | 1,071 |
| Piedmont | 6,794 | 1 | 254 | 3 | 105 |
| Valle d'Aosta | 173 | - | 10 | - | 9 |
| Liguria | 2,325 | - | 86 | 1 | 37 |
| Lombardy | 28,770 | .. | 1,215 | 4 | 921 |
| c. NORTH-EAST ITALY | 22,283 | 4 | 866 | 9 | 763 |
| Trentino-Alto Adige | 2,210 | 1 | 138 | 6 | 118 |
| Veneto | 8,714 | 3 | 345 | 2 | 393 |
| Friuli-Venezia Giulia | 1,894 | .. | 68 | 1 | 55 |
| Emilia-Romagna | 9,464 | .. | 315 | .. | 197 |
| d. CENTRAL ITALY | 25,170 | 1 | 1,117 | 4 | 838 |
| Marche | 2,178 | .. | 147 | 3 | 63 |
| Tuscany | 5,983 | .. | 233 | - | 218 |
| Umbria | 982 | - | 68 | .. | 54 |
| Lazio | 16,027 | .. | 669 | 1 | 503 |
| e. SOUTHERN ITALY | 9,720 | 1 | 607 | 5 | 337 |
| Abruzzo | 1,448 | - | 184 | 2 | 61 |
| Molise | 297 | .. | 24 | .. | 10 |
| Campania | 3,663 | .. | 153 | .. | 113 |
| Apulia | 3,147 | .. | 188 | 2 | 115 |
| Basilicata | 261 | .. | 10 | .. | 12 |
| Calabria | 905 | .. | 48 | .. | 25 |
| f. ISLANDS | 4,480 | 40 | 219 | 3 | 145 |
| Sicily | 3,456 | 29 | 153 | 3 | 99 |
| Sardinia | 1,023 | 11 | 67 | .. | 46 |

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 |
| 97 | 12,331 | 43 | 10,331 | 121 | 2,005 | 319 | 66,863 |
| 37 | 4,594 | 2 | 3,547 | 8 | 771 | 132 | 26,327 |
| 12 | 553 | .. | 782 | 3 | 105 | 28 | 4,948 |
| .. | 61 | - | 22 | - | 10 | 1 | 61 |
| 2 | 159 | .. | 313 | 1 | 221 | 9 | 1,495 |
| 22 | 3,821 | 1 | 2,430 | 5 | 436 | 93 | 19,823 |
| 20 | 2,847 | 10 | 2,257 | .. | 389 | 92 | 15,026 |
| 1 | 97 | 2 | 166 | .. | 87 | 25 | 1,569 |
| 10 | 1,441 | 2 | 928 | .. | 133 | 30 | 5,428 |
| 4 | 184 | .. | 239 | .. | 21 | 7 | 1,315 |
| 6 | 1,124 | 6 | 924 | - | 148 | 29 | 6,714 |
| 15 | 3,516 | 2 | 2,557 | 7 | 553 | 46 | 16,514 |
| 9 | 145 | .. | 240 | .. | 29 | 32 | 1,510 |
| 2 | 454 | .. | 716 | 3 | 198 | 6 | 4,152 |
| 2 | 110 | .. | 152 | 4 | 29 | .. | 563 |
| 1 | 2,807 | 2 | 1,448 | .. | 297 | 8 | 10,290 |
| 15 | 1,065 | 2 | 1,313 | 93 | 204 | 20 | 6,059 |
| 7 | 147 | 1 | 148 | 91 | 40 | 5 | 762 |
| 3 | 26 | - | 34 | 1 | 2 | 1 | 196 |
| 1 | 331 | 1 | 501 | .. | 66 | 2 | 2,496 |
| 3 | 461 | - | 475 | 1 | 77 | 8 | 1,817 |
| .. | 32 | - | 32 | - | 3 | 1 | 170 |
| 1 | 69 | - | 123 | - | 17 | 3 | 619 |
| 11 | 310 | 28 | 658 | 12 | 87 | 29 | 2,937 |
| 10 | 232 | .. | 482 | 12 | 62 | 28 | 2,345 |
| 1 | 78 | 28 | 176 | .. | 25 | 1 | 592 |

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

December 2011

| | | Total | | | Construction of farm building | | |
|-----------|-------------------------|---------------|------------|----------------|-------------------------------|------------|----------------|
| | | Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| a. | TOTAL | 16,106 | 564 | 15,534 | 7,950 | 143 | 7,806 |
| b. | NORTH-WEST ITALY | 4,843 | 137 | 4,707 | 2,436 | 74 | 2,362 |
| | Piedmont | 1,337 | 24 | 1,313 | 659 | 6 | 653 |
| | Valle d'Aosta | 38 | 1 | 37 | 29 | 1 | 28 |
| | Liguria | 96 | .. | 96 | 52 | .. | 52 |
| | Lombardy | 3,372 | 111 | 3,261 | 1,697 | 68 | 1,630 |
| c. | NORTH-EAST ITALY | 4,894 | 184 | 4,710 | 2,245 | 21 | 2,223 |
| | Trentino-Alto Adige | 617 | 90 | 527 | 317 | 6 | 312 |
| | Veneto | 1,975 | 24 | 1,950 | 867 | 3 | 864 |
| | Friuli-Venezia Giulia | 472 | 44 | 428 | 199 | 9 | 190 |
| | Emilia-Romagna | 1,830 | 25 | 1,805 | 861 | 4 | 857 |
| d. | CENTRAL ITALY | 3,462 | 72 | 3,383 | 2,014 | 13 | 2,000 |
| | Marche | 443 | 40 | 395 | 155 | 3 | 151 |
| | Tuscany | 1,604 | 12 | 1,591 | 988 | 4 | 984 |
| | Umbria | 357 | 7 | 350 | 216 | 1 | 215 |
| | Lazio | 1,059 | 13 | 1,046 | 654 | 5 | 649 |
| e. | SOUTHERN ITALY | 2,027 | 94 | 1,933 | 891 | 23 | 868 |
| | Abruzzo | 175 | 8 | 168 | 53 | .. | 53 |
| | Molise | 66 | 7 | 59 | 25 | .. | 25 |
| | Campania | 545 | 19 | 526 | 313 | 5 | 308 |
| | Apulia | 843 | 22 | 821 | 375 | 4 | 371 |
| | Basilicata | 135 | 3 | 132 | 48 | .. | 48 |
| | Calabria | 262 | 36 | 226 | 76 | 14 | 62 |
| f. | ISLANDS | 879 | 78 | 802 | 364 | 12 | 353 |
| | Sicily | 546 | 64 | 482 | 173 | 3 | 170 |
| | Sardinia | 333 | 13 | 319 | 191 | 9 | 183 |

Notes:

Banks

| Machinery, equipment, transport equipment and sundry farm products | | | Purchase of farm buildings | | |
|--|------------|----------------|----------------------------|------------|----------------|
| Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| 5,247 | 199 | 5,047 | 2,910 | 222 | 2,681 |
| 1,702 | 56 | 1,646 | 704 | 6 | 698 |
| 472 | 17 | 455 | 207 | 1 | 206 |
| 7 | .. | 7 | 3 | .. | 3 |
| 32 | .. | 32 | 11 | .. | 11 |
| 1,191 | 39 | 1,152 | 484 | 5 | 479 |
| 1,734 | 57 | 1,676 | 916 | 105 | 811 |
| 108 | 4 | 105 | 191 | 81 | 110 |
| 813 | 19 | 793 | 295 | 2 | 293 |
| 197 | 17 | 180 | 76 | 19 | 58 |
| 616 | 18 | 598 | 353 | 4 | 349 |
| 721 | 42 | 679 | 727 | 17 | 704 |
| 170 | 25 | 143 | 118 | 11 | 101 |
| 309 | 8 | 301 | 307 | 1 | 306 |
| 73 | 3 | 69 | 68 | 2 | 66 |
| 170 | 5 | 165 | 235 | 3 | 232 |
| 809 | 33 | 776 | 327 | 38 | 289 |
| 84 | 3 | 81 | 38 | 4 | 34 |
| 29 | 2 | 28 | 12 | 5 | 7 |
| 136 | 2 | 134 | 96 | 12 | 84 |
| 338 | 8 | 330 | 130 | 10 | 121 |
| 68 | 1 | 67 | 19 | 3 | 17 |
| 155 | 18 | 137 | 32 | 5 | 27 |
| 280 | 11 | 269 | 235 | 55 | 180 |
| 178 | 9 | 169 | 196 | 52 | 144 |
| 102 | 1 | 101 | 39 | 3 | 36 |

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

4th quarter 2011

| | | Total | | | Construction of farm buildings | | |
|-----------|-------------------------|------------|------------|------------------|--------------------------------|------------|------------------|
| | | Total | Subsidized | Non - subsidized | Total | Subsidized | Non - subsidized |
| a. | TOTAL | 757 | 21 | 728 | 261 | 5 | 255 |
| b. | NORTH-WEST ITALY | 231 | 11 | 220 | 79 | 3 | 76 |
| | Piedmont | 58 | 1 | 56 | 15 | - | 15 |
| | Valle d'Aosta | 2 | .. | 2 | 1 | - | 1 |
| | Liguria | 3 | .. | 3 | 1 | - | 1 |
| | Lombardy | 168 | 9 | 159 | 61 | 3 | 58 |
| c. | NORTH-EAST ITALY | 242 | 7 | 235 | 73 | 1 | 71 |
| | Trentino-Alto Adige | 40 | 1 | 39 | 23 | 1 | 22 |
| | Veneto | 97 | 2 | 94 | 19 | .. | 19 |
| | Friuli-Venezia Giulia | 25 | 2 | 23 | 6 | .. | 6 |
| | Emilia-Romagna | 81 | 2 | 79 | 25 | .. | 25 |
| d. | CENTRAL ITALY | 143 | 1 | 134 | 75 | .. | 73 |
| | Marche | 25 | .. | 16 | 5 | .. | 4 |
| | Tuscany | 35 | .. | 35 | 15 | - | 15 |
| | Umbria | 14 | .. | 14 | 5 | - | 5 |
| | Lazio | 69 | .. | 68 | 49 | - | 49 |
| e. | SOUTHERN ITALY | 95 | 1 | 94 | 21 | .. | 21 |
| | Abruzzo | 12 | .. | 12 | 1 | .. | 1 |
| | Molise | 3 | .. | 2 | 1 | .. | 1 |
| | Campania | 19 | .. | 19 | 8 | .. | 8 |
| | Apulia | 36 | 1 | 35 | 8 | .. | 8 |
| | Basilicata | 14 | .. | 14 | 1 | - | 1 |
| | Calabria | 11 | .. | 11 | 2 | - | 2 |
| f. | ISLANDS | 45 | 1 | 45 | 13 | .. | 13 |
| | Sicily | 28 | 1 | 27 | 6 | .. | 6 |
| | Sardinia | 18 | .. | 17 | 8 | .. | 8 |

Notes:

Banks

| Machinery, equipment, transport equipment and sundry farm products | | | Purchase of farm buildings | | |
|--|------------|----------------|----------------------------|------------|----------------|
| Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| 379 | 14 | 363 | 117 | 2 | 109 |
| 123 | 6 | 116 | 29 | 1 | 28 |
| 30 | 1 | 28 | 13 | - | 13 |
| 1 | .. | .. | .. | - | .. |
| 1 | .. | 1 | .. | - | .. |
| 91 | 5 | 86 | 16 | 1 | 15 |
| 129 | 5 | 124 | 41 | 1 | 40 |
| 8 | .. | 8 | 9 | - | 9 |
| 63 | 2 | 61 | 15 | .. | 15 |
| 16 | 2 | 14 | 4 | .. | 3 |
| 43 | 2 | 41 | 13 | .. | 13 |
| 37 | 1 | 36 | 31 | .. | 25 |
| 11 | .. | 10 | 9 | .. | 2 |
| 14 | .. | 14 | 7 | - | 7 |
| 4 | .. | 4 | 5 | .. | 5 |
| 9 | .. | 9 | 11 | - | 11 |
| 65 | 1 | 64 | 9 | .. | 8 |
| 10 | .. | 10 | .. | - | .. |
| 2 | .. | 2 | .. | .. | .. |
| 9 | .. | 9 | 2 | - | 2 |
| 23 | 1 | 23 | 5 | - | 5 |
| 13 | .. | 13 | .. | - | .. |
| 8 | .. | 8 | 1 | - | 1 |
| 24 | 1 | 23 | 8 | .. | 8 |
| 15 | 1 | 15 | 7 | - | 7 |
| 9 | .. | 9 | 1 | .. | 1 |

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

December 2011

| | | Total | South and depressed areas | Industry | |
|----|-----------------------|--------|---------------------------|----------|-------------|
| | | | | SMEs | Other firms |
| a. | TOTAL | 15,374 | 98 | 1,088 | 779 |
| b. | NORTH-WEST ITALY | 3,276 | 56 | 339 | 211 |
| | Piedmont | 1,121 | 25 | 83 | 34 |
| | Valle d'Aosta | 54 | .. | .. | 45 |
| | Liguria | 348 | 3 | 11 | 3 |
| | Lombardy | 1,752 | 28 | 245 | 130 |
| c. | NORTH-EAST ITALY | 3,634 | 5 | 419 | 297 |
| | Trentino-Alto Adige | 1,210 | .. | 17 | 71 |
| | Veneto | 922 | 1 | 180 | 74 |
| | Friuli-Venezia Giulia | 627 | - | 91 | 40 |
| | Emilia-Romagna | 876 | 3 | 131 | 113 |
| d. | CENTRAL ITALY | 2,269 | 6 | 246 | 147 |
| | Marche | 840 | 3 | 168 | 63 |
| | Tuscany | 353 | 1 | 15 | 29 |
| | Umbria | 147 | .. | 22 | 18 |
| | Lazio | 928 | 1 | 41 | 36 |
| e. | SOUTHERN ITALY | 1,995 | 27 | 50 | 100 |
| | Abruzzo | 787 | 1 | 21 | 12 |
| | Molise | 74 | 2 | 2 | 1 |
| | Campania | 302 | 4 | 4 | 22 |
| | Apulia | 475 | 13 | 8 | 43 |
| | Basilicata | 62 | 6 | 1 | 8 |
| | Calabria | 297 | 1 | 13 | 15 |
| f. | ISLANDS | 4,200 | 4 | 33 | 25 |
| | Sicily | 2,501 | 3 | 22 | 22 |
| | Sardinia | 1,698 | 1 | 11 | 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 |
| 614 | 367 | 3,922 | 1,966 | 580 | 5,768 | 189 | 66 |
| 67 | 59 | 282 | 684 | 58 | 1,478 | 41 | 21 |
| 13 | 13 | 62 | 379 | 49 | 424 | 39 | 21 |
| .. | 1 | 2 | 1 | .. | 6 | - | - |
| 37 | .. | 92 | 86 | .. | 117 | - | - |
| 17 | 45 | 125 | 219 | 9 | 931 | 2 | - |
| 354 | 148 | 736 | 330 | 31 | 1,235 | 80 | 6 |
| 101 | 34 | 429 | 27 | 1 | 526 | 4 | - |
| 68 | 18 | 72 | 194 | 1 | 273 | 40 | - |
| 97 | 72 | 123 | 44 | .. | 159 | 1 | .. |
| 88 | 25 | 111 | 65 | 29 | 277 | 34 | 6 |
| 96 | 69 | 386 | 431 | 4 | 873 | 10 | 2 |
| 66 | 26 | 41 | 379 | 2 | 91 | .. | - |
| 5 | 21 | 60 | 17 | 1 | 198 | 5 | .. |
| 3 | 6 | 21 | 11 | .. | 66 | - | - |
| 23 | 16 | 264 | 24 | .. | 518 | 4 | 2 |
| 23 | 58 | 121 | 375 | 478 | 716 | 47 | 34 |
| 19 | 5 | 15 | 93 | 474 | 115 | 33 | 29 |
| .. | 3 | 1 | 21 | .. | 43 | - | - |
| 1 | 22 | 68 | 40 | .. | 139 | 1 | .. |
| 3 | 18 | 6 | 129 | 3 | 239 | 13 | 5 |
| .. | 1 | 4 | 13 | .. | 28 | .. | .. |
| 1 | 9 | 28 | 79 | .. | 151 | .. | .. |
| 74 | 32 | 2,397 | 146 | 9 | 1,466 | 12 | 3 |
| 35 | 19 | 984 | 83 | 9 | 1,314 | 10 | 3 |
| 39 | 13 | 1,413 | 64 | .. | 152 | 2 | - |

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

4th quarter 2011

| | | Total | South and depressed areas | Industry | |
|----|-----------------------|-------|---------------------------|----------|-------------|
| | | | | SMEs | Other firms |
| | | | | | |
| a. | TOTAL | 755 | 3 | 43 | 85 |
| b. | NORTH-WEST ITALY | 188 | .. | 8 | 24 |
| | Piedmont | 64 | .. | 1 | 5 |
| | Valle d'Aosta | 13 | - | - | 12 |
| | Liguria | 20 | - | .. | .. |
| | Lombardy | 91 | - | 7 | 7 |
| c. | NORTH-EAST ITALY | 197 | .. | 13 | 27 |
| | Trentino-Alto Adige | 64 | .. | 1 | 4 |
| | Veneto | 76 | - | 8 | 10 |
| | Friuli-Venezia Giulia | 16 | - | 3 | 1 |
| | Emilia-Romagna | 40 | - | 2 | 13 |
| d. | CENTRAL ITALY | 73 | - | 17 | 9 |
| | Marche | 46 | - | 16 | 8 |
| | Tuscany | 6 | - | .. | .. |
| | Umbria | 2 | - | 1 | - |
| | Lazio | 20 | - | .. | 1 |
| e. | SOUTHERN ITALY | 143 | 2 | 4 | 18 |
| | Abruzzo | 89 | - | 2 | 3 |
| | Molise | 3 | - | .. | - |
| | Campania | 8 | - | .. | .. |
| | Apulia | 28 | 2 | - | 10 |
| | Basilicata | 6 | - | .. | 5 |
| | Calabria | 9 | - | 1 | .. |
| f. | ISLANDS | 154 | .. | 1 | 5 |
| | Sicily | 110 | .. | 1 | 5 |
| | Sardinia | 44 | - | - | - |

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 |
| 30 | 17 | 133 | 65 | 75 | 267 | 38 | 8 |
| 3 | 8 | 6 | 24 | .. | 102 | 12 | 5 |
| 3 | 2 | 1 | 18 | .. | 25 | 9 | 5 |
| .. | .. | - | - | - | - | - | - |
| - | .. | 4 | 3 | - | 13 | - | - |
| .. | 6 | 1 | 3 | - | 64 | 2 | - |
| 14 | 6 | 40 | 6 | 2 | 70 | 18 | 1 |
| 4 | .. | 26 | 1 | - | 21 | 7 | - |
| 5 | 2 | 7 | 3 | - | 36 | 7 | - |
| 2 | 2 | .. | 1 | - | 6 | 1 | - |
| 3 | 2 | 7 | 1 | 2 | 7 | 3 | 1 |
| 5 | 1 | 1 | 14 | - | 25 | 2 | .. |
| 4 | .. | .. | 12 | - | 5 | 1 | - |
| 1 | .. | .. | .. | - | 3 | 1 | .. |
| - | .. | .. | .. | - | 1 | - | - |
| .. | .. | .. | 1 | - | 16 | .. | .. |
| 2 | 1 | 1 | 9 | 72 | 32 | 3 | 1 |
| 2 | .. | .. | 6 | 72 | 3 | 1 | .. |
| - | .. | - | 1 | - | 2 | - | - |
| - | .. | 1 | .. | - | 6 | .. | - |
| - | .. | .. | 1 | .. | 12 | 2 | 1 |
| - | .. | .. | 1 | - | 1 | - | - |
| - | .. | .. | - | - | 7 | - | - |
| 6 | 1 | 85 | 13 | .. | 39 | 4 | 1 |
| 6 | 1 | 42 | 12 | .. | 39 | 4 | 1 |
| .. | .. | 43 | 1 | - | .. | - | - |

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

| December 2011 | | Facilities granted | Used margin | Overshoot |
|---------------|---|--------------------|----------------|--------------|
| a. | TOTAL | 116,394 | 113,021 | 2,813 |
| | <i>of which: transactions of financial intermediaries</i> | <i>97,574</i> | <i>95,936</i> | <i>2,193</i> |
| | Piedmont | 8,102 | 7,573 | 134 |
| | Valle d'Aosta | 282 | 240 | 3 |
| | Liguria | 1,991 | 1,974 | 55 |
| | Lombardy | 34,455 | 33,649 | 650 |
| | Trentino-Alto Adige | 2,787 | 2,656 | 25 |
| | Veneto | 14,246 | 13,805 | 275 |
| | Friuli-Venezia Giulia | 2,499 | 2,424 | 34 |
| | Emilia-Romagna | 11,563 | 11,211 | 194 |
| | Marche | 4,677 | 4,511 | 83 |
| | Tuscany | 7,081 | 6,794 | 178 |
| | Umbria | 1,495 | 1,432 | 27 |
| | Lazio | 11,933 | 11,809 | 608 |
| | Abruzzo | 1,812 | 1,764 | 65 |
| | Molise | 193 | 192 | 6 |
| | Campania | 4,533 | 4,528 | 206 |
| | Apulia | 2,603 | 2,461 | 83 |
| | Basilicata | 283 | 284 | 13 |
| | Calabria | 1,177 | 1,184 | 67 |
| | Sicily | 2,621 | 2,544 | 70 |
| | Sardinia | 2,059 | 1,986 | 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 | | | | | | |
| December 2011 | | Nominal value of receivables assigned | | | Advances granted | |
| | | of which: | | | facilities | |
| | | Total | with recourse | without recourse | granted | used margin |
| a. | TOTAL | 39,525 | 20,819 | 18,706 | 45,480 | 33,914 |
| | <i>of which: transactions of financial intermediaries</i> | <i>33,738</i> | <i>17,110</i> | <i>16,628</i> | <i>37,844</i> | <i>28,351</i> |
| | Piedmont | 3,059 | 1,670 | 1,390 | 3,872 | 2,597 |
| | Valle d'Aosta | 30 | 29 | 1 | 58 | 30 |
| | Liguria | 758 | 535 | 224 | 1,026 | 624 |
| | Lombardy | 13,260 | 5,439 | 7,821 | 14,724 | 11,329 |
| | Trentino-Alto Adige | 177 | 80 | 97 | 208 | 162 |
| | Veneto | 1,917 | 1,228 | 688 | 2,223 | 1,543 |
| | Friuli-Venezia Giulia | 336 | 205 | 131 | 458 | 308 |
| | Emilia-Romagna | 2,747 | 1,582 | 1,166 | 3,543 | 2,199 |
| | Marche | 292 | 232 | 60 | 289 | 194 |
| | Tuscany | 1,289 | 820 | 469 | 1,578 | 1,020 |
| | Umbria | 645 | 262 | 384 | 799 | 580 |
| | Lazio | 9,855 | 4,469 | 5,386 | 11,700 | 9,811 |
| | Abruzzo | 457 | 403 | 54 | 468 | 374 |
| | Molise | 63 | 62 | 1 | 69 | 39 |
| | Campania | 2,746 | 2,249 | 497 | 2,581 | 1,824 |
| | Apulia | 516 | 451 | 65 | 540 | 323 |
| | Basilicata | 124 | 85 | 38 | 149 | 94 |
| | Calabria | 366 | 310 | 56 | 293 | 195 |
| | Sicily | 562 | 491 | 71 | 542 | 389 |
| | Sardinia | 325 | 216 | 109 | 362 | 279 |

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

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

| TDB40100 | | Banks | | | | | |
|--|-----------------------|---------|--------------------|---------------------|-------------------------|---------------------|-----------------------------|
| Source: Supervisory returns Stocks in millions of euros | | | | | | | |
| December 2011 | | Total | General government | Financial companies | Non-financial companies | Producer households | Consumer households and nec |
| a. | TOTAL | 145,934 | 5,873 | 11,362 | 120,610 | 2,648 | 5,441 |
| b. | NORTH-WEST ITALY | 59,112 | 433 | 5,533 | 50,768 | 647 | 1,732 |
| | Piedmont | 7,368 | 130 | 307 | 6,529 | 179 | 223 |
| | Valle d'Aosta | 203 | 1 | 2 | 185 | 4 | 11 |
| | Liguria | 5,154 | 38 | 20 | 4,864 | 41 | 192 |
| | Lombardy | 46,386 | 263 | 5,204 | 39,190 | 423 | 1,305 |
| c. | NORTH-EAST ITALY | 33,991 | 970 | 2,442 | 27,488 | 1,070 | 2,021 |
| | Trentino-Alto Adige | 3,816 | 184 | 32 | 2,987 | 229 | 384 |
| | Veneto | 8,676 | 110 | 1,192 | 6,735 | 256 | 383 |
| | Friuli-Venezia Giulia | 6,309 | 19 | 888 | 5,171 | 136 | 94 |
| | Emilia-Romagna | 15,192 | 657 | 330 | 12,596 | 449 | 1,160 |
| d. | CENTRAL ITALY | 43,241 | 3,918 | 3,074 | 35,026 | 380 | 845 |
| | Marche | 1,292 | 22 | 19 | 1,045 | 89 | 117 |
| | Tuscany | 6,529 | 21 | 594 | 5,564 | 141 | 209 |
| | Umbria | 586 | 5 | 4 | 517 | 27 | 33 |
| | Lazio | 34,834 | 3,870 | 2,457 | 27,899 | 123 | 486 |
| e. | SOUTHERN ITALY | 6,501 | 520 | 107 | 4,980 | 360 | 534 |
| | Abruzzo | 878 | 19 | 5 | 618 | 80 | 156 |
| | Molise | 138 | .. | 2 | 112 | 9 | 14 |
| | Campania | 3,706 | 433 | 50 | 2,936 | 110 | 177 |
| | Apulia | 1,153 | 15 | 46 | 916 | 86 | 91 |
| | Basilicata | 211 | 1 | 1 | 151 | 21 | 39 |
| | Calabria | 415 | 51 | 4 | 247 | 54 | 58 |
| f. | ISLANDS | 3,088 | 32 | 206 | 2,349 | 192 | 309 |
| | Sicily | 1,293 | 13 | 15 | 1,133 | 81 | 52 |
| | Sardinia | 1,796 | 19 | 192 | 1,216 | 111 | 257 |

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

| December 2011 | | Total | North West | North East | Centre | South | Islands |
|---------------|---|----------------|----------------|----------------|----------------|---------------|---------------|
| a. | SIGHT AND OVERNIGHT DEPOSITS | 9,623 | 4,438 | 1,528 | 2,326 | 984 | 348 |
| | General government | 926 | 109 | 40 | 736 | 31 | 9 |
| | Financial corporations | 216 | 144 | 31 | 31 | 10 | .. |
| | Non-financial corporation | 968 | 702 | 97 | 107 | 47 | 15 |
| | Producer households | 71 | 10 | 14 | 15 | 21 | 10 |
| | Consumer households | 7,441 | 3,471 | 1,347 | 1,436 | 874 | 314 |
| b. | WITH AGREED MATURITY | 86,961 | 30,908 | 30,128 | 18,639 | 5,031 | 2,256 |
| | General government | 653 | 144 | 23 | 458 | 7 | 21 |
| | Financial corporations | 39,576 | 13,483 | 19,172 | 6,699 | 19 | 202 |
| | Non-financial corporation | 12,175 | 4,755 | 3,120 | 3,693 | 489 | 117 |
| | Producer households | 1,076 | 285 | 320 | 253 | 154 | 64 |
| | Consumer households | 33,482 | 12,241 | 7,492 | 7,535 | 4,361 | 1,852 |
| c. | UNREDEEMABLE AT NOTICE | 287,026 | 65,596 | 47,284 | 56,558 | 87,250 | 30,338 |
| | General government | 10,025 | 1,326 | 1,217 | 4,099 | 2,651 | 733 |
| | Financial corporations | 242 | 95 | 88 | 27 | 23 | 10 |
| | Non-financial corporation | 2,793 | 502 | 772 | 556 | 732 | 231 |
| | Producer households | 2,289 | 281 | 601 | 378 | 672 | 357 |
| | Consumer households | 271,676 | 63,392 | 44,606 | 51,498 | 83,172 | 29,007 |
| d. | CUSTOMER CURRENT ACCOUNTS | 729,358 | 266,803 | 159,972 | 179,405 | 83,972 | 39,206 |
| | General government | 30,481 | 4,966 | 5,778 | 12,993 | 3,502 | 3,241 |
| | Financial corporations | 61,886 | 32,066 | 8,588 | 19,098 | 1,221 | 912 |
| | Non-financial corporation | 153,074 | 59,523 | 38,040 | 35,900 | 13,808 | 5,803 |
| | Producer households | 38,386 | 11,745 | 9,876 | 7,268 | 6,608 | 2,889 |
| | Consumer households | 445,532 | 158,503 | 97,690 | 104,146 | 58,833 | 26,360 |
| e. | SAVING CERTIFICATES AND CDs ISSUED | 29,742 | 6,817 | 9,413 | 5,505 | 5,924 | 2,082 |
| | General government | 136 | 15 | 5 | 109 | 7 | .. |
| | Financial corporations | 463 | 297 | 59 | 100 | 6 | 1 |
| | Non-financial corporation | 1,630 | 446 | 601 | 395 | 144 | 45 |
| | Producer households | 1,222 | 162 | 460 | 230 | 282 | 89 |
| | Consumer households | 26,291 | 5,897 | 8,290 | 4,670 | 5,487 | 1,947 |

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

March 2011

Total

| | | |
|-----------|-------------------------|------------------|
| a. | TOTAL | 1,155,884 |
| b. | NORTH-WEST ITALY | 368,603 |
| | Piedmont | 90,353 |
| | Valle d'Aosta | 3,221 |
| | Liguria | 30,668 |
| | Lombardy | 244,362 |
| c. | NORTH-EAST ITALY | 243,287 |
| | Trentino-Alto Adige | 20,719 |
| | Veneto | 108,613 |
| | Friuli-Venezia Giulia | 25,226 |
| | Emilia-Romagna | 88,730 |
| d. | CENTRAL ITALY | 273,498 |
| | Marche | 27,390 |
| | Tuscany | 65,247 |
| | Umbria | 13,895 |
| | Lazio | 166,966 |
| e. | SOUTHERN ITALY | 192,673 |
| | Abruzzo | 22,730 |
| | Molise | 5,452 |
| | Campania | 80,413 |
| | Apulia | 50,761 |
| | Basilicata | 9,151 |
| | Calabria | 24,165 |
| f. | ISLANDS | 77,823 |
| | Sicily | 55,456 |
| | Sardinia | 22,367 |

Notes:

Distribution by branch location (regions)

| TDB10283 | | Banks | | |
|---|-----------------------|---------------------|--------|----------------|
| Source: supervisory reports Stocks in millions of euro Numbers in thousands | | | | |
| December 2011 | | Number of positions | | Total deposits |
| | | Current accounts | Other | |
| a. | TOTAL ITALY | 35,656 | 20,717 | 931,911 |
| b. | NORTH WEST ITALY | 12,616 | 5,886 | 368,755 |
| | Piedmont | 2,980 | 918 | 70,539 |
| | Valle d'Aosta | 87 | 29 | 2,097 |
| | Liguria | 1,093 | 373 | 22,817 |
| | Lombardy | 8,456 | 4,566 | 273,302 |
| c. | NORTH-EAST ITALY | 8,042 | 3,928 | 198,130 |
| | Trentino-Alto Adige | 836 | 635 | 20,232 |
| | Veneto | 3,104 | 1,534 | 78,876 |
| | Friuli-Venezia Giulia | 924 | 339 | 20,632 |
| | Emilia-Romagna | 3,178 | 1,421 | 78,391 |
| d. | CENTRAL ITALY | 7,722 | 5,108 | 212,427 |
| | Marche | 929 | 1,061 | 20,536 |
| | Tuscany | 2,539 | 1,890 | 51,881 |
| | Umbria | 494 | 331 | 9,386 |
| | Lazio | 3,760 | 1,826 | 130,624 |
| e. | SOUTHERNS ITALY | 4,896 | 3,752 | 103,915 |
| | Abruzzo | 609 | 470 | 13,349 |
| | Molise | 104 | 64 | 1,983 |
| | Campania | 1,932 | 1,025 | 42,734 |
| | Apulia | 1,468 | 1,408 | 31,611 |
| | Basilicata | 193 | 174 | 3,926 |
| | Calabria | 590 | 611 | 10,314 |
| f. | ISLANDS | 2,377 | 2,042 | 47,972 |
| | Sicily | 1,698 | 1,742 | 33,836 |
| | Sardinia | 678 | 300 | 14,136 |

Note:

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

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

December 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 | - | 186 | 110,032 | - | 40 | 110,063 |
| Credit default swap | 884 | 3,268 | 83,692 | 10 | 743 | 84,586 |
| Credit default option | - | - | - | - | .. | - |
| Total rate of return swap | - | 596 | 211 | - | 111 | 302 |
| Other credit derivatives | - | 334 | 60 | - | - | 118 |

Notes:

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

TDB30586

Banks

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

December 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 | 29,976 | 433 | 1,971 | 5,494 | 10,866 | 10,788 |
| Intrinsic value | 7,413 | 3 | 28 | 98 | 626 | 6,559 |
| b. NORTH-WEST ITALY | | | | | | |
| Number of holders | 10,493 | 126 | 655 | 1,827 | 3,707 | 4,061 |
| Intrinsic value | 2,768 | 1 | 7 | 33 | 202 | 2,506 |
| c. NORTH-EAST ITALY | | | | | | |
| Number of holders | 8,050 | 164 | 611 | 1,546 | 2,717 | 2,915 |
| Intrinsic value | 1,429 | 1 | 11 | 23 | 143 | 1,232 |
| d. CENTRAL ITALY | | | | | | |
| Number of holders | 6,661 | 84 | 443 | 1,259 | 2,482 | 2,256 |
| Intrinsic value | 2,396 | 1 | 6 | 27 | 168 | 2,145 |
| e. SOUTHERN ITALY | | | | | | |
| Number of holders | 3,268 | 33 | 159 | 583 | 1,334 | 1,106 |
| Intrinsic value | 573 | 1 | 2 | 12 | 74 | 474 |
| f. ISLAND | | | | | | |
| Number of holders | 1,504 | 26 | 103 | 279 | 626 | 450 |
| Intrinsic value | 247 | .. | 1 | 4 | 38 | 203 |

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

| December 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 | | 35,378 | 974 | 3,713 | 6,135 | 11,252 | 11,752 |
| Intrinsic value | | 66,524 | 23 | 80 | 224 | 908 | 58,428 |
| b. GENERAL GOVERNMENT | | | | | | | |
| Number of holders | | 240 | 1 | 3 | 22 | 71 | 135 |
| Intrinsic value | | 3,892 | .. | .. | 3 | 25 | 3,842 |
| c. FINANCIAL COMPANIES | | | | | | | |
| Number of holders | | 426 | 8 | 6 | 29 | 56 | 260 |
| Intrinsic value | | 9,660 | 9 | 1 | 23 | 6 | 4,324 |
| d. NON-FINANCIAL COMPANIES | | | | | | | |
| Number of holders | | 27,400 | 263 | 1,259 | 4,600 | 10,276 | 10,682 |
| Intrinsic value | | 7,344 | 3 | 25 | 87 | 596 | 6,539 |
| <i>of which: industry</i> | | | | | | | |
| Number of holders | | 9,983 | 38 | 201 | 1,079 | 3,608 | 4,959 |
| Intrinsic value | | 2,309 | 1 | 4 | 14 | 159 | 2,113 |
| building | | | | | | | |
| Number of holders | | 3,252 | 31 | 137 | 589 | 1,235 | 1,223 |
| Intrinsic value | | 855 | .. | 2 | 10 | 66 | 746 |
| services | | | | | | | |
| Number of holders | | 13,348 | 188 | 892 | 2,813 | 5,053 | 4,222 |
| Intrinsic value | | 4,039 | 2 | 19 | 61 | 341 | 3,574 |
| e. PRODUCER HOUSEHOLDS | | | | | | | |
| Number of holders | | 2,576 | 170 | 712 | 894 | 590 | 106 |
| Intrinsic value | | 68 | 1 | 3 | 11 | 29 | 20 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | | | |
| Number of holders | | 3,749 | 518 | 1,681 | 519 | 131 | 52 |
| Intrinsic value | | 136 | 8 | 6 | 9 | 14 | 35 |
| g. REST OF THE WORLD | | | | | | | |
| Number of holders | | 455 | 1 | 7 | 14 | 49 | 206 |
| Intrinsic value | | 17,681 | .. | .. | 74 | 95 | 16,183 |

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

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

December 2011

| | Total | of which: | |
|--|------------------|-----------------------------|---|
| | | Consumer households and nec | Non-financial companies and producer households |
| a. TOTAL | 1,645,964 | 674,053 | 186,171 |
| Italian government securities | 555,424 | 207,986 | 47,110 |
| <i>of which:</i> BOTs | 58,635 | 32,084 | 2,733 |
| CCTs | 70,972 | 27,679 | 5,296 |
| BTPs | 393,338 | 140,271 | 37,834 |
| Other debt securities | 572,511 | 238,010 | 45,820 |
| <i>of which:</i> in non-euro-area currencies | 36,316 | 15,791 | 1,578 |
| Equity securities | 223,250 | 65,837 | 77,765 |
| <i>of which:</i> in non-euro-area currencies | 32,727 | 5,751 | 1,006 |
| Units of collective investment undertakings | 281,013 | 160,224 | 12,905 |
| Other securities and the like | 3,923 | 1,111 | 1,222 |

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 |
| 67,422 | 40,637 | 4,053 | 1,324,263 | 617,816 | 160,094 |
| 25,385 | 13,639 | 1,700 | 448,907 | 190,657 | 42,188 |
| 2,050 | 1,226 | 129 | 42,277 | 30,744 | 2,557 |
| 5,417 | 3,234 | 454 | 55,116 | 23,721 | 4,249 |
| 14,284 | 6,646 | 855 | 331,888 | 130,936 | 34,606 |
| 16,130 | 8,638 | 604 | 481,097 | 224,012 | 42,082 |
| 1,501 | 949 | 79 | 23,701 | 14,087 | 1,363 |
| 3,651 | 2,044 | 344 | 170,327 | 60,507 | 63,952 |
| 893 | 437 | 60 | 11,740 | 5,110 | 675 |
| 22,217 | 16,299 | 1,403 | 211,859 | 140,984 | 10,214 |
| .. | .. | - | 3,036 | 889 | 752 |

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

December 2011

| | | <i>of which:</i> | | |
|-----------|-------------------------|------------------|-----------------------------|---|
| | | Total | Consumer households and nec | Non-financial companies and producer households |
| a. | TOTAL | 1,645,964 | 674,053 | 186,171 |
| b. | NORTH-WEST ITALY | 835,226 | 317,816 | 54,096 |
| | Piedmont | 154,280 | 83,461 | 13,952 |
| | Valle d'Aosta | 2,584 | 1,612 | 340 |
| | Liguria | 42,902 | 29,298 | 2,549 |
| | Lombardy | 635,460 | 203,445 | 37,256 |
| c. | NORTH-EAST ITALY | 338,644 | 159,104 | 25,262 |
| | Trentino-Alto Adige | 14,723 | 8,899 | 1,288 |
| | Veneto | 93,125 | 57,581 | 9,485 |
| | Friuli-Venezia Giulia | 106,725 | 12,987 | 1,303 |
| | Emilia-Romagna | 124,070 | 79,636 | 13,185 |
| d. | CENTRAL ITALY | 380,253 | 117,618 | 97,578 |
| | Marche | 16,862 | 13,316 | 2,646 |
| | Tuscany | 64,490 | 42,763 | 7,720 |
| | Umbria | 8,287 | 6,702 | 778 |
| | Lazio | 290,613 | 54,838 | 86,434 |
| e. | SOUTHERN ITALY | 66,648 | 58,589 | 6,534 |
| | Abruzzo | 6,630 | 5,684 | 718 |
| | Molise | 1,114 | 966 | 144 |
| | Campania | 30,928 | 26,980 | 2,875 |
| | Apulia | 19,902 | 17,793 | 1,963 |
| | Basilicata | 2,099 | 1,924 | 173 |
| | Calabria | 5,973 | 5,243 | 660 |
| f. | ISLANDS | 25,193 | 20,927 | 2,701 |
| | Sicily | 18,493 | 15,757 | 1,663 |
| | Sardinia | 6,701 | 5,170 | 1,037 |

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 |
| 67,422 | 40,637 | 4,053 | 1,324,263 | 617,816 | 160,094 |
| 36,013 | 20,277 | 1,836 | 610,257 | 290,680 | 39,514 |
| 11,667 | 3,751 | 392 | 136,273 | 78,349 | 11,824 |
| 48 | 47 | .. | 2,412 | 1,548 | 294 |
| 1,379 | 1,243 | 95 | 34,876 | 27,408 | 2,094 |
| 22,919 | 15,236 | 1,348 | 436,696 | 183,375 | 25,301 |
| 16,160 | 10,493 | 980 | 308,123 | 145,188 | 20,717 |
| 1,037 | 696 | 19 | 12,390 | 8,004 | 1,112 |
| 7,051 | 2,569 | 339 | 82,196 | 53,612 | 7,998 |
| 682 | 591 | 54 | 102,693 | 12,200 | 1,052 |
| 7,389 | 6,637 | 569 | 110,843 | 71,372 | 10,555 |
| 11,962 | 7,052 | 796 | 322,139 | 107,632 | 92,784 |
| 781 | 670 | 85 | 14,995 | 12,416 | 2,014 |
| 4,961 | 2,565 | 242 | 55,198 | 39,246 | 6,593 |
| 362 | 311 | 45 | 7,707 | 6,238 | 672 |
| 5,857 | 3,506 | 424 | 244,239 | 49,732 | 83,506 |
| 2,455 | 2,125 | 304 | 60,544 | 54,611 | 5,085 |
| 209 | 189 | 19 | 6,173 | 5,363 | 628 |
| 19 | 18 | 1 | 984 | 911 | 70 |
| 1,039 | 909 | 105 | 27,763 | 25,126 | 2,182 |
| 966 | 816 | 149 | 18,058 | 16,422 | 1,496 |
| 74 | 68 | 6 | 1,956 | 1,811 | 144 |
| 148 | 125 | 23 | 5,611 | 4,979 | 566 |
| 833 | 691 | 138 | 23,200 | 19,704 | 1,994 |
| 471 | 395 | 76 | 17,276 | 14,945 | 1,311 |
| 362 | 296 | 62 | 5,924 | 4,759 | 683 |

Information on securities business

Distribution by type of security and derivative instrument

| TDB40500 | | Banks and securities firms | |
|--|-----------|----------------------------|--------|
| Source: Supervisory returns Flows in millions of euro | | | |
| 4th quarter 2011 | Total | Banks | SIMs |
| a. TOTAL SECURITIES | 839,366 | 788,307 | 51,059 |
| Italian government securities | 378,467 | 370,195 | 8,272 |
| of which: BOTs | 147,398 | 146,029 | 1,369 |
| CCT | 33,682 | 32,324 | 1,358 |
| BTPs | 169,555 | 164,404 | 5,151 |
| Other debt securities | 253,004 | 249,117 | 3,888 |
| Equity securities | 180,995 | 143,251 | 37,744 |
| Other securities | 5,426 | 4,256 | 1,170 |
| b. TOTAL DERIVATIVE INSTRUMENTS | 2,803,368 | 2,732,059 | 71,309 |
| Futures | 962,138 | 934,137 | 28,001 |
| of which: on Italian government securities | 10,075 | 10,075 | - |
| on interest rates | 348,293 | 348,293 | - |
| on stock indices | 178,581 | 150,862 | 27,719 |
| Swaps and forward rate agreements | 1,127,841 | 1,127,841 | - |
| of which: interest rate swaps | 726,823 | 726,823 | - |
| currency swaps | 4,383 | 4,383 | - |
| Forward rate agreements | 392,601 | 392,601 | - |
| Options on securities | 99,976 | 59,027 | 40,948 |
| of which: on Italian government securities | 1 | 1 | - |
| on debt securities | 227 | 227 | - |
| on equity securities | 99,497 | 58,548 | 40,948 |
| Options on futures or stock indices | 536,704 | 534,891 | 1,813 |
| of which: on futures on Italian government securities | 2,952 | 2,952 | - |
| on stock indices or futures on stock indices | 63,675 | 61,866 | 1,809 |
| Foreign currency options | 22,217 | 21,815 | 402 |
| Interest rate options | 49,575 | 49,575 | - |
| Other derivative instruments | 4,918 | 4,772 | 146 |

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

4th quarter 2011

| | | Total | | |
|-----------|--|-----------------------------|-------------------------|-----------------------|
| | | Purchases in the quarter | Sales in the quarter | End-quarter stocks |
| a. | TOTAL PORTAFOLIO | 56,347 | 60,919 | 385,913 |
| | Italian government securities | 19,300 | 15,150 | 172,886 |
| | <i>of which:</i> BOTs | 5,358 | 4,303 | 8,243 |
| | CCTs | 1,075 | 2,576 | 18,710 |
| | BTPs | 10,453 | 6,897 | 133,176 |
| | Other debt securities | 12,472 | 17,447 | 99,980 |
| | <i>of which:</i> in non-euro-area currencies | 1,580 | 1,210 | 3,120 |
| | Equity securities | 3,200 | 3,934 | 46,160 |
| | <i>of which:</i> in non-euro-area currencies | 750 | 842 | 1,575 |
| | Units of collective investment undertakings | 17,398 | 20,511 | 102,997 |
| | Other securities and the like | 7,732 | 7,716 | -76 |

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 |
| 12,463 | 12,740 | 78,500 | 5,195 | 5,737 | 8,739 | 38,689 | 42,442 | 298,673 |
| 4,867 | 4,528 | 40,936 | 988 | 647 | 2,026 | 13,445 | 9,974 | 129,923 |
| 1,107 | 918 | 2,235 | 288 | 218 | 426 | 3,964 | 3,167 | 5,582 |
| 422 | 701 | 6,026 | 144 | 174 | 408 | 509 | 1,701 | 12,276 |
| 2,642 | 2,423 | 28,327 | 502 | 193 | 1,029 | 7,310 | 4,281 | 103,820 |
| 4,198 | 4,075 | 19,644 | 1,085 | 1,115 | 3,707 | 7,189 | 12,257 | 76,629 |
| 553 | 424 | 2,387 | 204 | 133 | 633 | 822 | 653 | 100 |
| 1,182 | 1,259 | 3,969 | 571 | 672 | 850 | 1,447 | 2,004 | 41,341 |
| 256 | 233 | 1,080 | 54 | 35 | 315 | 439 | 573 | 180 |
| 5,058 | 5,698 | 24,187 | 904 | 1,210 | 3,565 | 11,436 | 13,603 | 75,245 |
| 296 | 204 | -14 | 1,999 | 2,422 | 18 | 5,437 | 5,090 | -81 |

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 Sept. | 2011 Dec. | 2011 Sept. | 2011 Dec. | 2011 Sept. | 2011 Dec. |
| a. NUMBER OF BORROWERS | 7,784,493 | 7,797,875 | 5,227,493 | 5,079,048 | 2,557,000 | 2,718,827 |
| <i>of which: joint borrowers</i> | 2,238,910 | 2,236,233 | 1,283,503 | 1,213,071 | 955,407 | 1,023,162 |
| b. LOAN FACILITIES | | | | | | |
| facilities granted | 2,518,587 | 2,490,642 | 2,166,032 | 2,112,058 | 352,556 | 378,583 |
| used margin | 1,922,158 | 1,912,951 | 1,583,222 | 1,546,574 | 338,936 | 366,377 |
| overshoot | 49,159 | 48,515 | 45,100 | 44,430 | 4,059 | 4,085 |
| unused margin | 645,588 | 626,206 | 627,909 | 609,915 | 17,679 | 16,291 |
| <i>of which: matched loans</i> | | | | | | |
| facilities granted | 337,147 | 335,996 | 299,378 | 293,877 | 37,770 | 42,118 |
| used margin | 179,372 | 182,997 | 153,405 | 151,998 | 25,968 | 31,000 |
| term loans | | | | | | |
| facilities granted | 1,857,960 | 1,833,425 | 1,545,328 | 1,499,104 | 312,632 | 334,321 |
| used margin | 1,583,722 | 1,575,021 | 1,273,101 | 1,241,947 | 310,621 | 333,073 |
| revocable loans | | | | | | |
| facilities granted | 323,401 | 321,096 | 321,263 | 318,969 | 2,138 | 2,127 |
| used margin | 158,951 | 154,879 | 156,620 | 152,592 | 2,332 | 2,287 |
| c. GUARANTEES GRANTED TO CUSTOMERS | | | | | | |
| facilities granted | 392,748 | 393,141 | 375,800 | 375,667 | 16,949 | 17,474 |
| used margin | 205,698 | 199,530 | 189,759 | 183,065 | 15,939 | 16,465 |
| d. BAD DEBTS | 148,942 | 154,914 | 100,618 | 105,347 | 48,324 | 49,567 |
| e. NUMBER OF GUARANTORS | 4,114,526 | 4,105,648 | 3,047,885 | 2,967,005 | 1,066,641 | 1,138,643 |
| <i>of which: joint guarantors</i> | 1,418,186 | 1,415,172 | 1,076,705 | 1,044,920 | 341,481 | 370,252 |
| f. GUARANTEES RECEIVED | 860,933 | 858,493 | 682,267 | 668,863 | 178,666 | 189,630 |

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

Distribution by amount

| TDB30206 | | Banks | |
|--|------------------------------|------------------------|----------------|
| Source: Central Credit Register Stocks in millions of euro Size classes in euros | | | |
| December 2011 | | Number of borrowers | Net used |
| a. | TOTAL | 1,065,949 | 104,315 |
| | from 250 to 30,000 | 700,509 | 5,979 |
| | from 30,000 to 75,000 | 141,737 | 6,151 |
| | from 75,000 to 125,000 | 73,330 | 6,405 |
| | from 125,000 to 250,000 | 82,857 | 12,454 |
| | from 250,000 to 500,000 | 32,498 | 9,236 |
| | from 500,000 to 1,000,000 | 16,573 | 9,227 |
| | from 1,000,000 to 2,500,000 | 11,382 | 13,724 |
| | from 2,500,000 to 5,000,000 | 4,038 | 10,766 |
| | from 5,000,000 to 25,000,000 | 2,728 | 19,416 |
| | more than 25,000,000 | 297 | 10,956 |

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2011

| | | General government | Financial companies | Non- financial companies | of which: | | | Producer households | Consumer households |
|----------------------------|---------------------|-----------------------|------------------------|--------------------------------|-----------|----------|----------|------------------------|------------------------|
| | | | | | industry | building | services | | |
| a. ITALY | | | | | | | | | |
| | Number of borrowers | 21 | 1,233 | 176,007 | 40,283 | 31,937 | 100,655 | 152,657 | 727,913 |
| | Bad debts | 49 | 727 | 69,513 | 22,234 | 15,683 | 29,971 | 10,610 | 22,970 |
| b. NORTH-WEST ITALY | | | | | | | | | |
| | Number of borrowers | 1 | 399 | 47,294 | 11,062 | 8,399 | 27,440 | 32,984 | 172,043 |
| | Bad debts | .. | 373 | 18,747 | 6,273 | 4,172 | 8,014 | 2,339 | 7,050 |
| c. NORTH-EAST ITALY | | | | | | | | | |
| | Number of borrowers | 3 | 234 | 33,983 | 8,894 | 6,341 | 18,343 | 24,108 | 109,709 |
| | Bad debts | 2 | 58 | 15,992 | 5,724 | 3,916 | 6,084 | 1,878 | 4,173 |
| d. CENTRAL ITALY | | | | | | | | | |
| | Number of borrowers | 3 | 317 | 45,165 | 9,782 | 7,813 | 26,948 | 32,195 | 148,832 |
| | Bad debts | 13 | 241 | 19,693 | 5,428 | 4,607 | 9,306 | 2,315 | 4,961 |
| e. SOUTHERN ITALY | | | | | | | | | |
| | Number of borrowers | 13 | 185 | 33,007 | 7,645 | 6,183 | 18,130 | 38,637 | 196,080 |
| | Bad debts | 34 | 46 | 10,626 | 3,746 | 2,005 | 4,476 | 2,482 | 4,471 |
| f. ISLANDS | | | | | | | | | |
| | Number of borrowers | 1 | 98 | 16,558 | 2,900 | 3,201 | 9,794 | 24,733 | 101,249 |
| | Bad debts | .. | 10 | 4,456 | 1,063 | 982 | 2,090 | 1,597 | 2,315 |

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2011

Number of
borrowers

Bad debts

| | | |
|---|----------------|---------------|
| a. TOTAL | 336,793 | 80,569 |
| Agricultural, forestry and fishing | 15,431 | 3,654 |
| Mining and quarrying | 479 | 184 |
| Manufacturing | 59,434 | 22,866 |
| Electricity, gas, steam and air conditioning supply | 132 | 123 |
| Water supply, sewerage, waste management and remediation activities | 803 | 420 |
| Construction | 64,217 | 17,864 |
| Wholesale and retail trade, repair of motor vehicles and | 93,175 | 14,716 |
| Transportation and storage | 13,566 | 2,417 |
| Accommodation and food service activities | 26,899 | 3,121 |
| Information and communication | 6,040 | 1,304 |
| Financial and insurance activities | 1,161 | 741 |
| Real estate activities | 12,294 | 7,403 |
| Professional, scientific and technical activities | 8,593 | 1,641 |
| Administrative and support service activities | 10,808 | 2,081 |
| All remaining activities (sections O, P,Q,R,S,T) | 12,979 | 1,515 |

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

| December 2011 | | Total | Banks | Financial intermediaries |
|---------------|--|---------|---------|--------------------------|
| a. | TOTAL | 154,914 | 105,347 | 49,567 |
| b. | GENERAL GOVERNMENT | 108 | 49 | 59 |
| | Central government | 12 | 10 | 3 |
| | Local government | 96 | 39 | 56 |
| | Social security funds | - | - | - |
| c. | FINANCIAL COMPANIES | 1,373 | 727 | 645 |
| | Monetary financial institutions | - | - | - |
| | Other financial intermediaries | 1,169 | 579 | 590 |
| | Financial auxiliaries | 195 | 142 | 52 |
| | Insurance companies and pension funds | 9 | 6 | 3 |
| d. | NON-FINANCIAL COMPANIES | 102,449 | 69,513 | 32,936 |
| | Public companies | 230 | 135 | 95 |
| | Private companies | 86,936 | 59,428 | 27,508 |
| | Associations of non-financial companies | 136 | 76 | 60 |
| | Craft non-financial quasi-companies | 3,820 | 2,739 | 1,080 |
| | Other non-financial quasi-companies | 11,327 | 7,135 | 4,193 |
| e. | HOUSEHOLDS | 48,315 | 33,154 | 15,161 |
| | Producer households | 16,581 | 10,610 | 5,971 |
| | Consumer households | 31,734 | 22,544 | 9,190 |
| f. | NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS | 581 | 423 | 158 |
| g. | REST OF THE WORLD | 1,134 | 1,031 | 102 |
| | General government | 1 | 1 | - |
| | Monetary financial institutions | 76 | 75 | 1 |
| | Other financial institutions | 572 | 562 | 10 |
| | Non-financial companies | 410 | 330 | 80 |
| | Households | 75 | 64 | 11 |
| | Non-profit institutions serving households | .. | .. | - |
| | International organizations and the other institutions | .. | - | .. |
| h. | UNCLASSIFIABLE AND UNCLASSIFIED UNITS | 6 | 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

4th quarter 2011

| | | New bad debts in the quarter | | Bad debts deleted in the quarter | |
|-----------|--------------------------|------------------------------|--------------|----------------------------------|------------|
| | | Number of borrowers | Amount | Number of borrowers | Amount |
| a. | TOTAL | 67,633 | 4,307 | 47,571 | 944 |
| b. | INORTH-WEST ITALY | 18,149 | 1,282 | 12,669 | 311 |
| | Piedmont | 5,133 | 232 | 4,664 | 62 |
| | Valle d'Aosta | 119 | 4 | 131 | 2 |
| | Liguria | 1,391 | 48 | 971 | 16 |
| | Lombardy | 11,506 | 998 | 6,903 | 231 |
| c. | NORD-EAST ITALY | 11,312 | 1,059 | 11,650 | 188 |
| | Trentino-Alto Adige | 644 | 111 | 1,214 | 36 |
| | Veneto | 4,590 | 432 | 3,096 | 58 |
| | Friuli-Venezia Giulia | 894 | 76 | 586 | 11 |
| | Emilia-Romagna | 5,184 | 440 | 6,754 | 82 |
| d. | CENTRAL ITALY | 12,974 | 1,058 | 7,564 | 220 |
| | Marche | 1,498 | 139 | 819 | 14 |
| | Tuscany | 3,866 | 379 | 2,204 | 55 |
| | Umbria | 882 | 70 | 332 | 3 |
| | Lazio | 6,728 | 470 | 4,209 | 147 |
| e. | SOUTHERN ITALY | 16,265 | 598 | 10,090 | 151 |
| | Abruzzo | 1,381 | 70 | 670 | 12 |
| | Molise | 239 | 14 | 295 | 5 |
| | Campania | 7,425 | 267 | 4,376 | 59 |
| | Apulia | 3,915 | 150 | 2,602 | 46 |
| | Basilicata | 442 | 19 | 339 | 5 |
| | Calabria | 2,863 | 77 | 1,808 | 24 |
| f. | ISLANDS | 8,933 | 311 | 5,598 | 74 |
| | Sicily | 7,176 | 201 | 4,353 | 52 |
| | Sardinia | 1,757 | 111 | 1,245 | 21 |

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

Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register
Flows in millions of euro

| 4th quarter 2011 | New bad debts in the quarter | | Bad debts deleted in the quarter | |
|-----------------------------|------------------------------|--------------|----------------------------------|------------|
| | Number of borrowers | Amount | Number of borrowers | Amount |
| a. TOTAL | 67,633 | 4,307 | 47,571 | 944 |
| General government | 3 | 11 | 1 | .. |
| Financial companies | 79 | 9 | 45 | 10 |
| Non-financial companies | 8,918 | 2,803 | 4,969 | 442 |
| <i>of which: industry</i> | <i>1,637</i> | <i>696</i> | <i>962</i> | <i>65</i> |
| building | 1,883 | 807 | 807 | 46 |
| services | 5,236 | 1,216 | 3,124 | 321 |
| Producer households | 7,697 | 340 | 5,866 | 110 |
| Consumer households and nec | 50,517 | 1,128 | 36,364 | 377 |

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2011

| | Bad debts (gross of writeoffs) | <i>of which:</i> backed by real security |
|---|-----------------------------------|---|
| a. TOTAL | 96,075 | 28,389 |
| Agricultural, forestry and fishing | 3,879 | 1,987 |
| Mining and quarrying | 209 | 70 |
| Manufacturing | 29,076 | 6,247 |
| Electricity, gas, steam and air conditioning supply | 127 | 40 |
| Water supply, sewerage, waste management and remediation activities | 481 | 117 |
| Construction | 20,907 | 7,701 |
| Wholesale and retail trade, repair of motor vehicles and | 18,076 | 3,324 |
| Transportation and storage | 2,804 | 587 |
| Accommodation and food service activities | 3,303 | 1,633 |
| Information and communication | 1,580 | 159 |
| Financial and insurance activities | 878 | 320 |
| Real estate activities | 8,056 | 4,544 |
| Professional, scientific and technical activities | 1,929 | 451 |
| Administrative and support service activities | 2,436 | 512 |
| All remaining activities (sections O, P,Q,R,S,T) | 1,731 | 542 |

Note:

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

| TDC30033 | | | | | | | | Banks |
|---|-----------------------|------------------------|--------------------------------|-----------|----------|----------|------------------------|------------------------|
| Source: Central Credit Register Stocks in millions of euro | | | | | | | | |
| December 2011 | General government | Financial companies | Non- financial companies | of which: | | | Producer households | Consumer households |
| | | | | industry | building | services | | |
| a. ITALY | | | | | | | | |
| Bad debts (gross of writeoffs) | 50 | 989 | 84,321 | 28,432 | 18,558 | 35,528 | 11,234 | 23,495 |
| of which: backed by real security | .. | 254 | 28,112 | 7,282 | 8,014 | 11,884 | 4,516 | 12,102 |
| b. NORTH-WEST ITALY | | | | | | | | |
| Bad debts (gross of writeoffs) | .. | 420 | 23,260 | 8,265 | 4,910 | 9,779 | 2,404 | 7,123 |
| of which: backed by real security | .. | 139 | 7,349 | 1,841 | 2,240 | 3,078 | 1,091 | 4,425 |
| c. NORTH-EAST ITALY | | | | | | | | |
| Bad debts (gross of writeoffs) | 2 | 104 | 19,534 | 7,484 | 4,598 | 7,146 | 1,946 | 4,223 |
| of which: backed by real security | .. | 22 | 6,834 | 1,749 | 2,192 | 2,740 | 900 | 2,437 |
| d. CENTRAL ITALY | | | | | | | | |
| Bad debts (gross of writeoffs) | 13 | 362 | 23,752 | 6,859 | 5,356 | 11,153 | 2,477 | 5,090 |
| of which: backed by real security | - | 81 | 7,798 | 1,786 | 2,122 | 3,671 | 1,059 | 2,456 |
| e. SOUTHERN ITALY | | | | | | | | |
| Bad debts (gross of writeoffs) | 35 | 91 | 12,442 | 4,521 | 2,406 | 5,060 | 2,657 | 4,593 |
| of which: backed by real security | .. | 10 | 4,250 | 1,482 | 902 | 1,667 | 921 | 1,907 |
| f. ISLANDS | | | | | | | | |
| Bad debts (gross of writeoffs) | .. | 13 | 5,334 | 1,303 | 1,288 | 2,389 | 1,750 | 2,465 |
| of which: backed by real security | - | 2 | 1,882 | 425 | 558 | 728 | 545 | 877 |

Note:

Distribution by customer location (region)

TDB30265

Banks

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

| December 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 | 3,121,650 | 110,929 | 1.06 | 200,991 | 8,965 |
| b. | NORTH-WEST ITALY | 741,465 | 29,974 | 1.05 | 53,421 | 2,901 |
| | Piedmont | 221,187 | 6,404 | 1.04 | 15,006 | 518 |
| | Valle d'Aosta | 5,106 | 130 | 1.02 | 327 | 4 |
| | Liguria | 70,641 | 1,838 | 1.03 | 4,230 | 91 |
| | Lombardy | 444,531 | 21,601 | 1.05 | 33,858 | 2,288 |
| c. | NORTH-EAST ITALY | 504,744 | 23,881 | 1.08 | 33,675 | 2,006 |
| | Trentino-Alto Adige | 27,741 | 1,575 | 1.05 | 1,938 | 149 |
| | Veneto | 198,396 | 10,180 | 1.05 | 13,692 | 872 |
| | Friuli-Venezia Giulia | 46,695 | 1,711 | 1.04 | 2,718 | 157 |
| | Emilia-Romagna | 231,912 | 10,414 | 1.12 | 15,327 | 829 |
| d. | CENTRAL ITALY | 663,570 | 29,269 | 1.07 | 38,838 | 2,269 |
| | Marche | 83,289 | 3,833 | 1.05 | 4,560 | 230 |
| | Tuscany | 187,569 | 8,658 | 1.07 | 11,616 | 941 |
| | Umbria | 44,991 | 1,738 | 1.03 | 2,682 | 154 |
| | Lazio | 347,721 | 15,040 | 1.09 | 19,980 | 943 |
| e. | SOUTHERN ITALY | 789,366 | 18,907 | 1.06 | 48,492 | 1,232 |
| | Abruzzo | 66,390 | 2,288 | 1.07 | 4,104 | 154 |
| | Molise | 15,297 | 513 | 1.05 | 669 | 24 |
| | Campania | 361,923 | 7,688 | 1.06 | 22,173 | 599 |
| | Apulia | 198,942 | 4,991 | 1.07 | 11,733 | 288 |
| | Basilicata | 31,314 | 1,125 | 1.03 | 1,290 | 30 |
| | Calabria | 115,500 | 2,302 | 1.08 | 8,523 | 137 |
| f. | ISLANDS | 422,505 | 8,898 | 1.05 | 26,565 | 557 |
| | Sicily | 338,031 | 6,496 | 1.06 | 21,348 | 392 |
| | Sardinia | 84,474 | 2,402 | 1.02 | 5,217 | 165 |

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**December 2011**

Ceased to be adjusted bad debts

| | | Number of borrowers | Amount |
|-----------|-------------------------|------------------------|------------|
| a. | TOTAL | 12,786 | 911 |
| b. | NORTH-WEST ITALY | 3,093 | 290 |
| | Piedmont | 822 | 44 |
| | Valle d'Aosta | 30 | .. |
| | Liguria | 270 | 8 |
| | Lombardy | 1,971 | 237 |
| c. | NORTH-EAST ITALY | 2,235 | 179 |
| | Trentino-Alto Adige | 234 | 24 |
| | Veneto | 879 | 67 |
| | Friuli-Venezia Giulia | 177 | 7 |
| | Emilia-Romagna | 945 | 80 |
| d. | CENTRAL ITALY | 2,850 | 227 |
| | Marche | 360 | 21 |
| | Tuscany | 816 | 55 |
| | Umbria | 225 | 16 |
| | Lazio | 1,449 | 135 |
| e. | SOUTHERN ITALY | 3,051 | 148 |
| | Abruzzo | 357 | 18 |
| | Molise | 66 | 2 |
| | Campania | 1,176 | 41 |
| | Apulia | 840 | 64 |
| | Basilicata | 129 | 3 |
| | Calabria | 483 | 21 |
| f. | ISLANDS | 1,557 | 67 |
| | Sicily | 1,248 | 57 |
| | Sardinia | 309 | 10 |

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

December 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 | 1,040,550 | 110,929 | 1.06 | 66,997 | 8,965 |
| General government | 19 | 102 | 2.07 | 3 | 2 |
| Financial companies | 1,194 | 1,330 | 1.83 | 83 | 23 |
| Non-financial companies | 172,256 | 74,877 | 1.08 | 8,965 | 6,724 |
| <i>of which: industry</i> | <i>39,668</i> | <i>23,723</i> | <i>1.07</i> | <i>1,644</i> | <i>1,911</i> |
| building | 30,928 | 17,006 | 1.08 | 1,910 | 1,894 |
| services | 88,307 | 29,963 | 1.04 | 4,691 | 2,572 |
| Producer households | 150,710 | 11,224 | 1.06 | 7,695 | 598 |
| Consumer households and nec | 708,357 | 22,946 | 1.00 | 49,829 | 1,587 |

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

December 2011

Ceased to be adjusted bad debts

| | Number of borrowers | Amount |
|-----------------------------|------------------------|------------|
| a. TOTAL | 4,262 | 911 |
| General government | - | - |
| Financial companies | 4 | .. |
| Non-financial companies | 693 | 638 |
| <i>of which: industry</i> | <i>149</i> | <i>115</i> |
| building | 146 | 102 |
| services | 326 | 376 |
| Producer households | 866 | 85 |
| Consumer households and nec | 2,684 | 187 |

Notes:

Distribution by type of default

| TDB30261 | | Banks | | |
|---|---------------------------|------------------|------------------|------------------|
| Source: supervisory returns Stocks in millions of euro | | | | |
| | | 2011-Q4 | 2011-Q3 | 2011-Q2 |
| a. | IMPAIRED LOANS | | | |
| | Bad debts | 107,921 | 102,952 | 98,686 |
| | Substandard loans | 58,307 | 56,978 | 55,916 |
| | Restructured loans | 15,282 | 15,120 | 14,680 |
| | Overdue / overdrawn loans | 13,279 | 14,998 | 13,655 |
| b. | TOTAL LOANS | 1,804,992 | 1,818,440 | 1,814,658 |

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

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

TDB30262

Source: supervisory returns
Stocks in millions of euro

December 2011

| | | Substandard loans | | | |
|-----------|----------------------------|-----------------------------------|-------------------------------|------------------------|------------------------|
| | | Total resident non-bank sector | Non-financial corporations | Producer households | Consumer households |
| a. | TOTAL | 57,329 | 40,302 | 4,888 | 10,431 |
| b. | NORTH-WEST ITALY | 17,145 | 12,184 | 1,071 | 3,070 |
| | Piedmont and Valle d'Aosta | 2,729 | 1,703 | 267 | 628 |
| | Liguria | 996 | 690 | 93 | 209 |
| | Lombardy | 13,420 | 9,791 | 710 | 2,233 |
| c. | NORTH-EAST ITALY | 14,004 | 9,944 | 1,166 | 2,249 |
| | Trentino-Alto Adige | 1,968 | 1,414 | 256 | 269 |
| | Veneto | 5,479 | 4,072 | 413 | 897 |
| | Friuli-Venezia Giulia | 715 | 444 | 105 | 159 |
| | Emilia-Romagna | 5,842 | 4,014 | 393 | 924 |
| d. | CENTRAL ITALY | 14,026 | 10,459 | 1,115 | 2,261 |
| | Marche | 1,635 | 1,065 | 188 | 377 |
| | Tuscany | 5,032 | 3,826 | 506 | 676 |
| | Umbria | 863 | 586 | 116 | 160 |
| | Lazio | 6,496 | 4,982 | 305 | 1,048 |
| e. | SOUTHERN ITALY | 7,954 | 5,145 | 977 | 1,800 |
| | Abruzzo and Molise | 1,632 | 1,152 | 199 | 265 |
| | Campania | 3,264 | 2,181 | 271 | 805 |
| | Apulia and Basilicata | 2,009 | 1,245 | 309 | 448 |
| | Calabria | 897 | 491 | 166 | 239 |
| f. | ISLANDS | 4,200 | 2,570 | 559 | 1,051 |
| | Sicily | 3,129 | 1,807 | 438 | 867 |
| | Sardinia | 1,071 | 763 | 122 | 185 |

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 | Non-financial corporation | Producer households | Consumer households |
| 14,544 | 12,810 | 7,159 | 1,039 | 4,396 |
| 7,724 | 3,194 | 1,702 | 241 | 1,206 |
| 518 | 539 | 222 | 65 | 252 |
| 166 | 264 | 132 | 29 | 99 |
| 7,040 | 2,390 | 1,347 | 147 | 855 |
| 4,175 | 2,934 | 1,744 | 245 | 863 |
| 72 | 213 | 133 | 23 | 48 |
| 2,152 | 1,295 | 774 | 103 | 360 |
| 208 | 196 | 100 | 24 | 62 |
| 1,743 | 1,229 | 736 | 94 | 393 |
| 2,042 | 3,675 | 2,290 | 266 | 1,069 |
| 136 | 439 | 221 | 50 | 165 |
| 933 | 979 | 558 | 115 | 304 |
| 94 | 244 | 121 | 30 | 90 |
| 880 | 2,013 | 1,391 | 71 | 510 |
| 389 | 1,989 | 922 | 184 | 858 |
| 39 | 436 | 255 | 55 | 123 |
| 106 | 866 | 386 | 51 | 412 |
| 238 | 492 | 216 | 53 | 222 |
| 2 | 160 | 52 | 21 | 83 |
| 213 | 1,018 | 501 | 103 | 400 |
| 201 | 728 | 311 | 78 | 329 |
| 12 | 290 | 190 | 25 | 70 |

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

| TDB30446 | | Banks | | | | |
|-----------------------------------|-----------|--------------------------------|---------------------------------|-------------------------------|----------------------------------|---------------------------------|
| Source: Central Credit Register | | | | | | |
| Size classes in euro | | | | | | |
| Numbers in unit | | | | | | |
| December 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 | 4,017,153 | 1,372,667 | 868,180 | 810,593 | 287,910 | 148,667 |
| of which: 1 facility | 3,447,731 | 1,346,567 | 806,693 | 692,635 | 170,063 | 56,445 |
| 2 facilities | 347,168 | 25,129 | 58,054 | 96,616 | 77,646 | 44,457 |
| 3-4 facilities | 162,813 | 961 | 3,403 | 21,092 | 37,905 | 40,836 |
| more than 4 facilities | 59,441 | 10 | 30 | 250 | 2,296 | 6,929 |
| b. GENERAL GOVERNMENT | 7,408 | 618 | 489 | 1,033 | 1,262 | 1,228 |
| of which: 1 facility | 4,364 | 609 | 440 | 827 | 851 | 677 |
| 2 facilities | 2,000 | 8 | 47 | 202 | 360 | 457 |
| 3-4 facilities | 842 | 1 | 2 | 4 | 51 | 93 |
| more than 4 facilities | 202 | - | - | - | - | 1 |
| c. FINANCIAL COMPANIES | 8,343 | 2,050 | 1,095 | 1,274 | 815 | 481 |
| of which: 1 facility | 5,876 | 1,955 | 851 | 849 | 447 | 250 |
| 2 facilities | 1,460 | 91 | 227 | 331 | 237 | 110 |
| 3-4 facilities | 659 | 4 | 17 | 92 | 114 | 101 |
| more than 4 facilities | 348 | - | - | 2 | 17 | 20 |
| d. NON-FINANCIAL COMPANIES | 887,002 | 196,182 | 111,789 | 145,798 | 131,327 | 104,850 |
| of which: 1 facility | 511,678 | 188,572 | 84,667 | 84,723 | 56,493 | 33,084 |
| 2 facilities | 193,113 | 7,364 | 25,642 | 48,117 | 46,392 | 32,535 |
| 3-4 facilities | 126,890 | 243 | 1,470 | 12,829 | 26,772 | 33,382 |
| more than 4 facilities | 55,321 | 3 | 10 | 129 | 1,670 | 5,849 |
| e. PRODUCER HOUSEHOLDS | 544,008 | 198,433 | 105,009 | 110,007 | 49,642 | 19,138 |
| of which: 1 facility | 448,518 | 191,552 | 88,900 | 81,800 | 26,236 | 6,934 |
| 2 facilities | 69,955 | 6,632 | 15,066 | 22,862 | 15,347 | 6,192 |
| 3-4 facilities | 22,886 | 248 | 1,037 | 5,280 | 7,601 | 5,182 |
| more than 4 facilities | 2,649 | 1 | 6 | 65 | 458 | 830 |
| f. CONSUMER HOUSEHOLDS AND NEC | 2,536,160 | 960,242 | 643,898 | 547,241 | 102,442 | 21,805 |
| of which: 1 facility | 2,445,604 | 948,950 | 626,445 | 519,904 | 84,139 | 14,639 |
| 2 facilities | 78,472 | 10,822 | 16,578 | 24,482 | 14,877 | 4,943 |
| 3-4 facilities | 11,187 | 464 | 861 | 2,802 | 3,280 | 1,999 |
| more than 4 facilities | 897 | 6 | 14 | 53 | 146 | 224 |

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

| TDB30446 | | Banks | | | |
|---|--|-----------------------------------|-----------------------------------|------------------------------------|-------------------------|
| Source: Central Credit Register | | | | | |
| Size classes in euro | | | | | |
| Numbers in unit | | | | | |
| December 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 | | 108,233 | 42,145 | 34,778 | 7,146 |
| of which: 1 facility | | 30,452 | 8,976 | 5,375 | 772 |
| 2 facilities | | 25,980 | 7,568 | 4,470 | 654 |
| 3-4 facilities | | 36,280 | 12,910 | 7,886 | 1,065 |
| more than 4 facilities | | 15,521 | 12,691 | 17,047 | 4,655 |
| b. GENERAL GOVERNMENT | | 1,168 | 550 | 573 | 375 |
| of which: 1 facility | | 485 | 171 | 147 | 45 |
| 2 facilities | | 474 | 192 | 188 | 72 |
| 3-4 facilities | | 200 | 166 | 174 | 151 |
| more than 4 facilities | | 9 | 21 | 64 | 107 |
| c. FINANCIAL COMPANIES | | 490 | 297 | 558 | 578 |
| of which: 1 facility | | 256 | 143 | 275 | 203 |
| 2 facilities | | 114 | 77 | 118 | 119 |
| 3-4 facilities | | 90 | 34 | 82 | 105 |
| more than 4 facilities | | 30 | 43 | 83 | 151 |
| d. NON-FINANCIAL COMPANIES | | 90,543 | 38,037 | 32,282 | 6,099 |
| of which: 1 facility | | 22,702 | 7,430 | 4,520 | 496 |
| 2 facilities | | 21,179 | 6,552 | 3,873 | 450 |
| 3-4 facilities | | 32,220 | 11,830 | 7,268 | 783 |
| more than 4 facilities | | 14,442 | 12,225 | 16,621 | 4,370 |
| e. PRODUCER HOUSEHOLDS | | 7,892 | 1,469 | 466 | 11 |
| of which: 1 facility | | 2,185 | 281 | 50 | 3 |
| 2 facilities | | 2,202 | 299 | 60 | 2 |
| 3-4 facilities | | 2,718 | 574 | 175 | 4 |
| more than 4 facilities | | 787 | 315 | 181 | 2 |
| f. CONSUMER HOUSEHOLDS AND NEC | | 7,451 | 1,576 | 798 | 73 |
| of which: 1 facility | | 4,315 | 788 | 305 | 15 |
| 2 facilities | | 1,893 | 415 | 219 | 11 |
| 3-4 facilities | | 995 | 291 | 179 | 22 |
| more than 4 facilities | | 248 | 82 | 95 | 25 |

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

| December 2011 | | Total | | | 1 facility | | |
|---------------|-----------------------|--------------------|-------------|---------------------|---------------------|-------------|---------------------|
| | | facilities granted | used margin | number of borrowers | facilitites granted | used margin | number of borrowers |
| a. | TOTAL | 1,860,277 | 1,384,077 | 4,017,153 | 519,956 | 459,810 | 3,447,731 |
| b. | NORTH-WEST ITALY | 761,396 | 555,361 | 1,111,038 | 196,929 | 169,589 | 936,552 |
| | Piedmont | 114,282 | 80,645 | 284,813 | 30,384 | 26,632 | 244,237 |
| | Valle d'Aosta | 2,692 | 1,939 | 8,279 | 901 | 778 | 7,189 |
| | Liguria | 36,831 | 26,551 | 91,261 | 14,022 | 11,424 | 79,260 |
| | Lombardy | 607,591 | 446,226 | 726,685 | 151,622 | 130,755 | 605,866 |
| c. | NORTH-EAST ITALY | 474,037 | 353,505 | 1,001,819 | 128,167 | 112,239 | 845,391 |
| | Trentino-Alto Adige | 45,750 | 35,619 | 118,107 | 19,080 | 15,293 | 103,725 |
| | Veneto | 189,979 | 146,136 | 401,768 | 55,959 | 50,391 | 339,200 |
| | Friuli-Venezia Giulia | 32,544 | 24,359 | 109,091 | 10,300 | 9,368 | 95,371 |
| | Emilia-Romagna | 205,764 | 147,391 | 372,853 | 42,828 | 37,186 | 307,095 |
| d. | CENTRAL ITALY | 401,214 | 289,775 | 867,375 | 102,599 | 93,138 | 742,422 |
| | Marche | 43,370 | 33,081 | 133,449 | 14,032 | 12,937 | 109,656 |
| | Tuscany | 116,626 | 88,198 | 296,445 | 31,899 | 29,258 | 246,400 |
| | Umbria | 18,978 | 14,998 | 69,290 | 5,470 | 5,051 | 57,538 |
| | Lazio | 222,240 | 153,499 | 368,191 | 51,198 | 45,891 | 328,828 |
| e. | SOUTHERN ITALY | 153,204 | 125,682 | 673,291 | 61,792 | 56,458 | 596,244 |
| | Abruzzo | 23,481 | 18,864 | 97,364 | 8,548 | 7,832 | 84,308 |
| | Molise | 3,163 | 2,523 | 16,021 | 1,267 | 1,171 | 13,955 |
| | Campania | 62,691 | 51,169 | 238,557 | 24,649 | 22,064 | 212,577 |
| | Apulia | 43,547 | 36,330 | 212,444 | 18,463 | 17,251 | 189,131 |
| | Basilicata | 5,556 | 4,532 | 26,298 | 2,146 | 1,957 | 22,950 |
| | Calabria | 14,766 | 12,263 | 82,607 | 6,720 | 6,184 | 73,323 |
| f. | ISLANDS | 70,426 | 59,754 | 363,630 | 30,470 | 28,386 | 327,122 |
| | Sicily | 49,777 | 41,624 | 259,380 | 21,198 | 19,580 | 231,560 |
| | Sardinia | 20,649 | 18,131 | 104,250 | 9,271 | 8,807 | 95,562 |

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 |
| 250,761 | 187,743 | 347,168 | 271,945 | 197,793 | 162,813 | 817,615 | 538,731 | 59,441 |
| 81,419 | 58,821 | 102,387 | 101,485 | 70,979 | 51,511 | 381,563 | 255,973 | 20,588 |
| 13,156 | 9,643 | 24,921 | 18,835 | 12,063 | 11,697 | 51,908 | 32,307 | 3,958 |
| 509 | 286 | 776 | 399 | 282 | 257 | 883 | 592 | 57 |
| 4,564 | 3,084 | 7,658 | 5,291 | 3,594 | 3,198 | 12,954 | 8,449 | 1,145 |
| 63,190 | 45,807 | 69,032 | 76,960 | 55,040 | 36,359 | 315,818 | 214,624 | 15,428 |
| 89,184 | 69,851 | 93,000 | 72,753 | 51,883 | 45,548 | 183,933 | 119,532 | 17,880 |
| 7,740 | 6,250 | 10,094 | 7,110 | 5,608 | 3,446 | 11,820 | 8,467 | 842 |
| 36,826 | 32,016 | 36,882 | 27,590 | 18,982 | 18,378 | 69,604 | 44,747 | 7,308 |
| 3,524 | 2,720 | 8,290 | 4,619 | 3,178 | 3,930 | 14,101 | 9,094 | 1,500 |
| 41,094 | 28,866 | 37,734 | 33,434 | 24,116 | 19,794 | 88,408 | 57,223 | 8,230 |
| 48,651 | 34,222 | 75,874 | 59,212 | 45,515 | 36,020 | 190,753 | 116,901 | 13,059 |
| 5,699 | 4,471 | 13,897 | 6,683 | 4,909 | 7,104 | 16,956 | 10,763 | 2,792 |
| 17,081 | 12,110 | 28,925 | 18,962 | 14,367 | 15,280 | 48,684 | 32,463 | 5,840 |
| 2,354 | 1,910 | 6,910 | 3,147 | 2,404 | 3,472 | 8,007 | 5,633 | 1,370 |
| 23,517 | 15,731 | 26,142 | 30,420 | 23,835 | 10,164 | 117,105 | 68,042 | 3,057 |
| 20,478 | 16,248 | 50,229 | 26,462 | 20,066 | 20,828 | 44,472 | 32,909 | 5,990 |
| 3,205 | 2,609 | 8,210 | 3,860 | 2,826 | 3,605 | 7,868 | 5,598 | 1,241 |
| 448 | 371 | 1,343 | 656 | 425 | 585 | 793 | 556 | 138 |
| 7,557 | 6,027 | 17,061 | 9,738 | 7,612 | 6,809 | 20,747 | 15,467 | 2,110 |
| 6,036 | 4,680 | 15,027 | 8,100 | 6,142 | 6,542 | 10,949 | 8,257 | 1,744 |
| 899 | 671 | 2,160 | 893 | 665 | 950 | 1,617 | 1,239 | 238 |
| 2,332 | 1,890 | 6,428 | 3,215 | 2,396 | 2,337 | 2,499 | 1,793 | 519 |
| 11,030 | 8,600 | 25,678 | 12,032 | 9,351 | 8,906 | 16,894 | 13,416 | 1,924 |
| 8,078 | 6,118 | 19,371 | 8,791 | 6,694 | 6,877 | 11,709 | 9,232 | 1,572 |
| 2,952 | 2,482 | 6,307 | 3,241 | 2,657 | 2,029 | 5,185 | 4,185 | 352 |

Distribution by customer segment of economic activity and total credit granted

| TDB30466 | | Banks | | | | | |
|---|--|-------|--------------------------------|---------------------------------|-------------------------------|----------------------------------|---------------------------------|
| Source: Central Credit Register Size classes in euro | | | | | | | |
| December 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(%) | | 65 | 99 | 97 | 95 | 85 | 75 |
| b. GENERAL GOVERNMENT | | | | | | | |
| Average number of banks per borrower | | 1.67 | 1.02 | 1.10 | 1.20 | 1.37 | 1.54 |
| First banks share of total credit granted(%) | | 66 | 100 | 96 | 94 | 91 | 89 |
| c. FINANCIAL COMPANIES | | | | | | | |
| Average number of banks per borrower | | 1.72 | 1.05 | 1.24 | 1.43 | 1.69 | 1.91 |
| First banks share of total credit granted(%) | | 80 | 98 | 91 | 88 | 84 | 83 |
| d. NON-FINANCIAL COMPANIES | | | | | | | |
| Average number of banks per borrower | | 1.91 | 1.04 | 1.26 | 1.52 | 1.86 | 2.30 |
| First banks share of total credit granted(%) | | 52 | 98 | 90 | 84 | 77 | 72 |
| <i>of which: industry</i> | | | | | | | |
| Average number of banks per borrower | | 2.50 | 1.04 | 1.28 | 1.61 | 2.07 | 2.66 |
| First banks share of total credit granted(%) | | 40 | 98 | 89 | 80 | 71 | 63 |
| <i>of which: building</i> | | | | | | | |
| Average number of banks per borrower | | 1.82 | 1.04 | 1.22 | 1.48 | 1.75 | 2.05 |
| First banks share of total credit granted(%) | | 66 | 99 | 92 | 85 | 81 | 77 |
| <i>of which: services</i> | | | | | | | |
| Average number of banks per borrower | | 1.73 | 1.04 | 1.26 | 1.51 | 1.82 | 2.23 |
| First banks share of total credit granted(%) | | 55 | 98 | 90 | 84 | 79 | 73 |
| e. PRODUCER HOUSEHOLDS | | | | | | | |
| Average number of banks per borrower | | 1.24 | 1.04 | 1.16 | 1.31 | 1.69 | 2.14 |
| First banks share of total credit granted(%) | | 85 | 99 | 94 | 91 | 84 | 78 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | | | |
| Average number of banks per borrower | | 1.04 | 1.01 | 1.03 | 1.06 | 1.22 | 1.48 |
| First banks share of total credit granted(%) | | 96 | 100 | 99 | 99 | 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 | | | | | |
| December 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 | | 2.73 | 3.53 | 4.89 | 7.60 |
| First banks share of total credit granted(%) | | 69 | 63 | 54 | 55 |
| b. GENERAL GOVERNMENT | | | | | |
| Average number of banks per borrower | | 1.80 | 2.18 | 2.55 | 3.96 |
| First banksshare of total credit granted(%) | | 84 | 83 | 80 | 63 |
| c. FINANCIAL COMPANIES | | | | | |
| Average number of banks per borrower | | 1.97 | 2.34 | 2.76 | 4.66 |
| First banks share of total credit granted(%) | | 83 | 80 | 80 | 80 |
| d. NON-FINANCIAL COMPANIES | | | | | |
| Average number of banks per borrower | | 2.86 | 3.65 | 5.05 | 8.17 |
| First banks share of total credit granted(%) | | 67 | 61 | 52 | 38 |
| <i>of which:industry</i> | | | | | |
| Average number of banks per borrower | | 3.47 | 4.52 | 6.22 | 9.51 |
| First banks share of total credit granted(%) | | 55 | 49 | 41 | 31 |
| <i>of which:building</i> | | | | | |
| Average number of banks per borrower | | 2.39 | 2.90 | 3.90 | 6.91 |
| First banks share of total credit granted(%) | | 75 | 72 | 65 | 48 |
| <i>of which:services</i> | | | | | |
| Average number of banks per borrower | | 2.75 | 3.49 | 4.72 | 7.33 |
| First banks share of total credit granted(%) | | 69 | 64 | 56 | 41 |
| e. PRODUCER HOUSEHOLDS | | | | | |
| Average number of banks per borrower | | 2.57 | 3.24 | 4.20 | 3.27 |
| First banks share of total credit granted(%) | | 76 | 74 | 66 | 64 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | |
| Average number of banks per borrower | | 1.71 | 1.96 | 2.46 | 4.26 |
| First banks share of total credit granted(%) | | 89 | 86 | 80 | 61 |

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
Percentages
Size classes in euros

| | 2009-Q1 | 2009-Q2 | 2009-Q3 | 2009-Q4 | 2010-Q1 |
|-----------------------------------|-------------|-------------|-------------|-------------|-------------|
| a. TOTAL | 0.39 | 0.48 | 0.52 | 0.55 | 0.45 |
| up to 125,000 | 0.22 | 0.30 | 0.27 | 0.33 | 0.31 |
| from 125,000 to 500,000 | 0.44 | 0.51 | 0.47 | 0.59 | 0.53 |
| more than 500,000 | 0.40 | 0.51 | 0.58 | 0.59 | 0.46 |
| b. GENERAL GOVERNMENT | 0.03 | - | 0.27 | 0.02 | .. |
| up to 125,000 | - | - | 0.03 | 0.09 | - |
| from 125,000 to 500,000 | - | - | - | - | 0.04 |
| more than 500,000 | 0.03 | - | 0.28 | 0.02 | .. |
| c. FINANCIAL COMPANIES | .. | 0.01 | 0.17 | 0.05 | 0.05 |
| up to 125,000 | 0.19 | 0.47 | 0.47 | 0.68 | 0.41 |
| from 125,000 to 500,000 | 0.63 | 0.40 | 0.49 | 0.68 | 0.35 |
| more than 500,000 | .. | 0.01 | 0.17 | 0.05 | 0.05 |
| d. NON-FINANCIAL COMPANIES | 0.49 | 0.64 | 0.68 | 0.73 | 0.59 |
| up to 125,000 | 0.33 | 0.67 | 0.61 | 0.75 | 0.69 |
| from 125,000 to 500,000 | 0.60 | 0.65 | 0.62 | 0.75 | 0.67 |
| more than 500,000 | 0.48 | 0.64 | 0.69 | 0.72 | 0.58 |
| e. PRODUCER HOUSEHOLDS | 0.58 | 0.66 | 0.63 | 0.74 | 0.68 |
| up to 125,000 | 0.33 | 0.51 | 0.47 | 0.54 | 0.52 |
| from 125,000 to 500,000 | 0.57 | 0.67 | 0.62 | 0.79 | 0.68 |
| more than 500,000 | 0.76 | 0.82 | 0.82 | 0.88 | 0.84 |
| f. CONSUMER HOUSEHOLDS | 0.30 | 0.32 | 0.29 | 0.39 | 0.35 |
| up to 125,000 | 0.20 | 0.23 | 0.21 | 0.26 | 0.25 |
| from 125,000 to 500,000 | 0.35 | 0.41 | 0.36 | 0.47 | 0.44 |
| more than 500,000 | 0.47 | 0.57 | 0.53 | 0.91 | 0.53 |
| g. OTHER SECTORS | 1.61 | 0.10 | 0.85 | 0.47 | 0.06 |
| up to 125,000 | 0.18 | 0.14 | 0.14 | 0.17 | 0.15 |
| from 125,000 to 500,000 | 0.18 | 0.22 | 0.19 | 0.19 | 0.09 |
| more than 500,000 | 1.90 | 0.08 | 1.02 | 0.54 | 0.04 |

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

| 2010-Q2 | 2010-Q3 | 2010-Q4 | 2011-Q1 | 2011-Q2 | 2011-Q3 | 2011-Q4 |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 0.47 | 0.52 | 0.55 | 0.43 | 0.43 | 0.43 | 0.58 |
| 0.35 | 0.32 | 0.31 | 0.28 | 0.30 | 0.30 | 0.34 |
| 0.60 | 0.53 | 0.54 | 0.49 | 0.50 | 0.50 | 0.56 |
| 0.47 | 0.56 | 0.61 | 0.45 | 0.43 | 0.44 | 0.64 |
| 0.03 | .. | 0.61 | 0.02 | .. | 0.04 | .. |
| - | - | - | - | 0.04 | 0.08 | - |
| 0.08 | - | - | - | - | - | - |
| 0.03 | .. | 0.62 | 0.02 | - | 0.04 | .. |
| 0.02 | 0.35 | 0.10 | 0.01 | .. | .. | 0.01 |
| 0.44 | 0.45 | 0.47 | 0.35 | 0.69 | 0.36 | 0.65 |
| 0.54 | 0.40 | 0.59 | 0.38 | 0.35 | 0.30 | 0.50 |
| 0.01 | 0.35 | 0.10 | .. | .. | .. | 0.01 |
| 0.62 | 0.65 | 0.73 | 0.60 | 0.57 | 0.57 | 0.82 |
| 0.73 | 0.66 | 0.78 | 0.62 | 0.69 | 0.63 | 0.83 |
| 0.73 | 0.65 | 0.78 | 0.62 | 0.65 | 0.56 | 0.82 |
| 0.61 | 0.65 | 0.73 | 0.59 | 0.56 | 0.57 | 0.82 |
| 0.72 | 0.66 | 0.74 | 0.61 | 0.63 | 0.67 | 0.74 |
| 0.58 | 0.52 | 0.55 | 0.48 | 0.51 | 0.48 | 0.57 |
| 0.75 | 0.71 | 0.74 | 0.63 | 0.66 | 0.63 | 0.76 |
| 0.82 | 0.74 | 0.91 | 0.70 | 0.71 | 0.92 | 0.87 |
| 0.39 | 0.36 | 0.33 | 0.32 | 0.34 | 0.36 | 0.35 |
| 0.27 | 0.26 | 0.23 | 0.22 | 0.23 | 0.25 | 0.26 |
| 0.51 | 0.45 | 0.40 | 0.41 | 0.42 | 0.46 | 0.42 |
| 0.54 | 0.55 | 0.65 | 0.58 | 0.65 | 0.58 | 0.54 |
| 0.06 | 0.02 | 0.27 | 0.06 | 0.09 | 0.10 | 4.11 |
| 0.30 | 0.15 | 0.13 | 0.16 | 0.21 | 0.19 | 0.30 |
| 0.23 | 0.09 | 0.19 | 0.12 | 0.19 | 0.06 | 0.18 |
| 0.01 | - | 0.30 | 0.04 | 0.06 | 0.10 | 5.04 |

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

| September 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 | | 3.61 | 3.98 | 3.85 | 4.33 | 3.92 | 4.37 | 3.22 |
| from 1 to 5 years | | 3.51 | 3.59 | 3.83 | 3.64 | 3.41 | 5.01 | 4.40 |
| more than 5 years | | 4.44 | 4.62 | 4.43 | 4.47 | 4.79 | 5.38 | 5.03 |
| b. NORTH-WEST ITALY | | | | | | | | |
| Initial period of rate fixation: | | | | | | | | |
| up to 1 year | | 3.37 | 3.84 | 3.73 | 4.14 | 3.81 | 4.27 | 3.15 |
| from 1 to 5 years | | 3.11 | 3.20 | 3.22 | 3.28 | 3.15 | 4.84 | 4.19 |
| more than 5 years | | 3.62 | 4.36 | 4.28 | 4.34 | 4.42 | 5.28 | 4.93 |
| c. NORTH-EAST ITALY | | | | | | | | |
| Initial period of rate fixation: | | | | | | | | |
| up to 1 year | | 3.60 | 3.86 | 3.75 | 4.25 | 3.79 | 4.10 | 3.20 |
| from 1 to 5 years | | 3.55 | 3.76 | 3.79 | 4.00 | 3.56 | 4.74 | 4.51 |
| more than 5 years | | 4.59 | 4.21 | 4.00 | 3.70 | 4.48 | 5.12 | 5.02 |
| d. CENTRAL ITALY | | | | | | | | |
| Initial period of rate fixation: | | | | | | | | |
| up to 1 year | | 3.71 | 3.96 | 3.77 | 4.44 | 3.84 | 4.39 | 3.25 |
| from 1 to 5 years | | 3.80 | 3.83 | 4.44 | 4.07 | 3.48 | 5.06 | 4.45 |
| more than 5 years | | 4.76 | 4.73 | 4.33 | 4.56 | 5.00 | 5.37 | 4.94 |
| e. SHOUTERN ITALY | | | | | | | | |
| Initial period of rate fixation: | | | | | | | | |
| up to 1 year | | 4.33 | 4.67 | 4.64 | 4.74 | 4.66 | 4.99 | 3.36 |
| from 1 to 5 years | | 4.91 | 4.87 | 4.71 | 4.83 | 4.98 | 5.24 | 4.84 |
| more than 5 years | | 5.21 | 5.36 | 5.39 | 5.04 | 5.46 | 5.53 | 5.14 |
| f. ISLANDS | | | | | | | | |
| Initial period of rate fixation: | | | | | | | | |
| up to 1 year | | 4.19 | 4.57 | 4.63 | 4.75 | 4.49 | 4.95 | 3.41 |
| from 1 to 5 years | | 4.82 | 4.76 | 4.46 | 4.03 | 5.20 | 5.62 | 4.28 |
| more than 5 years | | 5.12 | 4.89 | 4.66 | 4.68 | 5.10 | 5.55 | 5.29 |

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

| TDB30830 | | Sample of banks | | | | | | |
|--|-----------------------|-----------------|------------------|----------------------------------|------------------------------------|--------------------------------------|---------------------------------------|-------------------------|
| Source: Survey of lending rates Percentages Size classes in euro | | | | | | | | |
| December 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 | 6.61 | 10.45 | 10.12 | 9.22 | 8.04 | 6.89 | 3.86 |
| b. | NORTH-WEST ITALY | 5.85 | 10.67 | 10.24 | 9.08 | 7.65 | 6.45 | 3.33 |
| | Piedmont | 6.78 | 10.36 | 10.18 | 9.25 | 7.96 | 6.57 | 3.68 |
| | Valle d'Aosta | 8.15 | 11.01 | 9.56 | 9.74 | 9.92 | 8.76 | 3.51 |
| | Liguria | 7.57 | 11.72 | 11.14 | 9.76 | 8.18 | 6.83 | 4.15 |
| | Lombardy | 5.53 | 10.65 | 10.13 | 8.94 | 7.51 | 6.39 | 3.26 |
| c. | NORTH-EAST ITALY | 6.65 | 9.83 | 9.10 | 8.24 | 7.24 | 6.50 | 4.52 |
| | Trentino-Alto Adige | 4.92 | 7.18 | 6.63 | 6.17 | 5.20 | 4.40 | 3.63 |
| | Veneto | 7.16 | 10.53 | 9.86 | 8.88 | 8.03 | 7.16 | 4.62 |
| | Friuli-Venezia Giulia | 7.47 | 9.98 | 9.82 | 9.39 | 8.46 | 7.30 | 4.24 |
| | Emilia-Romagna | 6.76 | 9.98 | 9.19 | 8.34 | 7.32 | 6.83 | 4.67 |
| d. | CENTRAL ITALY | 6.81 | 10.47 | 10.32 | 9.64 | 8.70 | 7.53 | 4.16 |
| | Marche | 8.27 | 10.57 | 10.05 | 9.76 | 8.58 | 7.70 | 5.96 |
| | Tuscany | 7.31 | 11.20 | 10.43 | 9.76 | 8.84 | 7.67 | 3.80 |
| | Umbria | 8.93 | 10.84 | 10.39 | 9.46 | 8.98 | 8.60 | 7.45 |
| | Lazio | 6.13 | 9.85 | 10.32 | 9.54 | 8.60 | 7.30 | 4.08 |
| e. | SOUTHERN ITALY | 8.70 | 11.04 | 11.09 | 10.43 | 9.49 | 8.11 | 5.60 |
| | Abruzzo | 8.34 | 10.84 | 10.05 | 9.77 | 8.84 | 7.99 | 6.42 |
| | Molise | 9.38 | 9.94 | 10.04 | 10.55 | 9.65 | 8.99 | 7.42 |
| | Campania | 9.17 | 10.89 | 11.33 | 10.72 | 10.16 | 8.71 | 5.70 |
| | Apulia | 8.14 | 10.83 | 11.06 | 10.17 | 8.99 | 7.49 | 4.94 |
| | Basilicata | 7.60 | 10.58 | 11.35 | 9.85 | 9.06 | 6.87 | 5.78 |
| | Calabria | 9.84 | 12.67 | 11.89 | 11.27 | 9.87 | 8.57 | 5.23 |
| f. | ISLANDS | 7.59 | 10.25 | 10.46 | 9.91 | 9.27 | 7.54 | 3.63 |
| | Sicily | 8.44 | 10.20 | 10.47 | 9.96 | 9.35 | 7.48 | 4.90 |
| | Sardinia | 6.09 | 10.41 | 10.46 | 9.78 | 9.04 | 7.68 | 3.03 |

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 2011

| December 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 | 4.93 | 3.50 | 3.21 | 4.78 | 7.60 |
| | up to 250,000 | 8.12 | 3.59 | 5.23 | 5.38 | 11.02 |
| | from 250,000 to 1,000,000 | 7.09 | 3.68 | 5.12 | 5.40 | 9.81 |
| | from 1,000,000 to 5,000,000 | 5.86 | 3.67 | 4.67 | 5.11 | 8.36 |
| | from 5,000,000 to 25,000,000 | 4.67 | 3.56 | 3.40 | 4.52 | 7.12 |
| | more than 25,000,000 | 3.57 | 3.33 | 2.75 | 3.99 | 5.01 |
| b. | NORTH-EAST ITALY | 4.73 | 3.46 | 3.56 | 4.47 | 7.19 |
| | up to 250,000 | 8.60 | 3.52 | 5.20 | 5.24 | 11.44 |
| | from 250,000 to 1,000,000 | 7.17 | 3.61 | 4.90 | 5.15 | 9.82 |
| | from 1,000,000 to 5,000,000 | 5.78 | 3.62 | 4.72 | 4.89 | 8.01 |
| | from 5,000,000 to 25,000,000 | 4.48 | 3.52 | 4.03 | 4.34 | 6.68 |
| | more than 25,000,000 | 3.39 | 3.34 | 3.26 | 3.81 | 4.48 |
| c. | NORTH-WEST ITALY | 4.55 | 3.50 | 3.93 | 4.47 | 7.08 |
| | up to 250,000 | 7.59 | 3.51 | 4.51 | 5.25 | 10.21 |
| | from 250,000 to 1,000,000 | 6.50 | 3.60 | 4.84 | 5.13 | 8.80 |
| | from 1,000,000 to 5,000,000 | 5.39 | 3.60 | 4.36 | 4.64 | 7.49 |
| | from 5,000,000 to 25,000,000 | 4.30 | 3.53 | 3.58 | 4.22 | 6.68 |
| | more than 25,000,000 | 3.48 | 3.40 | 3.64 | 4.07 | 5.09 |
| d. | CENTRAL ITALY | 5.31 | 3.43 | 2.32 | 4.91 | 7.76 |
| | up to 250,000 | 7.86 | 3.62 | 5.33 | 5.41 | 11.10 |
| | from 250,000 to 1,000,000 | 7.22 | 3.71 | 5.34 | 5.48 | 10.22 |
| | from 1,000,000 to 5,000,000 | 6.14 | 3.71 | 4.58 | 5.30 | 9.11 |
| | from 5,000,000 to 25,000,000 | 5.06 | 3.60 | 2.06 | 4.72 | 7.85 |
| | more than 25,000,000 | 3.86 | 3.18 | 2.08 | 4.07 | 5.20 |
| e. | SOUTHERN ITALY | 5.86 | 3.72 | 4.84 | 5.25 | 9.17 |
| | up to 250,000 | 8.46 | 3.79 | 5.55 | 5.50 | 11.49 |
| | from 250,000 to 1,000,000 | 7.78 | 3.92 | 5.41 | 5.58 | 10.79 |
| | from 1,000,000 to 5,000,000 | 6.63 | 3.87 | 4.89 | 5.33 | 9.69 |
| | from 5,000,000 to 25,000,000 | 5.46 | 3.64 | 4.49 | 4.79 | 8.26 |
| | more than 25,000,000 | 4.23 | 3.53 | 3.96 | 4.47 | 6.61 |
| f. | ISLANDS | 6.03 | 3.76 | 5.09 | 5.23 | 8.91 |
| | up to 250,000 | 7.70 | 3.75 | 5.62 | 5.45 | 10.62 |
| | from 250,000 to 1,000,000 | 7.55 | 3.92 | 5.34 | 5.65 | 10.02 |
| | from 1,000,000 to 5,000,000 | 6.79 | 3.89 | 5.39 | 5.56 | 9.38 |
| | from 5,000,000 to 25,000,000 | 5.74 | 3.78 | 4.03 | 5.24 | 7.76 |
| | more than 25,000,000 | 4.20 | 3.62 | 4.75 | 4.01 | 6.54 |

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

December 2011

Non-financial companies and producer households

| | ITALY | NORTH-WEST ITALY | NORTH-EAST ITALY | CENTRAL ITALY | SOUTHERN ITALY | ISLANDS |
|-----------------------------------|-------------|---------------------|---------------------|------------------|-------------------|-------------|
| a. MATCHED LOANS | 4.93 | 4.73 | 4.55 | 5.31 | 5.86 | 6.03 |
| <i>of which:</i> discount lending | 6.13 | 5.61 | 4.51 | 6.68 | 7.02 | 6.93 |
| advance on loan selling | 3.82 | 3.87 | 3.87 | 3.60 | 4.04 | 4.34 |
| for factoring | | | | | | |
| b. TERM LOANS | 3.57 | 3.51 | 3.55 | 3.46 | 3.94 | 3.95 |
| Initial period of rate fixation: | | | | | | |
| up to 1 year | 3.50 | 3.46 | 3.50 | 3.43 | 3.72 | 3.76 |
| more than 1 year | 4.27 | 4.11 | 4.36 | 3.75 | 5.19 | 5.22 |
| <i>of which:</i> leasing | 4.72 | 4.61 | 4.47 | 4.85 | 5.58 | 5.03 |
| Initial period of rate fixation: | | | | | | |
| up to 1 year | 4.70 | 4.70 | 4.50 | 4.70 | 5.32 | 4.95 |
| more than 1 year | 4.83 | 4.21 | 4.12 | 6.64 | 7.62 | 5.32 |
| c. REVOCABLE LOANS | 7.60 | 7.19 | 7.08 | 7.76 | 9.17 | 8.91 |

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

December 2011

| December 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 | 4.93 | 3.49 | 4.78 | 7.60 | 3.35 | 4.16 |
| Agricultural, forestry and fishing | 5.49 | 3.62 | 4.96 | 7.62 | 5.15 | 5.27 |
| Mining and quarrying | 5.49 | 3.49 | 4.86 | 8.85 | 4.81 | 6.81 |
| Manufacturing | 4.73 | 3.44 | 4.70 | 8.30 | 2.89 | 4.36 |
| Electricity, gas, steam and air conditioning supply | 4.16 | 3.22 | 3.37 | 4.60 | 3.62 | 4.24 |
| Water supply, sewerage, waste management and remediation activities | 5.08 | 3.31 | 4.92 | 5.97 | 4.36 | 3.28 |
| Construction | 5.88 | 3.74 | 4.96 | 7.73 | 4.29 | 4.66 |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | 4.69 | 3.64 | 5.24 | 8.73 | 4.39 | 4.60 |
| Transportation and storage | 5.60 | 3.33 | 4.81 | 7.64 | 2.65 | 4.62 |
| Accommodation and food service activities | 5.16 | 3.46 | 5.18 | 8.50 | 5.01 | 5.71 |
| Information and communication | 5.55 | 3.60 | 4.89 | 6.29 | 3.20 | 5.50 |
| Financial and insurance activities | 3.08 | 3.19 | 4.04 | 5.78 | 3.72 | 3.15 |
| Real estate activities | 4.64 | 3.40 | 4.62 | 6.26 | 3.98 | 4.61 |
| Professional, scientific and technical activities | 4.94 | 3.24 | 4.91 | 5.55 | 2.73 | 2.25 |
| Administrative and support service activities | 5.51 | 3.37 | 4.97 | 7.73 | 3.28 | 5.21 |
| All remaining activities (sections O, P,Q,R,S,T) | 4.78 | 3.46 | 5.12 | 7.99 | 4.81 | 5.10 |

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

December 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 | 3.29 | 3.89 | 4.00 | 5.01 | 6.09 | 5.45 |
| North-west Italy | 3.77 | 3.86 | 3.19 | 4.96 | 5.81 | 5.21 |
| North-east Italy | 4.25 | 4.78 | 5.05 | 4.87 | 5.96 | 4.67 |
| Central Italy | 2.49 | 3.16 | 5.24 | 5.16 | 6.25 | 5.81 |
| Southern Italy | 4.93 | 5.71 | 4.95 | 5.29 | 6.20 | 5.89 |
| Islands | 4.42 | 5.57 | 4.46 | 5.30 | 7.67 | 6.53 |

Notes: Only lending in euros is considered.

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

| TDB30880 | | Sample of banks | | | | |
|--|-----------------------|-----------------|---------------------------------|-------------------|-------------------|-----------------|
| Source: Survey of lending rates Percentages | | | | | | |
| December 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 | 3.67 | 3.04 | 4.30 | 4.94 | 5.66 |
| b. | NORTH-WEST ITALY | 3.47 | 2.96 | 4.01 | 4.74 | 5.44 |
| | Piedmont | 3.63 | 3.03 | 3.90 | 4.77 | 5.57 |
| | Valle d'Aosta | 3.62 | 3.14 | 4.76 | 3.95 | 7.57 |
| | Liguria | 3.66 | 3.04 | 4.09 | 4.83 | 6.33 |
| | Lombardy | 3.40 | 2.93 | 4.06 | 4.72 | 5.31 |
| c. | NORTH-EAST ITALY | 3.54 | 3.01 | 4.52 | 4.99 | 5.68 |
| | Trentino-Alto Adige | 3.66 | 3.25 | 5.13 | 4.89 | 5.35 |
| | Veneto | 3.51 | 2.96 | 4.70 | 4.99 | 5.41 |
| | Friuli-Venezia Giulia | 3.66 | 2.98 | 5.07 | 5.08 | 6.15 |
| | Emilia-Romagna | 3.51 | 3.00 | 4.29 | 4.98 | 6.01 |
| d. | CENTRAL ITALY | 3.75 | 3.08 | 4.40 | 4.86 | 5.30 |
| | Marche | 3.73 | 3.12 | 4.45 | 4.77 | 6.64 |
| | Tuscany | 3.58 | 3.04 | 4.82 | 4.62 | 5.86 |
| | Umbria | 3.93 | 3.22 | 4.71 | 4.95 | 7.32 |
| | Lazio | 3.83 | 3.07 | 4.15 | 4.98 | 4.66 |
| e. | SOUTHERN ITALY | 4.01 | 3.15 | 4.60 | 5.05 | 6.84 |
| | Abruzzo | 3.98 | 3.18 | 4.84 | 5.07 | 7.28 |
| | Molise | 4.07 | 3.13 | 4.79 | 4.96 | 7.99 |
| | Campania | 4.06 | 3.24 | 4.75 | 5.12 | 6.47 |
| | Apulia | 3.94 | 3.04 | 4.25 | 5.01 | 6.46 |
| | Basilicata | 3.86 | 3.04 | 4.07 | 4.81 | 8.25 |
| | Calabria | 4.12 | 3.19 | 5.08 | 5.06 | 8.72 |
| f. | ISLANDS | 4.06 | 3.20 | 4.76 | 5.25 | 7.80 |
| | Sicily | 3.99 | 3.18 | 4.82 | 5.27 | 7.55 |
| | Sardinia | 4.21 | 3.28 | 4.68 | 5.21 | 9.23 |

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 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 | 2.98 | 2.92 | 4.98 | 4.77 |
| b. | NORTH-WEST ITALY | 2.89 | 2.84 | 4.72 | 4.59 |
| | Piedmont and Valle d'Aosta | 2.98 | 2.89 | 4.70 | 4.59 |
| | Liguria | 2.92 | 2.89 | 4.81 | 4.64 |
| | Lombardy | 2.86 | 2.83 | 4.72 | 4.58 |
| c. | NORTH-EAST ITALY | 2.89 | 2.87 | 5.04 | 4.85 |
| | Trentino-Alto Adige | 3.13 | 3.09 | 5.07 | 4.73 |
| | Veneto | 2.82 | 2.81 | 5.04 | 4.87 |
| | Friuli-Venezia Giulia | 2.89 | 2.85 | 5.16 | 4.94 |
| | Emilia Romagna | 2.94 | 2.88 | 4.98 | 4.83 |
| d. | CENTRAL ITALY | 3.05 | 2.97 | 4.85 | 4.70 |
| | Marche | 3.01 | 2.94 | 4.75 | 4.62 |
| | Tuscany | 2.97 | 2.93 | 4.66 | 4.38 |
| | Umbria | 3.20 | 3.12 | 4.94 | 4.59 |
| | Lazio | 3.12 | 2.99 | 4.95 | 4.86 |
| e. | SOUTHERN ITALY | 3.16 | 3.06 | 5.12 | 4.89 |
| | Abruzzo and Molise | 3.13 | 3.05 | 5.10 | 4.87 |
| | Campania | 3.24 | 3.13 | 5.16 | 4.96 |
| | Apulia | 3.11 | 2.98 | 5.09 | 4.81 |
| | Basilicata | 3.12 | 2.86 | 5.03 | 4.71 |
| | Calabria | 3.16 | 3.10 | 5.10 | 4.91 |
| f. | ISLANDS | 3.18 | 3.05 | 5.29 | 5.06 |
| | Sicily | 3.16 | 3.02 | 5.34 | 5.06 |
| | Sardinia | 3.23 | 3.15 | 5.21 | 5.07 |

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 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 | 3.93 | 3.66 | 4.96 | 4.67 |
| NORTH-WEST ITALY | 3.86 | 3.61 | 4.88 | 4.60 |
| NORTH-EAST ITALY | 3.80 | 3.55 | 4.76 | 4.67 |
| CENTRAL ITALY | 3.94 | 3.73 | 4.96 | 4.58 |
| SOUTHERN ITALY | 4.16 | 3.84 | 5.07 | 4.82 |
| ISLANDS | 4.20 | 3.84 | 5.36 | 5.04 |

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

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

| TDB30921 | | Sample of banks | | | | | | |
|---|----------------------------|-----------------|-------------------------|----------------|----------|----------|---------------------|----------------------------|
| Source: Survey of ending rates Percentages | | | | | | | | |
| December 2011 | | Total | Non-financial companies | <i>di cui:</i> | | | Producer households | Consumer households and ne |
| | | | | Industry | building | services | | |
| a. | ITALY | 5.75 | 6.00 | 5.44 | 6.94 | 6.09 | 8.43 | 5.50 |
| b. | NORTH-WEST ITALY | 5.28 | 5.64 | 5.28 | 6.53 | 5.64 | 8.59 | 5.42 |
| | Piedmont and Valle d'Aosta | 5.83 | 5.94 | 5.52 | 6.87 | 6.02 | 8.74 | 5.57 |
| | Liguria | 6.61 | 6.59 | 5.97 | 6.77 | 6.82 | 9.70 | 6.09 |
| | Lombardy | 5.07 | 5.51 | 5.19 | 6.41 | 5.47 | 8.42 | 5.30 |
| c. | NORTH-EAST ITALY | 5.47 | 5.49 | 4.96 | 6.48 | 5.62 | 7.61 | 5.63 |
| | Trentino-Alto Adige | 4.62 | 4.58 | 4.05 | 5.12 | 4.61 | 5.98 | 5.17 |
| | Veneto | 5.57 | 5.61 | 4.96 | 7.06 | 5.87 | 8.01 | 5.44 |
| | Friuli-Venezia Giulia | 5.72 | 5.66 | 4.97 | 7.18 | 6.20 | 8.44 | 5.95 |
| | Emilia-Romagna | 5.54 | 5.56 | 5.11 | 6.42 | 5.59 | 7.80 | 5.95 |
| d. | CENTRAL ITALY | 6.10 | 6.44 | 5.73 | 7.57 | 6.44 | 8.56 | 5.12 |
| | Marche | 6.26 | 6.16 | 5.36 | 7.49 | 6.45 | 8.57 | 6.49 |
| | Tuscany | 6.28 | 6.54 | 5.93 | 8.08 | 6.61 | 9.05 | 5.75 |
| | Umbria | 6.56 | 6.42 | 5.92 | 7.48 | 6.47 | 8.90 | 7.02 |
| | Lazio | 5.90 | 6.48 | 5.66 | 7.42 | 6.35 | 7.82 | 4.71 |
| e. | SOUTHERN ITALY | 7.23 | 7.30 | 6.81 | 7.67 | 7.46 | 9.13 | 6.06 |
| | Campania | 7.32 | 7.50 | 7.02 | 7.85 | 7.63 | 9.07 | 5.92 |
| | Abruzzo and Molise | 7.13 | 7.07 | 6.73 | 7.36 | 7.29 | 8.80 | 6.32 |
| | Apulia and Basilicata | 6.89 | 6.94 | 6.43 | 7.41 | 6.99 | 9.28 | 5.79 |
| | Calabria | 8.32 | 8.37 | 8.09 | 8.82 | 8.36 | 9.42 | 7.00 |
| f. | ISLANDS | 6.91 | 7.50 | 7.32 | 7.93 | 7.44 | 8.97 | 6.54 |
| | Sicily | 7.40 | 7.53 | 7.47 | 7.94 | 7.43 | 8.88 | 6.62 |
| | Sardinia | 5.85 | 7.44 | 6.97 | 7.93 | 7.46 | 9.36 | 6.31 |

Note: Only lending in euros is considered.

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

| TDB30951 | | Sample of banks | | | | | |
|--|-------------------------|-----------------|--------------------|---------------------|-------------------------|---------------------|-----------------------------|
| Source: Survey of deposit rates Percentages | | | | | | | |
| December 2011 | | Total | General government | Financial companies | Non-financial companies | Producer households | Consumer households and nec |
| a. | ITALY | 0.71 | 1.65 | 1.57 | 1.16 | 0.35 | 0.41 |
| b. | NORTH-EAST ITALY | 0.68 | 1.41 | 1.45 | 1.12 | 0.33 | 0.40 |
| | Piedmont | 0.64 | 1.32 | 1.94 | 1.16 | 0.28 | 0.33 |
| | Valle d'Aosta | 0.81 | 1.42 | 2.74 | 1.49 | 0.19 | 0.24 |
| | Liguria | 0.49 | 1.45 | 1.50 | 0.98 | 0.27 | 0.32 |
| | Lombardy | 0.72 | 1.42 | 1.30 | 1.12 | 0.36 | 0.44 |
| c. | NORTH-WEST ITALY | 0.69 | 1.68 | 0.71 | 1.28 | 0.41 | 0.41 |
| | Trentino-Alto Adige | 0.92 | 2.03 | 2.23 | 1.40 | 0.39 | 0.38 |
| | Veneto | 0.64 | 1.80 | 0.51 | 1.23 | 0.40 | 0.39 |
| | Friuli-Venezia Giulia | 0.73 | 1.44 | 1.43 | 1.46 | 0.37 | 0.30 |
| | Emilia-Romagna | 0.71 | 1.58 | 1.07 | 1.26 | 0.44 | 0.46 |
| d. | CENTRAL ITALY | 0.93 | 1.88 | 2.34 | 1.29 | 0.38 | 0.46 |
| | Marche | 0.74 | 1.62 | 2.11 | 1.48 | 0.46 | 0.47 |
| | Tuscany | 0.61 | 1.45 | 1.33 | 1.09 | 0.37 | 0.40 |
| | Umbria | 0.70 | 1.63 | 1.32 | 1.20 | 0.44 | 0.45 |
| | Lazio | 1.09 | 1.93 | 2.46 | 1.37 | 0.36 | 0.50 |
| e. | SOUTHERN ITALY | 0.46 | 1.16 | 1.51 | 0.79 | 0.28 | 0.34 |
| | Abruzzo | 0.62 | 1.29 | 1.18 | 1.14 | 0.42 | 0.43 |
| | Molise | 0.58 | 1.68 | 1.28 | 0.90 | 0.26 | 0.41 |
| | Campania | 0.41 | 1.08 | 1.81 | 0.67 | 0.22 | 0.30 |
| | Apulia | 0.50 | 1.23 | 0.67 | 0.85 | 0.32 | 0.39 |
| | Basilicata | 0.57 | 1.25 | 1.58 | 0.67 | 0.31 | 0.45 |
| | Calabria | 0.35 | 0.97 | 1.74 | 0.59 | 0.20 | 0.25 |
| f. | ISLANDS | 0.56 | 1.42 | 1.92 | 0.86 | 0.33 | 0.37 |
| | Sicily | 0.50 | 1.22 | 1.19 | 0.89 | 0.30 | 0.37 |
| | Sardinia | 0.67 | 1.58 | 2.46 | 0.81 | 0.37 | 0.39 |

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

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

| TDB30960 | | | | | Sample of banks | | | | |
|--|-----------------------|---|--------------------------|---------------------------|----------------------|-----------------------------|--------------------------|---------------------------|----------------------|
| Source: Survey of deposit rates Percentages Size classes in euro | | | | | | | | | |
| December 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 | 0.23 | 0.28 | 0.47 | 1.43 | 0.16 | 0.24 | 0.44 | 1.05 |
| b. | NORTH-WEST ITALY | 0.22 | 0.27 | 0.45 | 1.35 | 0.16 | 0.23 | 0.44 | 1.06 |
| | Piedmont | 0.21 | 0.24 | 0.42 | 1.45 | 0.14 | 0.20 | 0.39 | 0.93 |
| | Valle d'Aosta | 0.21 | 0.24 | 0.34 | 1.84 | 0.10 | 0.15 | 0.28 | 0.65 |
| | Liguria | 0.19 | 0.24 | 0.42 | 1.22 | 0.13 | 0.20 | 0.38 | 0.86 |
| | Lombardy | 0.23 | 0.28 | 0.47 | 1.34 | 0.17 | 0.25 | 0.47 | 1.11 |
| c. | NORTH-EAST ITALY | 0.26 | 0.33 | 0.58 | 1.58 | 0.15 | 0.24 | 0.49 | 1.12 |
| | Trentino-Alto Adige | 0.30 | 0.36 | 0.55 | 1.64 | 0.21 | 0.26 | 0.44 | 0.96 |
| | Veneto | 0.27 | 0.34 | 0.58 | 1.53 | 0.14 | 0.22 | 0.46 | 1.14 |
| | Friuli-Venezia Giulia | 0.26 | 0.31 | 0.58 | 1.79 | 0.11 | 0.18 | 0.38 | 0.91 |
| | Emilia-Romagna | 0.24 | 0.33 | 0.58 | 1.57 | 0.17 | 0.28 | 0.54 | 1.16 |
| d. | CENTRAL ITALY | 0.24 | 0.29 | 0.47 | 1.56 | 0.19 | 0.27 | 0.46 | 1.05 |
| | Marche | 0.23 | 0.33 | 0.63 | 2.00 | 0.17 | 0.30 | 0.59 | 1.31 |
| | Tuscany | 0.26 | 0.31 | 0.51 | 1.36 | 0.19 | 0.27 | 0.46 | 0.95 |
| | Umbria | 0.28 | 0.34 | 0.57 | 1.54 | 0.20 | 0.30 | 0.58 | 1.11 |
| | Lazio | 0.22 | 0.26 | 0.40 | 1.60 | 0.20 | 0.27 | 0.44 | 1.06 |
| e. | SOUTHERN ITALY | 0.18 | 0.22 | 0.36 | 1.09 | 0.14 | 0.20 | 0.36 | 0.95 |
| | Abruzzo | 0.23 | 0.31 | 0.55 | 1.51 | 0.18 | 0.28 | 0.50 | 1.08 |
| | Molise | 0.19 | 0.25 | 0.41 | 1.25 | 0.13 | 0.23 | 0.46 | 1.20 |
| | Campania | 0.16 | 0.18 | 0.28 | 0.94 | 0.12 | 0.17 | 0.29 | 0.83 |
| | Apulia | 0.20 | 0.25 | 0.40 | 1.16 | 0.14 | 0.23 | 0.42 | 1.16 |
| | Basilicata | 0.20 | 0.23 | 0.42 | 0.91 | 0.17 | 0.27 | 0.54 | 1.09 |
| | Calabria | 0.16 | 0.17 | 0.27 | 0.85 | 0.11 | 0.17 | 0.31 | 0.68 |
| f. | ISLANDS | 0.27 | 0.29 | 0.42 | 1.13 | 0.19 | 0.27 | 0.43 | 0.90 |
| | Sicily | 0.22 | 0.25 | 0.40 | 1.19 | 0.17 | 0.25 | 0.43 | 0.93 |
| | Sardinia | 0.35 | 0.35 | 0.45 | 1.02 | 0.24 | 0.31 | 0.42 | 0.82 |

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 Oct. | 2011 Oct. | 2011 Dec. |
|---|----------------|----------------|-----------|
| a. TOTAL | 431,172 | 479,448 | - |
| b. GOLD AND GOLD RECEIVABLES | 95,099 | 95,099 | - |
| c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY | 36,176 | 36,127 | - |
| receivables from the IMF | 11,262 | 11,358 | - |
| securities | 23,521 | 23,307 | - |
| current accounts and other deposits | 1,290 | 1,116 | - |
| reverse operations | 97 | 339 | - |
| other claims | 5 | 7 | - |
| d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY | 1,213 | 1,332 | - |
| financial counterparties | 1,213 | 1,332 | - |
| of which: securities | 326 | 304 | - |
| reverse operations | - | - | - |
| other claims | 887 | 1,028 | - |
| general government | - | - | - |
| other counterparties | - | - | - |
| e. CLAIMS ON NON-EURO-AREA RESIDENTS | 103 | 99 | - |
| claims on non-euro-area EU central banks | - | - | - |
| securities | 99 | 99 | - |
| other claims | 3 | - | - |
| f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS | 111,288 | 153,203 | - |
| main refinancing operations | 47,466 | 83,381 | - |
| longer-term refinancing operations | 63,823 | 68,418 | - |
| fine-tuning reverse operations | - | - | - |
| structural reverse operations | - | - | - |
| marginal lending facility | - | 1,404 | - |
| credits related to margin calls | - | - | - |
| g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS | 2,742 | 2,669 | - |
| h. SECURITIES ISSUED BY EURO-AREA RESIDENTS | 106,726 | 112,727 | - |
| securities held for monetary policy purposes | 36,129 | 42,146 | - |
| other securities | 70,597 | 70,582 | - |

TDB40605

Bank of Italy

| | 2011 Oct. | 2011 Nov. | 2011 Dec. |
|--|---------------|---------------|-----------|
| <i>(cont)</i> | | | |
| i. GENERAL GOVERNMENT DEBT | 17,516 | 17,483 | - |
| l. INTRA-EUROSISTEM CLAIMS | 8,144 | 8,144 | - |
| participating interest in the ECB | 945 | 945 | - |
| claims deriving from the transfer of foreign reserves to the ECB | 7,199 | 7,199 | - |
| net claims related to the allocation of euro banknotes within the Eurosystem | - | - | - |
| other intra-eurosystem claims (net) | - | - | - |
| m. ITEMS TO BE SETTLED | 7 | 7 | - |
| n. OTHER ASSETS | 49,445 | 49,527 | - |
| Euro-area coins | 29 | 29 | - |
| investments of reserves and provisions | 36,345 | 36,516 | - |
| intangible fixed assets | 41 | 41 | - |
| tangible fixed assets | 3,358 | 3,362 | - |
| accrued income and prepaid expenses | 2,568 | 2,661 | - |
| deferred tax assets | 5,574 | 5,574 | - |
| sundry | 1,531 | 1,344 | - |
| o. EXPENSE FOR THE YEAR | 2,713 | 3,031 | - |

Notes: The figure for December 2011 will be published in the next issue.

| TDB40615 | | Bank of Italy | | |
|---|--|----------------|----------------|-----------|
| Source: Bank of Italy Stocks in millions of euro | | | | |
| | | 2011 Oct. | 2011 Nov. | 2011 Dec. |
| a. TOTAL | | 431,172 | 479,448 | - |
| b. BANKNOTES IN CIRCULATION | | 142,023 | 142,586 | - |
| c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS | | 24,255 | 31,452 | - |
| current accounts (covering the minimum reserve system) | | 23,009 | 30,828 | - |
| deposit facility | | 1,247 | 566 | - |
| fixed-term deposits | | - | 50 | - |
| fine-tuning reverse operations | | - | - | - |
| deposits related to margin calls | | - | 8 | - |
| d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS | | - | - | - |
| e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO | | 36,834 | 17,204 | - |
| general government | | 36,604 | 17,044 | - |
| of which: treasury payment account | | 36,284 | 789 | - |
| sinking fund for the redemption of government securities | | 107 | 107 | - |
| other liabilities | | 214 | 16,148 | - |
| other counterparties | | 230 | 160 | - |
| f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO | | 2,803 | 2,698 | - |
| liabilities to non-euro-area EU central banks | | - | - | - |
| other liabilities | | 2,803 | 2,698 | - |
| g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY | | 529 | 533 | - |
| financial sector counterparties | | - | - | - |
| general government | | 529 | 533 | - |
| other counterparties | | - | - | - |
| h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY | | 64 | 2 | - |
| deposits and balances | | 2 | 2 | - |
| other liabilities | | 62 | .. | - |
| i. COUNTERPART OF SDRs ALLOCATED BY THE IMF | | 7,605 | 7,605 | - |
| l. INTRA-EUROSISTEM LIABILITIES | | 89,288 | 149,578 | - |
| promissory notes covering debt certificates issued by the ECB | | - | - | - |
| net liabilities related to the allocation of euro banknotes within the Eurosystem | | 690 | 2,043 | - |
| other intra-Eurosystem liabilities (net) | | 88,598 | 147,535 | - |

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Bank of Italy

| | | 2011 Sept. | 2011 Oct. | 2011 Nov. |
|----|--------------------------------------|----------------|----------------|-----------|
| | (cont.) | | | |
| m | ITEMS TO BE SETTLED | 26 | 30 | - |
| n. | OTHER LIABILITIES | 2,403 | 2,222 | - |
| | Bank of Italy drafts | 145 | 191 | - |
| | accrued expenses and deferred income | 306 | 301 | - |
| | sundry | 1,952 | 1,731 | - |
| o. | PROVISIONS | 7,768 | 7,289 | - |
| | provisions for specific risks | 1,191 | 712 | - |
| | sundry staff-related provisions | 6,577 | 6,577 | - |
| p. | REVALUATION ACCOUNTS | 80,860 | 80,860 | - |
| q. | PROVISION FOR GENERAL RISKS | 9,146 | 9,146 | - |
| r. | CAPITAL AND RESERVES | 21,429 | 21,429 | - |
| | capital | .. | .. | - |
| | ordinary and extraordinary reserves | 13,689 | 13,689 | - |
| | other reserves | 7,740 | 7,740 | - |
| s. | NET PROFITS FOR DISTRIBUTION | - | - | - |
| t. | INCOME FOR THE YEAR | 6,139 | 6,815 | - |
| u. | MEMORANDUM ACCOUNTS | 384,802 | 443,746 | - |

Notes: The figure for December 2011 will be published in the next issue.

Methodological Appendix

1. Content of the publication

The Statistical Bulletin contains information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in 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.

As of September 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 9 million euros (including 6.9 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 216 million euros (including 30 million of bad debts), 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

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| 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 | 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) | 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. |

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| 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

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

USED MARGIN: it is the amount of the guarantees actually granted.

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| 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 | 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 | 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 | USED MARGIN: The amount of credit actually disbursed to a customer. |

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| 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. PERFORMING LOANS: Loans net of bad debts. |
| LOANS FACILITIES: NUMBER OF BORROWERS | 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 | 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. The data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. 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).

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| 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 | USED MARGIN: the amount of credit actually disbursed to a customer. |
| SECURITIES | securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit. |
| SHORT TERM | Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months. |
| SOUTHERN ITALY | comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria. |
| SUBSIDIZED LOANS - AMOUNTS OUTSTANDING | Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidizes loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances. |
| SUBSTANDARD LOANS | secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time. |
| TERM LOANS: FACILITIES GRANTED | TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded. |
| TERM LOANS: OVERSHOOT | 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 | 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. |