



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 2 - 2012

quarter

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## Statistical Bulletin

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## Statistical publications and distribution options

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

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

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

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Requests for clarifications concerning data contained in this publication can be sent by e-mail to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

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*Director:* ENRICO D'ONOFRIO

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ISSN 1721-4599

## Notice to readers

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

### II. Symbols:

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

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

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

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## Additional information concerning this issue

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As of this edition, the on-line version of the Statistical Bulletin provides access to more detailed sectoral data for Table TDB30507 - *Quarterly default rates for loan facilities, distribution by customer location (province) and sector of economic activity*.

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Requests for information on the content of this publication can be sent to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).


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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

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

1	<b>BIP on-line:</b>	☒	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	<b>Frequency:</b>	M	Monthly
		Q	Quarterly
		H	Half-yearly
		A	Annual
3	<b>Source:</b>	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	<b>Universe:</b>	[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	<b>Table identification code</b>		
7	<b>Description of the table</b>		
8	<b>Identification code for table on the “BIP on-line statistical database”</b>		
9	<b>Page on which table appears in this issue</b>		

## A STRUCTURAL INFORMATION

### A1 INFORMATION ON BANKS

☐ Q 5 [ba]	<b>A1 5.1 Banks and branches</b>	[TDB10207]	p.	2
	distribution by location (province) and institutional category of bank			
☐ A 1 [ba-fi-pi]	<b>A1 7.1 ATMs and POS terminals</b>	[TDB10214]		
	distribution by location (province)			
☐ A 1 [ba]	<b>A1 7.2 Telematic customer services</b>	[TDB10218]		
	distribution by customer location (province)			
☐ A 1 [ba]	<b>A1 7.3 Total number of employees</b>	[TDB10219]		
	distribution by branch location (province) and size of bank			
O Q 5 [ba]	<b>Banks and branches</b>	[TDB10212]		
	distribution by location (province) and size of bank			
O A 1 [ba]	<b>Number of bank branches per 100,000 inhabitants</b>	[TDB10220]		
	distribution by branch location (province)			
O A 5 [ba]	<b>Branches</b>	[TDB10194]		
	distribution by location (municipality)			

### A2 INFORMATION ON NON-BANK INTERMEDIARIES

☐ Q 5 [sf]	<b>A2 5.1 Securities firms</b>	[TDB40210]	p.	8
	distribution by authorized activities			
☐ Q 5 [ci]	<b>A2 5.2 Open-end securities investment funds and SICAVs</b>	[TDB40225]	p.	9
	distribution by operational specialization			
☐ Q 5 [fi-pi]	<b>A2 5.3 Financial intermediaries (Article 107, 1993 Banking Law) and Payment Institutions</b>	[TDB40230]	p.	10
	distribution by prevalent activity			

## B INFORMATION ON BANKING AND FINANCIAL BUSINESS

### B1 LOANS

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



Ø Q 1) [ba]	<b>B1 5.3 Loans</b> distribution by customer location (geographical area) and by economic activity	[TDB10255]	p.	16
Ø Q 1) [ba]	<b>B1 5.4 Loans</b> distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10281]	p.	17
Ø Q 1) [fi]	<b>B1 5.5 Non-bank finance</b> distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10289]	p.	18
☒ Q 1) [fi]	<b>B1 5.6 Non-bank finance</b> distribution by technical form and customer segment of economic activity	[TDB10288]	p.	19
Ø A 1 [ba-fi]	<b>B1 5.7 Consumer credit</b> distribution by customer location (region)	[TDB10254]	p.	20
☒ Q 1) [ba]	<b>B1 5.8 Foreign exposure</b> distribution by country, type of customer and residual maturity	[TDB30274]	p.	21
Ø A 1 [ba]	<b>B17.1 Loans: number of positions</b> distribution by branch location (region)	[TDB10286]		
Ø A 1 [ba]	<b>B1 7.2 Loans</b> distribution by branch location (municipality)	[TDB10194]		
O H 1 [ba]	<b>Loans</b> distribution by branch location (province) and segment of economic activity of the customers	[TDB10241]		
O Q 1 [ba]	<b>Loans</b> distribution by customer location (province) and size of bank	[TDB10236]		
O M 1 [ba-cdp]	<b>Loans</b> distribution by customer location (province) and sectors and sub-sector of economic activity	[TDB10295]		
O M 1 [ba-cdp]	<b>Loans to the productive sector</b> distribution by customer location (province) and segment of economic activity	[TDB10224]		
O M 1 [ba-cdp]	<b>Loans</b> distribution by customer location (province) and customer sector	[TDB10226]		

## B2 LOAN FACILITIES

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

## B3 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Ø Q 1 [ba]	<b>B3 5.1 Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	40
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Ø Q 1 [ba]	<b>B3 5.2 Medium and long-term loans</b>	[TDB10430]	p.	42
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	<b>B3 5.3 Medium and long-term loans to agriculture</b>	[TDB10460]	p.	44
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			
Ø Q 1 [ba]	<b>B3 5.4 Medium and long-term loans to agriculture</b>	[TDB10470]	p.	46
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	<b>B3 5.5 Subsidized loans</b>	[TDB10440]	p.	48
	distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding			
Ø Q 1 [ba]	<b>B3 5.6 Subsidized loans</b>	[TDB10450]	p.	50
	distribution by maturity, location (region) of the investment and type of incentive law - disbursements			
<b>B4 LEASING AND FACTORING</b>				
Ø Q 2 [ba-fi]	<b>B4 5.1 Leasing</b>	[TDB30309]	p.	52
	distribution by customer location (region)			
Ø Q 2 [ba-fi]	<b>B4 5.2 Factoring</b>	[TDB30315]	p.	53
	distribution by customer location (region)			
<b>B5 GUARANTEES</b>				
Ø Q 1 [ba]	<b>B5 5.1 Guarantees</b>	[TDB40100]	p.	54
	distribution by location (region) and customer segment of economic activity			
<b>B6 DEPOSITS AND REPOS</b>				
Ø Q 1 [ba]	<b>B6 5.1 Deposits</b>	[TDB10269]	p.	55
	distribution by technical form, customer sector and location (geographical area)			
Ø Q 1 [ba-bp]	<b>B6 5.2 Banks deposits and postal savings</b>	[TDB10163]	p.	56
	distribution by customer location (region) and by sector of economic activity			
Ø A 1 [ba]	<b>B6 7.1 Deposits: number of positions</b>	[TDB10283]		
	distribution by branch location (region)			
Ø A 1 [ba]	<b>B17.1 Deposits</b>	[TDB10194]		
	distribution by branch location (municipality)			
Ø M) 1 [ba-cdp]	<b>Repos</b>	[TDB10221]		
	distribution by customer location (province) and segment of economic activity			
Ø H 1 [ba]	<b>Deposits</b>	[TDB10287]		
	distribution by branch location (province) and customer segment of economic activity			
Ø Q 1 [ba]	<b>Deposits</b>	[TDB10267]		
	distribution by customer location (province) and size of bank			
Ø M) 1 [ba-cdp]	<b>Deposits</b>	[TDB10290]		
	distribution by customer location (province) and customer sector and sub-sector of economic activity			
<b>B7 CREDIT AND FINANCIAL DERIVATIVES</b>				
Ø Q 1 [ba]	<b>B7 5.1 Credit derivatives</b>	[TDB30595]	p.	57
	distribution by type of derivative and customer sector of economic activity			
□ Q 2 [ba]	<b>B7 5.2 Financial derivatives in productive sector</b>	[TDB30586]	p.	58
	distribution by customer location (geographical area) and total credit granted			
□ Q 2 [ba]	<b>B7 5.3 Financial derivatives</b>	[TDB30591]	p.	59
	distribution by customer segment of economic activity and total credit granted			

## **B8 CUSTOMER ASSETS UNDER MANAGEMENT**

☐ Q 1 [ba]	<b>B8 5.1 Customer assets under management (at fair value)</b> distribution by type of securities and deposits	[TDB40082]	p.	60
Ø Q 1 [ba]	<b>B8 5.2 Customer assets under management (at fair value)</b> distribution by customer location (region) and type of deposits	[TDB40087]	p.	62

## **C INFORMATION ON SECURITIES BUSINESS**

### **C1 ACTIVITY ON BANKS AND OTHER INTERMEDIARIES**

☐ Q 1 [ba-sf]	<b>C1 5.1 Securities and derivatives trading</b> distribution by type of security and of derivative instrument	[TDB40500]	p.	67
☐ Q 1 [ba-sf-c]	<b>C1 5.2 Portfolio management services</b> distribution of portfolio by type of security	[TDB40520]	p.	68
Ø Q 1 [ba-sf-ci]	<b>Portfolio management services</b> portfolio under management and net new cash flow - distribution by customer location	[TDB40535]		

## **D INFORMATION ON CUSTOMERS AND ON RISK**

### **D1 SUMMARY OUTLINE**

☐ Q 2 [ba-fi]	<b>D1 5.1 Summary based on Central credit register observations</b>	[TDB30101]	p.	73
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### **D2 RISK CONCENTRATION**

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

### **D3 QUALITY OF CREDIT**

☐ Q 2 [ba]	<b>D3 5.1 Bad debts</b> distribution by amount	[TDB30206]	p.	74
☐ Q 2 [ba]	<b>D3 5.2 Bad debts</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30031]	p.	75
☐ Q 2 [ba]	<b>D3 5.3 Bad debts</b> distribution by customer branch of economic activity	[TDB30221]	p.	76
☐ Q 2 [ba-fi]	<b>D3 5.4 Bad debts</b> distribution by customer sector and sub-sector of economic activity	[TDB30231]	p.	77
☐ Q 2 [ba]	<b>D3 5.5 Bad debts - Flows</b> distribution by customer location (region)	[TDB30241]	p.	78
☐ Q 2 [ba]	<b>D3 5.6 Bad debts - Flows</b> distribution by customer segment of economic activity	[TDB30251]	p.	79
☐ Q 2 [ba]	<b>D3 5.7 Bad debts (gross of writeoffs)</b> distribution by customer branch of economic activity	[TDB30226]	p.	80
☐ Q 2 [ba]	<b>D3 5.8 Bad debts (gross of writeoffs)</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30033]	p.	81
☐ Q 2 [ba]	<b>D3 5.9 Adjusted bad debts</b> distribution by customer location (region)	[TDB30265]	p.	82
☐ Q 2 [ba]	<b>D3 5.10 Adjusted bad debts</b> distribution by customer segment of economic activity	[TDB30271]	p.	84
☐ Q 1 [ba]	<b>D3 5.11 Impaired loans</b> distribution by type of default	[TDB30261]	p.	86

☐ Q 1 [ba]	<b>D3 5.12 Impaired loans</b>	[TDB30262]	p.	88
	distribution by type of default, customer location (region) and sector of economic activity			
○ Q 2 [ba]	<b>Bad debts</b>	[TDB30211]		
	distribution by customer location (province) and segment of economic activity			

#### D4 MULTIPLE-BANK BORROWING

☐ Q 2 [ba]	<b>D4 5.1 Number of borrowers</b>	[TDB30446]	p.	90
	distribution by customer segment of economic activity, number of facilities and total credit granted			
☐ Q 2 [ba]	<b>D4 5.2 Number of borrowers</b>	[TDB30431]	p.	92
	distribution by customer location (region) and number of facilities			
☐ Q 2 [ba]	<b>D4 5.3 Average number of banks per borrower</b>	[TDB30466]	p.	94
	distribution by customer segment of economic activity and total credit granted			
○ Q 2 [ba]	<b>Average number of banks per borrower</b>	[TDB30476]		
	distribution by customer economic activity and total credit granted			

#### D5 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

☐ Q 2 [ba-ñ]	<b>D55.1 Quarterly default rates for loan facilities</b>	[TDB30486]	p.	96
	distribution by customer sector of economic activity and total credit used			
○ Q 2 [ba-ñ]	<b>Quarterly default rates for loan facilities</b>	[TDB30496]		
	distribution by customer location (region) and sector of economic activity			
○ Q 2 [ba-ñ]	<b>Quarterly default rates for loan facilities</b>	[TDB30507]		
	distribution by customer location (province) and sector of economic activity			
○ Q 2 [ba-ñ]	<b>Quarterly default rates for loan facilities</b>	[TDB30516]		
	distribution by customer location (region) and total credit used			
○ Q 2 [ba-ñ]	<b>Quarterly default rates for loan facilities</b>	[TDB30524]		
	distribution by customer location (geographical area), sector and economic activity			
○ Q 2 [ba-ñ]	<b>Quarterly default rates for loan facilities</b>	[TDB30529]		
	distribution by customer location (geographical area), total credit used and economic activity			

### E LENDING AND DEPOSIT RATES

#### E1 LENDING RATES

Ø Q 3 [cb]	<b>E1 5.1 Lending rates on loan facilities</b>	[TDB30821]	p.	101
	distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions			
Ø Q 3 [cb]	<b>E1 5.2 Lending rates on revocable loans</b>	[TDB30830]	p.	102
	distribution by customer location (region) and total credit granted			
Ø Q 3 [cb]	<b>E1 5.3 Lending rates loan facilities to the productive sector</b>	[TDB30840]	p.	103
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions			
Ø Q 3 [cb]	<b>E1 5.4 Lending rates on loan facilities to the productive sector</b>	[TDB30850]	p.	104
	distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions			
Ø Q 3 [cb]	<b>E1 5.5 Lending rates on loan facilities</b>	[TDB30861]	p.	105
	distribution by type of transaction, initial period of rate fixation and by economic activity			
Ø Q 3 [cb]	<b>E1 5.6 APRC on term loans to the productive sector</b>	[TDB30870]	p.	106
	distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter			
Ø Q 3 [cb]	<b>E1 5.7 Lending rates on loan facilities to consumer households</b>	[TDB30880]	p.	107
	distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions			
Ø Q 3 [cb]	<b>E1 5.8 Lending rates applied on loans for house purchase</b>	[TDB30890]	p.	108
	distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions			

Ø Q 3 [cb]	<b>E1 5.9 APRC applied to loans for house purchase</b>	[TDB30900]	p. 109
	distribution by initial period of rate fixation, customer location (region) and total credit granted - new business in the quarter		
Ø Q 3 [cb]	<b>E1 5.10 Lending rates on matched and revocable loans</b>	[TDB30921]	p. 110
	distribution by customer location (region) and segment of economic activity - outstanding transactions		
O Q 3 [cb]	<b>Lending rates on matched and revocable loans</b>	[TDB30931]	
	distribution by customer location (region) and branches of economic activity - outstanding transactions		
O Q 3 [cb]	<b>Lending rates on loan facilities</b>	[TDB30910]	
	distribution by type of transaction, customer sector and location (province)		
	<b>E2 DEPOSIT RATES</b>		
Ø Q 4 [cb]	<b>E2 5.1 Interest rates on sight current account deposits</b>	[TDB30951]	p. 111
	distribution by customer location (region) and segment of economic activity		
Ø Q 4 [cb]	<b>E1 5.2 Interest rates on sight current account deposits</b>	[TDB30960]	p. 112
	distribution by customer location (region), segment of economic activity and size of deposits		

## **F INFORMATION ON THE BANK OF ITALY**

### **F1 BALANCE SHEET**

☒ Q 6 [bi]	<b>F1 5.1 Assets</b>	[TDB40605]	p. 114
☒ Q 6 [bi]	<b>F1 5.2 Liabilities</b>	[TDB40615]	p. 118

<b>METHODOLOGICAL APPENDIX</b>	p. 123
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<b>GLOSSARY</b>	p. 137
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# Structural information

## Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary  
identification data

March 2012

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>730</b>	<b>33,439</b>	<b>212</b>	<b>23,376</b>
<b>b. PIEDMONT</b>	<b>28</b>	<b>2,700</b>	<b>18</b>	<b>2,157</b>
Alessandria	-	305	-	271
Asti	1	165	1	137
Biella	4	135	4	116
Cuneo	13	526	5	371
Novara	-	216	-	132
Turin	10	1,130	8	994
Verbano-Cusio-Ossola	-	89	-	36
Vercelli	-	134	-	100
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>100</b>	<b>-</b>	<b>71</b>
Aosta	1	100	-	71
<b>d. LIGURIA</b>	<b>6</b>	<b>970</b>	<b>5</b>	<b>795</b>
Genoa	4	520	3	428
Imperia	-	120	-	93
La Spezia	1	139	1	122
Savona	1	191	1	152
<b>e. LOMBARDY</b>	<b>169</b>	<b>6,555</b>	<b>57</b>	<b>4,267</b>
Bergamo	13	763	3	513
Brescia	15	961	4	554
Como	3	368	-	250
Cremona	4	292	-	135
Lecco	3	240	1	134
Lodi	3	160	-	64
Mantua	4	335	1	247
Milan	115	2,031	46	1,437
Monza-Brianza	5	486	1	316
Pavia	1	332	-	242
Sondrio	3	123	1	26
Varese	-	464	-	349
<b>f. TRENTINO-ALTO ADIGE</b>	<b>103</b>	<b>963</b>	<b>9</b>	<b>305</b>
Bolzano	54	415	5	150
Trento	49	548	4	155
<b>g. VENETO</b>	<b>53</b>	<b>3,590</b>	<b>9</b>	<b>2,009</b>
Belluno	1	187	-	117
Padua	12	650	3	421
Rovigo	4	182	-	111
Treviso	9	658	2	344
Venice	6	529	2	326
Verona	10	729	2	372
Vicenza	11	655	-	318

## 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>	
<b>37</b>	<b>5,318</b>	<b>404</b>	<b>4,433</b>	<b>77</b>	<b>312</b>	<b>5,886</b>
-	<b>337</b>	<b>9</b>	<b>179</b>	<b>1</b>	<b>27</b>	<b>651</b>
-	28	-	4	-	2	90
-	15	-	11	-	2	60
-	18	-	-	-	1	39
-	34	8	120	-	1	149
-	83	-	-	-	1	60
-	74	1	43	1	19	181
-	52	-	1	-	-	27
-	33	-	-	-	1	45
-	<b>8</b>	<b>1</b>	<b>21</b>	-	-	<b>34</b>
-	8	1	21	-	-	34
-	<b>145</b>	-	<b>24</b>	<b>1</b>	<b>6</b>	<b>136</b>
-	86	-	2	1	4	52
-	16	-	10	-	1	23
-	14	-	2	-	1	25
-	29	-	10	-	-	36
<b>5</b>	<b>1,309</b>	<b>45</b>	<b>809</b>	<b>62</b>	<b>170</b>	<b>1,186</b>
1	102	9	143	-	5	203
1	165	10	224	-	18	180
-	66	3	50	-	2	100
-	81	4	75	-	1	92
-	73	2	32	-	1	66
-	52	3	43	-	1	54
-	46	3	42	-	-	70
1	374	6	92	62	128	129
-	93	4	70	-	7	55
-	64	1	25	-	1	100
2	95	-	2	-	-	43
-	98	-	11	-	6	94
<b>1</b>	<b>129</b>	<b>92</b>	<b>527</b>	<b>1</b>	<b>2</b>	<b>297</b>
1	67	47	196	1	2	111
-	62	45	331	-	-	186
<b>5</b>	<b>892</b>	<b>38</b>	<b>676</b>	<b>1</b>	<b>13</b>	<b>544</b>
-	46	1	24	-	-	51
1	96	8	130	-	3	101
-	12	4	59	-	-	47
1	180	6	132	-	2	95
-	115	4	85	-	3	44
1	237	6	117	1	3	95
2	206	9	129	-	2	111



## Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>24</b>	<b>936</b>	<b>7</b>	<b>597</b>
Gorizia	4	105	-	60
Pordenone	3	224	1	147
Trieste	3	137	1	104
Udine	14	470	5	286
<b>i. EMILIA ROMAGNA</b>	<b>55</b>	<b>3,512</b>	<b>27</b>	<b>2,399</b>
Bologna	13	836	7	564
Ferrara	3	226	2	192
Forlì	10	349	4	216
Modena	6	488	3	288
Parma	2	356	2	281
Piacenza	3	219	1	147
Ravenna	5	337	3	274
Reggio Emilia	6	404	3	264
Rimini	7	297	2	173
<b>l. MARCHE</b>	<b>30</b>	<b>1,190</b>	<b>10</b>	<b>955</b>
Ancona	12	369	5	300
Ascoli Piceno	4	166	1	134
Fermo	4	166	1	134
Macerata	4	239	1	205
Pesaro e Urbino	8	305	2	219
<b>m. TUSCANY</b>	<b>49</b>	<b>2,547</b>	<b>16</b>	<b>1,753</b>
Arezzo	4	241	-	150
Florence	13	701	6	534
Grosseto	3	159	-	107
Livorno	2	212	-	138
Lucca	3	271	2	176
Massa Carrara	2	114	1	98
Pisa	5	293	2	193
Pistoia	9	193	2	127
Prato	1	141	-	84
Siena	7	222	3	146
<b>n. UMBRIA</b>	<b>9</b>	<b>581</b>	<b>6</b>	<b>500</b>
Perugia	7	445	4	378
Terni	2	136	2	122
<b>o. LAZIO</b>	<b>62</b>	<b>2,746</b>	<b>24</b>	<b>2,037</b>
Frosinone	5	214	-	135
Latina	6	189	1	130
Rieti	2	83	1	63
Rome	43	2,052	21	1,554
Viterbo	6	208	1	155
<b>p. ABRUZZO</b>	<b>14</b>	<b>693</b>	<b>6</b>	<b>600</b>
Chieti	5	178	3	161
L'Aquila	2	155	1	131
Pescara	2	176	1	153
Teramo	5	184	1	155

						<b>Banks</b>
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>	
<b>1</b>	<b>102</b>	<b>15</b>	<b>234</b>	<b>1</b>	<b>3</b>	<b>172</b>
-	8	4	37	-	-	21
-	30	2	47	-	-	39
-	13	1	18	1	2	4
1	51	8	132	-	1	108
<b>4</b>	<b>661</b>	<b>23</b>	<b>439</b>	<b>1</b>	<b>13</b>	<b>334</b>
-	147	6	118	-	7	59
-	13	1	21	-	-	26
-	39	6	94	-	-	30
2	186	-	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
-	<b>38</b>	<b>20</b>	<b>197</b>	-	-	<b>213</b>
-	8	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	31	-	-	49
-	24	6	62	-	-	57
<b>3</b>	<b>443</b>	<b>30</b>	<b>347</b>	-	<b>4</b>	<b>277</b>
2	62	2	29	-	-	38
-	75	7	91	-	1	44
-	18	3	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
-	<b>36</b>	<b>3</b>	<b>45</b>	-	-	<b>84</b>
-	29	3	38	-	-	53
-	7	-	7	-	-	31
<b>5</b>	<b>368</b>	<b>24</b>	<b>277</b>	<b>9</b>	<b>64</b>	<b>263</b>
2	48	3	30	-	1	61
1	39	4	20	-	-	30
-	12	1	8	-	-	31
2	265	11	170	9	63	86
-	4	5	49	-	-	55
-	<b>8</b>	<b>8</b>	<b>85</b>	-	-	<b>171</b>
-	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
<b>q. MOLISE</b>	<b>3</b>	<b>145</b>	<b>-</b>	<b>108</b>
Campobasso	3	112	-	87
Isernia	-	33	-	21
<b>r. CAMPANIA</b>	<b>34</b>	<b>1,638</b>	<b>8</b>	<b>1,288</b>
Avellino	4	139	1	98
Benevento	2	98	1	62
Caserta	4	211	2	177
Naples	9	811	4	693
Salerno	15	379	-	258
<b>s. APULIA</b>	<b>29</b>	<b>1,415</b>	<b>2</b>	<b>1,000</b>
Bari	15	502	2	344
Barletta - Andria - Trani	3	126	-	95
Brindisi	2	122	-	85
Foggia	1	226	-	154
Lecce	3	261	-	191
Taranto	5	178	-	131
<b>t. BASILICATA</b>	<b>3</b>	<b>248</b>	<b>-</b>	<b>158</b>
Matera	-	81	-	61
Potenza	3	167	-	97
<b>u. CALABRIA</b>	<b>19</b>	<b>506</b>	<b>2</b>	<b>404</b>
Catanzaro	5	105	-	84
Cosenza	8	198	1	142
Crotone	3	36	1	28
Reggio Calabria	1	130	-	121
Vibo Valentia	2	37	-	29
<b>v. SICILY</b>	<b>34</b>	<b>1,733</b>	<b>3</b>	<b>1,312</b>
Agrigento	5	158	-	110
Caltanissetta	6	97	-	59
Catania	6	355	2	255
Enna	1	65	-	48
Messina	2	228	-	184
Palermo	6	416	1	346
Ragusa	2	120	-	75
Syracuse	3	127	-	93
Trapani	3	167	-	142
<b>z. SARDINIA</b>	<b>5</b>	<b>671</b>	<b>3</b>	<b>661</b>
Cagliari	2	211	1	208
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	38	-	38
Nuoro	-	67	-	67
Ogliastra	-	26	-	26
Olbia Tempio	-	77	-	76
Oristano	1	81	-	75
Sassari	2	137	2	137

						<b>Banks</b>
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>	
<b>1</b>	<b>22</b>	<b>2</b>	<b>15</b>	-	-	<b>47</b>
1	12	2	13	-	-	36
-	10	-	2	-	-	11
<b>5</b>	<b>208</b>	<b>21</b>	<b>135</b>	-	<b>7</b>	<b>341</b>
-	22	3	19	-	-	53
-	24	1	12	-	-	42
-	26	2	7	-	1	62
4	111	1	3	-	4	85
1	25	14	94	-	2	99
<b>3</b>	<b>299</b>	<b>24</b>	<b>115</b>	-	<b>1</b>	<b>227</b>
2	103	11	54	-	1	40
-	25	3	6	-	-	10
-	27	2	10	-	-	20
-	62	1	10	-	-	50
1	59	2	11	-	-	80
-	23	5	24	-	-	27
-	<b>49</b>	<b>3</b>	<b>41</b>	-	-	<b>85</b>
-	9	-	11	-	-	24
-	40	3	30	-	-	61
<b>1</b>	<b>11</b>	<b>16</b>	<b>91</b>	-	-	<b>181</b>
1	2	4	19	-	-	38
-	8	7	48	-	-	67
-	-	2	8	-	-	16
-	1	1	8	-	-	42
-	-	2	8	-	-	18
<b>3</b>	<b>252</b>	<b>28</b>	<b>168</b>	-	<b>1</b>	<b>333</b>
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
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>1</b>	<b>310</b>
-	-	1	2	-	1	65
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	1	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2012

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	15	14
Customer trading	22	20
Underwriting	5	5
Placement	49	45
Individual portfolio management	43	43
Reception of orders	51	48
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 Dec.	2012 Mar.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>564</b>	<b>554</b>
Equity	169	159
Balanced	44	43
Bond	203	202
Liquidity	29	28
Flexible	166	170
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>11</b>	<b>1</b>
Equity	2	-
Balanced	2	-
Bond	2	-
Liquidity	1	-
Flexible	4	1
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>44</b>	<b>42</b>
<b>d. NUMBER OF SICAVs</b>	<b>2</b>	<b>1</b>

**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 Dec.	2012 Mar.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>193</b>	<b>198</b>
Leasing	38	40
Factoring	26	26
Consumer credit	34	34
Other forms of finance	17	17
Acquisition of shareholdings	6	6
Issue and/or management of credit cards	6	6
Securitization	11	11
Foreign exchange trading and other activities	55	58
<b>b. NUMBER OF PAYMENT INSTITUTIONS</b>	<b>32</b>	<b>43</b>

**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

	2011 Mar.	2011 June	2011 Sept.	2011 Dec.	2012 Mar.
<b>a. TOTAL STOCKS</b>					
Loans	1,759,402	1,983,649	1,985,278	1,977,699	1,972,730
<i>of which: bad debts</i>	94,988	98,833	103,096	108,171	108,561
Deposits	917,801	1,134,450	1,129,077	1,155,326	1,175,455
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,713,520	1,944,743	1,947,152	1,939,793	1,937,477
<i>of which: in non-euro-area currencies</i>	20,200	19,883	20,663	20,270	19,728
more than 12 months	-	-	-	-	-
bad debts	93,861	97,706	102,050	107,206	107,614
Deposits	903,992	1,121,636	1,116,376	1,142,710	1,161,762
<i>of which: in non-euro-area currencies</i>	12,684	13,233	13,336	11,984	11,555
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	45,863	38,901	38,083	37,862	35,210
<i>of which: bad debts</i>	1,113	1,127	1,046	964	946
Deposits	13,802	12,807	12,693	12,604	13,637

**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

March 2012		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,937,477</b>	<b>267,593</b>	<b>173,980</b>
b.	<b>NORTH-WEST ITALY</b>	<b>658,557</b>	<b>25,088</b>	<b>115,684</b>
	Piedmont	119,091	12,539	6,233
	Valle d'Aosta	2,709	189	40
	Liguria	37,638	2,063	746
	Lombardy	499,119	10,296	108,664
c.	<b>NORTH-EAST ITALY</b>	<b>416,064</b>	<b>11,900</b>	<b>32,453</b>
	Trentino-Alto Adige	41,944	1,186	1,254
	Veneto	169,563	4,419	14,027
	Friuli-Venezia Giulia	33,734	1,969	2,135
	Emilia-Romagna	170,824	4,326	15,037
d.	<b>CENTRAL ITALY</b>	<b>571,991</b>	<b>204,544</b>	<b>22,751</b>
	Marche	45,836	2,053	2,064
	Tuscany	119,572	5,205	8,392
	Umbria	21,975	1,048	60
	Lazio	384,607	196,238	12,235
e.	<b>SOUTHERN ITALY</b>	<b>196,758</b>	<b>18,266</b>	<b>1,510</b>
	Abruzzo	26,352	1,342	111
	Molise	4,086	282	29
	Campania	80,136	8,702	968
	Apulia	57,302	3,481	382
	Basilicata	7,260	739	7
	Calabria	21,621	3,721	13
f.	<b>ISLANDS</b>	<b>94,107</b>	<b>7,794</b>	<b>1,583</b>
	Sicily	67,763	6,350	156
	Sardinia	26,344	1,444	1,427

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>880,978</b>	<b>271,973</b>	<b>158,762</b>	<b>432,946</b>	<b>99,874</b>	<b>515,052</b>
<b>320,844</b>	<b>104,577</b>	<b>51,048</b>	<b>161,631</b>	<b>29,095</b>	<b>167,847</b>
54,097	18,842	8,790	25,703	7,798	38,424
1,458	564	345	542	233	789
18,755	5,372	3,373	9,905	2,437	13,637
246,534	79,798	38,540	125,481	18,628	114,997
<b>233,312</b>	<b>79,657</b>	<b>42,520</b>	<b>105,508</b>	<b>27,518</b>	<b>110,882</b>
25,115	6,841	4,828	12,599	4,069	10,320
94,234	34,640	15,905	41,929	11,049	45,834
16,092	6,760	2,483	6,327	2,439	11,099
97,871	31,417	19,305	44,653	9,961	43,628
<b>205,350</b>	<b>55,024</b>	<b>40,623</b>	<b>105,408</b>	<b>19,620</b>	<b>119,725</b>
24,342	9,189	5,366	9,260	3,739	13,638
61,734	18,132	10,317	30,976	8,222	36,018
12,067	4,412	2,370	4,782	1,845	6,956
107,207	23,290	22,571	60,389	5,813	63,113
<b>85,128</b>	<b>24,303</b>	<b>17,270</b>	<b>41,228</b>	<b>15,253</b>	<b>76,601</b>
13,820	5,180	3,541	4,766	2,354	8,725
1,827	560	468	736	442	1,507
35,599	8,635	5,739	20,735	4,170	30,697
23,464	7,142	5,082	10,224	5,411	24,565
3,283	914	816	1,412	788	2,443
7,134	1,872	1,623	3,356	2,088	8,665
<b>36,345</b>	<b>8,412</b>	<b>7,301</b>	<b>19,171</b>	<b>8,389</b>	<b>39,996</b>
25,643	6,160	4,597	13,832	6,071	29,544
10,702	2,251	2,704	5,339	2,318	10,453

## Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

March 2012		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>980,853</b>	<b>349,939</b>	<b>260,830</b>	<b>224,970</b>	<b>100,381</b>	<b>44,734</b>
	Agricultural, forestry and fishing	43,519	12,041	14,459	8,568	5,241	3,209
	Mining and quarrying	3,809	855	665	1,961	214	114
	Manufacturing	232,892	88,100	73,820	42,812	21,682	6,479
	Electricity, gas, steam and air conditioning supply	33,936	15,114	5,318	9,076	2,494	1,934
	Water supply, sewerage, waste management and remediation activities	10,842	3,213	2,344	3,171	1,480	633
	Construction	170,654	54,760	45,731	42,868	19,007	8,287
	Wholesale and retail trade, repair of motor vehicles and motorcycles	146,414	47,210	37,224	29,908	21,474	10,598
	Transportation and storage	40,242	9,851	6,754	13,190	7,041	3,405
	Accommodation and food service activities	39,876	9,036	13,006	9,060	5,408	3,366
	Information and communication	19,074	8,813	2,653	6,396	858	355
	Financial and insurance activities	20,597	9,513	4,557	5,073	927	527
	Real estate activities	123,728	50,840	33,644	30,797	6,115	2,332
	Professional, scientific and technical activities	49,102	25,612	10,732	9,791	2,108	859
	Administrative and support service activities	21,439	7,348	4,405	6,178	2,643	864
	All remaining activities (sections O, P,Q,R,S,T)	24,729	7,631	5,516	6,122	3,688	1,770

## 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

March 2012		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>382,652</b>	<b>96,970</b>	<b>74,432</b>	<b>180,419</b>	<b>20,390</b>	<b>10,442</b>
	General Government	136,826	1,494	638	133,152	853	689
	Financial and insurance corporations	27,746	16,764	5,931	3,299	631	1,121
	Non-financial corporations	177,097	66,296	56,101	34,633	14,087	5,979
	Producer households	16,497	4,553	4,901	3,207	2,454	1,383
	Consumer households	24,487	7,863	6,862	6,128	2,365	1,270
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>976,993</b>	<b>323,114</b>	<b>216,758</b>	<b>264,699</b>	<b>117,231</b>	<b>55,191</b>
	General government	123,311	22,898	10,796	67,381	16,175	6,061
	Financial and insurance corporations	27,651	20,543	2,113	4,536	165	294
	Non-financial corporations	366,173	126,459	97,302	87,594	38,068	16,750
	Producer households	62,445	18,825	17,697	12,429	8,658	4,837
	<i>of which: for house purchase</i>	22,445	6,431	5,600	4,961	3,435	2,018
	Consumer households	397,413	134,389	88,850	92,759	54,165	27,250
	<i>of which: for house purchase</i>	333,253	115,191	74,034	76,704	44,256	23,068
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>10,986</b>	<b>2,188</b>	<b>1,152</b>	<b>2,075</b>	<b>3,735</b>	<b>1,836</b>
	Producer households	9	2	1	4	2	1
	Consumer households	10,978	2,187	1,151	2,071	3,733	1,835
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>33,301</b>	<b>8,653</b>	<b>5,488</b>	<b>7,105</b>	<b>7,550</b>	<b>4,505</b>
	Non-financial corporations	..	..	..	..	..	..
	Producer households	1,054	286	230	232	192	114
	Consumer households	32,247	8,367	5,258	6,873	7,358	4,391
<b>e.</b>	<b>FACTORING</b>	<b>5,535</b>	<b>2,066</b>	<b>739</b>	<b>1,543</b>	<b>974</b>	<b>212</b>
	General government	570	50	105	100	256	59
	Financial and insurance corporations	181	49	-	130	2	-
	Non-financial corporations	4,656	1,916	632	1,262	694	152
	Producer households	20	3	2	3	11	1
	Consumer households	108	48	..	48	11	..
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>22,556</b>	<b>8,598</b>	<b>6,526</b>	<b>4,641</b>	<b>1,954</b>	<b>837</b>
	General government	181	17	82	34	32	16
	Financial and insurance corporations	105	41	42	15	5	2
	Non-financial corporations	20,317	7,812	5,917	4,187	1,678	724
	Producer households	1,366	525	369	241	164	67
	Consumer households	587	204	116	165	74	28

**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

March 2012

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,363	5,793	3,339	6,440	2,860	931
Factoring: advances to assignor	13,209	5,479	2,025	3,553	1,730	423
nominal value of credits acquired pro-solvendo	20,689	7,891	3,125	6,122	2,913	637
Total exposure in respect of finance leases	93,066	35,375	23,831	20,699	9,133	4,028
Receivables for consumer credit	52,158	13,340	7,690	11,459	11,886	7,784
Other finance	10,263	4,062	1,272	2,415	1,825	689

**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

March 2012

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,363	6,934	56	11,182	651	539
Factoring: advances to assignor	13,209	25	1,321	11,409	104	351
Nominal value of receivables acquired pro-solvendo	20,689	42	1,130	18,503	156	859
Total exposure in respect of finance leases	93,066	587	1,177	83,817	4,496	2,988
Receivables for consumer credit	52,158	-	-	-	-	52,158
Other finance	10,263	45	1,061	5,049	1,655	2,453

**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

March 2012

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>109,991</b>	<b>57,833</b>	<b>52,158</b>
<b>b. NORTH-WEST ITALY</b>	<b>27,834</b>	<b>14,494</b>	<b>13,340</b>
Piedmont	7,953	4,307	3,646
Valle d'Aosta	227	124	102
Liguria	2,749	1,310	1,439
Lombardy	16,905	8,753	8,152
<b>c. NORTH-EAST ITALY</b>	<b>16,269</b>	<b>8,579</b>	<b>7,690</b>
Trentino-Alto Adige	901	589	312
Veneto	6,895	3,421	3,474
Friuli-Venezia Giulia	1,882	1,009	873
Emilia-Romagna	6,591	3,560	3,031
<b>d. CENTRAL ITALY</b>	<b>23,724</b>	<b>12,266</b>	<b>11,459</b>
Marche	2,281	1,264	1,017
Tuscany	7,183	3,219	3,964
Umbria	1,698	846	852
Lazio	12,562	6,937	5,626
<b>e. SOUTHERN ITALY</b>	<b>26,222</b>	<b>14,336</b>	<b>11,886</b>
Abruzzo	2,518	1,351	1,166
Molise	550	282	267
Campania	10,781	6,023	4,758
Apulia	7,292	3,854	3,438
Basilicata	939	480	459
Calabria	4,142	2,346	1,796
<b>f. ISLANDS</b>	<b>15,942</b>	<b>8,158</b>	<b>7,784</b>
Sicily	11,762	6,034	5,728
Sardinia	4,180	2,124	2,056

## 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							
March 2012		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	376,628	78,813	49,707	72,357	175,751	330,844
b.	EUROPE	318,503	68,856	45,891	61,826	141,929	314,540
of which:							
	Albania	519	66	9	142	303	393
	Austria	22,431	4,058	1,752	2,664	13,957	52,281
	Belgium	5,101	3,763	378	645	314	654
	Bosnia and Herzegovina	631	13	46	139	433	2,044
	Bulgaria	4,361	312	15	808	3,226	2,189
	Czech Republic	4,159	217	112	719	3,111	9,189
	Croatia	15,619	424	72	2,690	12,433	8,816
	Denmark	1,553	448	440	221	443	-
	Finland	768	154	131	228	254	-
	France	38,625	17,279	6,946	2,801	11,598	1,900
	Germany	41,975	7,152	6,241	12,878	15,703	155,171
	Greece	979	54	56	158	711	463
	Ireland	11,407	2,776	266	3,773	4,592	1,019
	Liechtenstein	116	..	-	46	70	-
	Luxembourg	19,529	3,988	3,141	4,361	8,039	3,473
	Malta	860	147	109	89	513	-
	Montenegro	1	..	..	..	..	-
	Norway	1,839	624	211	124	881	-
	Netherlands	15,632	2,098	1,673	2,676	9,185	190
	Poland	8,057	240	51	1,722	6,044	27,048
	Portugal	2,336	883	123	196	1,135	-
	United Kingdom	46,741	16,149	16,645	8,038	5,909	3,871
	Romania	7,857	115	305	2,109	5,328	2,330
	Russia	9,369	735	870	1,224	6,540	9,784
	Serbia	4,346	492	250	732	2,872	1,930
	Slovakia	947	65	4	335	543	13,796
	Slovenia	1,128	53	206	71	798	4,856
	Spain	19,023	2,380	2,682	5,138	8,823	1,765
	Sweden	2,121	673	369	219	860	-
	Switzerland	9,564	1,515	2,201	2,559	3,289	2,746
	Turkey	4,618	1,297	163	1,461	1,697	-
	Hungary	9,194	164	93	1,665	7,272	6,424
c.	ASIA	13,986	3,259	1,014	2,335	7,377	3,537
of which:							
	Saudi Arabia	274	57	57	63	97	-
	China	3,073	1,844	485	389	355	720
	South Korea	298	160	25	109	5	-
	Philippines	196	..	..	36	160	-
	Japan	1,259	113	29	356	761	==
	India	1,142	326	32	201	583	4
	Indonesia	893	30	..	13	850	-

## 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	454	110	197	60	87	-
	Israel	131	20	1	73	37	..
	Kazakhstan	2,792	9	48	131	2,604	2,027
	Malaysia	113	11	-	1	101	-
	Pakistan	15	..	..	..	14	-
	Qatar	1,377	110	..	419	848	-
	Taiwan	22	9	1	5	8	9
	Thailand	47	9	..	34	3	-
d.	AFRICA	3,124	634	302	811	1,377	3,704
	of which: Algeria	190	4	1	134	52	-
	Egypt	1,154	510	2	350	292	3,704
	Morocco	117	32	28	35	22	-
	South Africa	419	57	126	102	135	-
	Tunisia	124	28	78	9	9	-
e.	AMERICA	21,031	4,077	1,451	4,572	10,932	8,822
	of which: Argentina	294	66	30	133	65	..
	Brazil	882	78	25	516	263	-
	Canada	2,387	603	98	1,091	595	-
	Chile	331	39	75	26	190	..
	Colombia	21	3	..	15	4	-
	Cuba	68	6	60	..	2	-
	Mexico	747	3	3	248	494	-
	Peru	90	12	28	47	3	2
	United States	15,879	3,263	1,123	2,398	9,095	8,820
	Uruguay	12	-	-	5	7	-
	Venezuela	122	..	..	16	105	-
f.	OCEANIA	3,385	503	419	258	2,204	2
	of which: Australia	2,225	487	416	148	1,174	2
	New Zealand	50	15	3	6	26	-
g.	OFF-SHORE CENTRES	11,661	1,484	624	1,681	7,871	240
	of which: Bahamas	425	178	25	57	165	-
	Cayman Islands	4,204	256	417	351	3,178	-
	Gibraltar	37	-	-	12	25	-
	Hong Kong	783	429	13	117	225	143
	Jersey, C.I.	579	17	76	38	448	-
	Singapore	1,079	156	1	343	580	97
h.	INTERNATIONAL ORGANIZATIONS	4,567	-	-	873	3,694	

Notes:

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

TDC30021			Banks				
Source: Central Credit Register Stocks in millions of euro							
March 2012		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,827,907	777,418	1,359,133	410,778	19,903	547,995
	General government	69,165	23,983	40,070	6,048	84	432
	Financial companies	334,672	122,746	251,846	71,884	3,709	16,071
	Non-Financial companies	1,102,339	570,431	768,320	294,873	13,222	294,304
	of which:industry	388,100	239,314	237,187	107,833	4,402	46,020
	building	166,559	68,413	139,573	46,682	592	83,358
	services	528,235	255,123	375,715	135,891	8,205	156,840
	Producer households	75,554	24,501	66,708	15,453	332	41,788
	Consumer households and nec	240,708	33,954	227,577	21,484	2,522	192,507
b.	NORTH-WEST ITALY	751,250	327,933	543,879	164,062	9,670	183,721
	General government	17,292	6,951	8,305	1,132	69	89
	Financial companies	214,030	79,194	161,203	42,415	3,160	8,484
	Non-Financial companies	425,273	221,433	287,830	107,900	4,701	106,523
	of which:industry	156,685	96,925	94,310	42,075	1,843	18,170
	building	55,422	21,663	45,797	14,463	162	28,859
	services	208,888	101,396	144,090	50,454	2,688	57,672
	Producer households	21,256	6,918	18,503	4,202	122	11,656
	Consumer households and nec	71,662	12,855	66,594	8,086	1,609	55,989
c.	NORTH-EAST ITALY	467,132	210,919	353,591	115,745	3,683	141,989
	General government	8,242	1,879	4,171	537	..	95
	Financial companies	79,314	25,170	65,693	19,726	416	2,903
	Non-Financial companies	294,401	166,224	205,347	84,397	2,710	77,863
	of which:industry	116,019	77,168	70,299	34,187	1,385	13,926
	building	45,842	21,615	37,145	14,367	205	21,042
	services	125,378	64,371	92,328	34,181	1,115	40,224
	Producer households	23,140	7,708	20,206	4,798	148	12,588
	Consumer households and nec	60,423	9,388	56,824	5,966	404	47,695
d.	CENTRAL ITALY	393,091	155,653	281,888	82,049	2,988	123,932
	General government	28,337	6,812	19,740	2,011	15	220
	Financial companies	36,976	15,190	21,946	7,904	133	4,580
	Non-Financial companies	257,728	121,329	174,733	64,255	2,558	66,105
	of which:industry	79,444	44,560	46,124	19,563	893	7,211
	building	41,170	15,330	35,740	11,138	73	20,773
	services	132,521	59,718	89,232	32,562	1,582	35,993
	Producer households	14,553	4,523	13,115	2,997	43	8,435
	Consumer households and nec	54,500	7,457	51,495	4,674	223	44,101

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

TDC30021		Banks				
	Facilities granted	of which:	Used margin	of which:	in non-euro area currencies	with real security
		short-term		short-term		
<b>e. SOUTHERN ITALY</b>	<b>148,665</b>	<b>59,177</b>	<b>122,789</b>	<b>34,496</b>	<b>3,057</b>	<b>66,059</b>
General government	10,328	5,431	5,574	1,362	-	5
Financial companies	2,621	1,861	1,444	679	..	67
Non-Financial companies	87,436	45,172	69,775	28,132	2,808	29,113
<i>of which: industry</i>	26,384	16,120	19,392	9,424	208	4,691
building	17,123	7,351	14,764	5,035	147	8,621
services	41,744	20,835	33,717	13,106	2,453	14,818
Producer households	10,966	3,536	9,826	2,289	17	6,114
Consumer households and nec	36,507	2,930	35,472	1,896	228	30,329
<b>f. ISLANDS</b>	<b>67,769</b>	<b>23,737</b>	<b>56,987</b>	<b>14,425</b>	<b>506</b>	<b>32,294</b>
General government	4,966	2,911	2,279	1,005	-	23
Financial companies	1,731	1,331	1,560	1,159	-	37
Non-Financial companies	37,500	16,273	30,635	10,190	445	14,699
<i>of which: industry</i>	9,569	4,541	7,062	2,583	72	2,023
building	7,001	2,454	6,128	1,678	5	4,063
services	19,704	8,803	16,348	5,587	367	8,134
Producer households	5,639	1,816	5,058	1,167	2	2,996
Consumer households and nec	17,617	1,325	17,190	862	58	14,392

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

March 2012

	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	5,878,779	2,054,779	1,458,245	1,143,491	287,113
Facilities granted	2,216,471	113,119	151,827	203,539	115,734
used margin	1,735,557	102,501	142,644	189,396	96,229
<i>of which: backed by real security</i>	778,166	77,543	127,097	161,242	60,427
Unused margin	521,907	12,272	10,539	16,528	22,027
Overshoot	40,993	1,654	1,355	2,384	2,522

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	128,614	87,554	32,622	25,138	4,690
Facilities granted	111,709	169,182	140,709	312,122	846,846
used margin	87,897	132,370	110,417	241,884	627,245
<i>of which: backed by real security</i>	42,824	60,176	47,431	91,383	109,338
Unused margin	26,726	41,401	34,112	79,560	231,913
Overshoot	2,915	4,589	3,820	9,322	12,313

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						
March 2012	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	767,221	14,056	11,940	22,259	32,406	43,379
Used margin	402,594	6,983	6,143	12,049	17,854	24,094
of which:backed by real security	36,815	501	606	1,334	2,356	3,466
Overshoot	22,760	778	614	1,042	1,251	1,539
unused margin	387,386	7,851	6,411	11,253	15,803	20,824
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,197	28	49	125	219	341
Used margin	8,183	25	47	113	197	311
of which:backed by real security	659	4	7	19	35	49
Overshoot	251	1	5	4	8	14
unused margin	2,265	4	7	16	30	43
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,038,252	49,338	63,628	93,356	47,856	41,139
Used margin	936,636	49,576	63,765	93,318	47,477	40,671
of which:backed by real security	504,973	35,893	57,430	83,729	38,240	30,354
Overshoot	13,773	534	513	774	660	798
unused margin	115,389	295	376	812	1,039	1,266
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,237	154	310	1,026	522	269
Used margin	11,719	155	311	1,026	522	271
of which:backed by real security	5,547	139	289	960	401	73
Overshoot	88	1	3	3	4	8
unused margin	605	1	1	3	4	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
<b>a. SHORT-TERM LOANS in euro</b>					
Facilities granted		71,838	62,878	154,781	352,381
Used margin		39,910	34,419	81,843	174,319
of which: backed by real security		6,330	5,205	9,537	7,052
Overshoot		2,203	1,843	4,090	5,001
unused margin		34,131	30,303	77,028	183,063
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted		688	717	2,286	5,744
Used margin		600	606	1,905	4,353
of which: backed by real security		103	72	178	192
Overshoot		18	10	45	121
unused margin		106	120	425	1,512
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>					
Facilities granted		63,161	54,974	121,721	501,913
Used margin		62,019	53,608	116,785	405,649
of which: backed by real security		45,396	38,022	76,544	97,699
Overshoot		1,304	1,060	2,589	2,928
unused margin		2,447	2,425	7,525	99,192
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted		411	360	785	8,398
Used margin		411	360	750	7,908
of which: backed by real security		88	106	292	3,198
Overshoot		8	7	11	38
unused margin		8	7	47	528

Note:

## Distribution by type of transaction

TDB30136

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

## March 2012

	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	2,216,471	106,450	145,312	194,062	105,671
Used margin	1,735,557	99,756	139,755	183,884	90,612
<i>of which: backed by real security</i>	<i>778,166</i>	<i>76,710</i>	<i>126,107</i>	<i>159,594</i>	<i>59,382</i>
Unused margin	521,907	8,198	6,856	12,220	17,161
Overshoot	40,993	1,504	1,298	2,041	2,101

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	101,500	158,820	136,931	321,883	943,263
Used margin	81,320	124,829	106,238	240,861	657,958
<i>of which: backed by real security</i>	<i>40,787</i>	<i>57,707</i>	<i>46,810</i>	<i>92,907</i>	<i>115,938</i>
Unused margin	22,742	37,827	33,790	88,411	293,972
Overshoot	2,561	3,836	3,098	7,389	8,667

**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										
March 2012	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
<b>a. TOTAL</b>										
Number of borrowers	1,355,63	820,287	760,613	279,192	145,192	106,036	41,349	33,918	6,959	
Facilities granted	63,577	75,927	116,767	81,004	85,127	136,098	118,929	279,573	868,436	
Used margin	56,739	70,267	106,507	66,050	65,347	102,939	88,993	201,283	592,229	
<b>b. PIEMONTE</b>										
Number of borrowers	95,864	57,723	51,681	20,027	10,459	7,705	2,860	2,345	438	
Facilities granted	4,450	5,272	7,759	5,725	6,095	9,848	8,339	18,939	43,288	
Used margin	3,862	4,791	6,878	4,469	4,474	7,054	5,864	12,741	27,082	
<b>c. VALLE D'AOSTA</b>										
Number of borrowers	3,050	1,524	1,544	654	284	200	75	57	10	
Facilities granted	142	139	238	197	164	242	207	422	855	
Used margin	119	121	207	156	119	180	153	272	516	
<b>d. LIGURIA</b>										
Number of borrowers	30,557	18,050	18,149	7,083	3,181	2,128	825	621	152	
Facilities granted	1,408	1,635	2,720	1,974	1,810	2,678	2,406	5,554	13,122	
Used margin	1,235	1,494	2,472	1,626	1,390	2,002	1,732	3,891	8,598	
<b>e. LOMBARDY</b>										
Number of borrowers	201,991	147,207	155,583	59,792	33,562	26,171	11,138	9,737	2,329	
Facilities granted	9,526	13,666	23,861	17,152	19,543	33,620	32,051	81,977	373,644	
Used margin	8,132	12,420	21,411	13,439	14,261	24,412	23,086	56,619	264,299	
<b>f. TRENTINO-ALTO ADIGE</b>										
Number of borrowers	34,232	21,760	25,829	11,726	6,120	4,287	1,621	1,069	163	
Facilities granted	1,625	2,044	4,163	3,552	3,742	5,836	4,881	8,815	10,683	
Used margin	1,325	1,809	3,739	3,016	3,107	4,810	3,963	6,834	6,821	
<b>g. VENETO</b>										
Number of borrowers	126,794	87,717	79,680	30,350	16,976	12,761	4,993	4,124	749	
Facilities granted	6,038	8,219	12,147	8,865	9,988	16,452	14,597	34,335	78,089	
Used margin	5,298	7,625	11,005	7,053	7,529	12,169	10,565	23,879	63,230	
<b>h. FRIULI-VENEZIA GIULIA</b>										
Number of borrowers	39,909	25,059	18,134	6,112	3,346	2,387	909	742	122	
Facilities granted	1,918	2,333	2,729	1,779	1,990	3,088	2,682	6,188	8,810	
Used margin	1,770	2,209	2,507	1,447	1,533	2,307	1,960	4,297	5,891	
<b>i. EMILIA-ROMAGNA</b>										
Number of borrowers	112,178	74,432	74,995	29,866	16,152	12,179	4,875	4,080	857	
Facilities granted	5,266	6,856	11,483	8,727	9,681	16,099	14,275	34,791	93,723	
Used margin	4,415	6,142	10,186	6,754	7,046	11,606	10,277	24,184	62,846	
<b>l. MARCHE</b>										
Number of borrowers	42,435	26,714	25,031	10,065	5,446	3,793	1,352	1,023	157	
Facilities granted	1,995	2,450	3,753	2,884	3,104	4,658	3,689	7,657	11,040	
Used margin	1,739	2,241	3,397	2,355	2,408	3,527	2,764	5,534	7,573	

## 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
<b>m. TUSCANY</b>									
Number of borrow-	93,142	58,790	61,990	23,041	11,902	8,301	3,119	2,402	410
Facilities granted	4,392	5,475	9,628	6,767	7,072	10,830	9,043	19,319	41,061
Used margin	3,895	5,068	8,846	5,696	5,605	8,504	6,964	14,210	27,107
<b>n. UMBRIA</b>									
Number of borrow-	24,312	13,594	11,351	4,558	2,403	1,719	569	521	80
Facilities granted	1,139	1,245	1,709	1,352	1,404	2,236	1,592	4,141	3,479
Used margin	1,027	1,161	1,559	1,132	1,112	1,791	1,220	2,995	2,521
<b>o. LAZIO</b>									
Number of borrow-	127,725	71,322	75,196	25,168	10,768	7,781	2,967	2,845	794
Facilities granted	5,945	6,631	11,873	7,172	6,142	9,536	8,136	22,844	141,142
Used margin	5,424	6,228	11,205	6,234	5,052	7,685	6,725	18,734	80,713
<b>p. ABRUZZO</b>									
Number of borrow-	38,127	21,548	15,920	5,294	2,733	1,919	722	566	88
Facilities granted	1,822	2,011	2,470	1,592	1,613	2,442	2,067	4,432	4,511
Used margin	1,690	1,904	2,281	1,355	1,291	1,935	1,644	3,387	2,994
<b>q. MOLISE</b>									
Number of borrow-	6,713	3,269	2,545	870	416	253	106	59	10
Facilities granted	316	304	384	259	240	329	298	454	341
Used margin	294	288	351	215	192	275	231	374	224
<b>r. CAMPANIA</b>									
Number of borrow-	92,628	47,666	41,140	13,503	6,496	4,544	1,637	1,275	210
Facilities granted	4,272	4,424	6,385	3,956	3,744	5,524	4,403	10,077	17,583
Used margin	3,980	4,179	5,990	3,398	3,084	4,497	3,602	7,821	12,245
<b>s. APULIA</b>									
Number of borrow-	84,854	48,843	35,707	10,181	5,078	3,429	1,301	865	118
Facilities granted	3,986	4,547	5,441	3,003	3,044	4,487	3,766	7,129	7,026
Used margin	3,737	4,328	5,108	2,536	2,458	3,530	2,999	5,448	5,203
<b>t. BASILICATA</b>									
Number of borrow-	11,420	5,165	3,835	1,327	690	449	173	122	18
Facilities granted	532	474	590	403	420	573	517	977	926
Used margin	492	443	545	337	325	432	377	762	722
<b>u. CALABRIA</b>									
Number of borrow-	34,824	16,576	12,303	3,923	1,907	1,159	377	250	40
Facilities granted	1,611	1,532	1,912	1,166	1,117	1,439	1,066	1,759	2,539
Used margin	1,501	1,446	1,777	979	919	1,148	849	1,403	1,898
<b>v. SICILY</b>									
Number of borrow-	110,733	46,824	34,400	11,267	5,163	3,622	1,243	848	146
Facilities granted	5,125	4,245	5,152	3,230	3,040	4,663	3,600	6,873	11,347
Used margin	4,827	4,019	4,791	2,748	2,441	3,780	2,894	5,394	7,892
<b>z. SARDINIA</b>									
Number of borrow-	44,151	26,504	15,600	4,385	2,110	1,249	487	367	68
Facilities granted	2,067	2,425	2,369	1,252	1,173	1,516	1,314	2,891	5,225
Used margin	1,975	2,352	2,252	1,106	1,000	1,295	1,125	2,504	3,853

Note:

## Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

March 2012

	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,468,043</b>	<b>1,897,606</b>	<b>49,488</b>
<b>b. GENERAL GOVERNMENT</b>	<b>80,243</b>	<b>51,100</b>	<b>736</b>
central government	20,142	17,486	324
Local government	59,967	33,488	412
Social security funds	134	126	..
<b>c. FINANCIAL COMPANIES</b>	<b>464,597</b>	<b>352,089</b>	<b>5,650</b>
Monetary financial institutions	124,246	94,581	1,567
Other financial intermediaries	327,388	248,224	3,829
Financial auxiliaries	9,227	6,608	116
Insurance companies and pension funds	3,736	2,677	137
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1,259,658</b>	<b>913,985</b>	<b>30,006</b>
Public companies	60,376	25,509	275
Private companies	1,085,979	795,689	26,688
Associations of non-financial companies	1,506	1,096	18
Craft non-financial quasi-companies	38,355	29,578	898
Other non-financial quasi-companies	73,442	62,114	2,126
<b>e. HOUSEHOLDS</b>	<b>516,277</b>	<b>496,662</b>	<b>5,877</b>
Producer households	97,292	87,929	2,439
Consumer households	418,985	408,732	3,437
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>12,613</b>	<b>9,951</b>	<b>161</b>
<b>g. REST OF THE WORLD</b>	<b>127,050</b>	<b>67,192</b>	<b>6,926</b>
General government	1,816	1,578	23
Monetary financial institutions	55,041	22,628	5,723
Other financial institutions	38,352	20,987	589
Non-financial companies	29,874	20,271	559
Households	1,784	1,673	32
Non-profit institutions serving households	21	14	..
International organizations and other institutions	162	41	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>189</b>	<b>141</b>	<b>5</b>

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
<b>2,074,801</b>	<b>1,517,026</b>	<b>45,286</b>	<b>393,242</b>	<b>380,580</b>	<b>4,202</b>
<b>69,165</b>	<b>40,070</b>	<b>569</b>	<b>11,078</b>	<b>11,031</b>	<b>167</b>
16,492	13,801	290	3,650	3,685	35
52,555	26,158	279	7,412	7,330	132
119	111	..	15	15	..
<b>458,534</b>	<b>346,036</b>	<b>5,601</b>	<b>6,063</b>	<b>6,053</b>	<b>49</b>
123,862	94,190	1,557	384	391	10
324,083	244,927	3,797	3,305	3,297	32
6,899	4,288	110	2,328	2,320	7
3,691	2,632	137	45	45	-
<b>1,102,339</b>	<b>768,320</b>	<b>26,898</b>	<b>157,319</b>	<b>145,665</b>	<b>3,108</b>
58,292	23,566	236	2,084	1,943	40
947,102	667,957	23,952	138,877	127,732	2,736
1,441	1,043	17	65	53	1
32,764	24,024	798	5,591	5,554	100
62,739	51,732	1,894	10,703	10,383	232
<b>304,308</b>	<b>284,949</b>	<b>5,093</b>	<b>211,969</b>	<b>211,713</b>	<b>784</b>
75,554	66,708	2,177	21,739	21,222	263
228,754	218,241	2,916	190,231	190,491	521
<b>11,783</b>	<b>9,212</b>	<b>155</b>	<b>831</b>	<b>739</b>	<b>6</b>
<b>122,758</b>	<b>63,429</b>	<b>6,857</b>	<b>4,292</b>	<b>3,763</b>	<b>70</b>
1,625	1,387	23	191	191	-
55,010	22,619	5,723	32	10	..
38,136	20,790	583	216	197	5
26,284	17,174	503	3,590	3,097	56
1,522	1,406	24	262	267	8
20	13	..	1	1	..
162	41	..	-	-	-
<b>171</b>	<b>124</b>	<b>5</b>	<b>18</b>	<b>17</b>	<b>..</b>



## Distribution by customer economic activity

TDB30181

Source: Central Credit Register  
Stocks in millions of euro

March 2012

		Total		
		Facilities granted	Used Margin	Overshoot
a.	<b>TOTAL</b>	<b>1,364,365</b>	<b>1,008,400</b>	<b>32,571</b>
	Agricultural, forestry and fishing	43,159	38,620	1,025
	Mining and quarrying	3,447	2,516	113
	Manufacturing	379,604	241,005	6,364
	Electricity, gas, steam and air conditioning supply	49,909	36,290	246
	Water supply, sewerage, waste management and remediation activities	16,251	11,591	372
	Construction	193,484	164,306	8,607
	Wholesale and retail trade, repair of motor vehicles and motorcycles	218,422	147,296	4,307
	Transportation and storage	57,718	45,135	1,269
	Accommodation and food service activities	39,561	37,053	1,228
	Information and communication	36,225	19,951	495
	Financial and insurance activities	25,967	17,232	373
	Real estate activities	145,526	139,201	5,403
	Professional, scientific and technical activities	79,291	48,290	1,015
	Administrative and support service activities	31,162	23,655	923
	All remaining activities (sections O, P,Q,R,S,T)	32,580	26,039	649

## 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
<b>1,183,636</b>	<b>839,914</b>	<b>29,182</b>	<b>180,730</b>	<b>168,486</b>	<b>3,388</b>
39,430	35,052	993	3,729	3,568	32
3,013	2,084	98	434	431	14
336,066	201,729	5,783	43,538	39,275	581
41,679	29,306	227	8,230	6,984	19
14,188	9,713	346	2,064	1,879	26
175,004	146,794	8,095	18,481	17,512	513
189,029	120,701	3,943	29,393	26,594	364
46,977	34,888	999	10,741	10,247	270
34,134	31,672	1,149	5,428	5,382	80
32,169	16,563	438	4,056	3,387	57
24,783	16,166	360	1,184	1,066	13
113,227	106,284	4,305	32,299	32,917	1,097
73,329	42,716	947	5,962	5,574	69
25,848	18,756	780	5,314	4,900	142
25,139	19,603	567	7,440	6,436	82

## 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

March 2012

		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					
<b>a. TOTAL</b>						
Number of borrowers	3,883,026	1,355,639	820,287	760,613	279,192	145,192
Facilities granted	1,827,907	63,577	75,927	116,767	81,004	85,127
Used margin	1,359,133	56,739	70,267	106,507	66,050	65,347
<b>b. GENERAL GOVERNMENT</b>						
Number of borrowers	7,247	630	503	1,015	1,233	1,190
Facilities granted	69,165	32	47	179	420	786
Used margin	40,070	27	34	105	220	400
<b>c. FINANCIAL COMPANIES</b>						
Number of borrowers	8,183	2,019	1,055	1,221	812	461
Facilities granted	334,672	91	95	192	236	263
Used margin	251,846	72	69	154	185	198
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of borrowers	874,746	194,167	109,600	143,503	129,744	102,919
Facilities granted	1,102,339	8,948	10,046	23,319	40,315	61,879
Used margin	768,320	6,263	7,128	16,959	29,344	45,422
<i>of which: industry</i>						
Number of borrowers	186,772	29,158	19,336	28,761	29,885	26,630
Facilities granted	388,100	1,371	1,792	4,767	9,462	16,344
Used margin	237,187	876	1,152	3,027	5,944	10,145
<i>of which: building</i>						
Number of borrowers	149,867	27,251	16,303	22,674	23,232	20,703
Facilities granted	166,559	1,263	1,511	3,734	7,389	12,612
Used margin	139,573	842	1,056	2,740	5,644	10,053
<i>of which: services</i>						
Number of borrowers	519,519	134,008	71,698	89,028	73,812	53,383
Facilities granted	528,235	6,143	6,536	14,313	22,560	31,544
Used margin	375,715	4,415	4,755	10,767	16,991	24,018
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of borrowers	530,257	193,753	101,925	106,399	48,224	18,499
Facilities granted	75,554	8,925	9,212	16,233	13,657	10,361
Used margin	66,708	7,395	8,140	14,576	11,909	8,939
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of borrowers	2,429,558	950,276	601,591	503,450	96,878	21,020
Facilities granted	240,708	44,922	56,023	76,072	25,709	11,225
Used margin	227,577	42,501	54,484	74,055	23,833	9,864

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
<b>a. TOTAL</b>					
Number of borrowers		106,036	41,349	33,918	6,959
Facilities granted		136,098	118,929	279,573	868,436
Used margin		102,939	88,993	201,283	592,229
<b>b. GENERAL GOVERNMENT</b>					
Number of borrowers		1,149	529	554	368
Facilities granted		1,640	1,654	5,036	59,371
Used margin		915	955	2,580	34,691
<b>c. FINANCIAL COMPANIES</b>					
Number of borrowers		493	296	572	564
Facilities granted		698	967	6,320	325,804
Used margin		519	576	3,352	245,520
<b>d. NON-FINANCIAL COMPANIES</b>					
Number of borrowers		88,816	37,371	31,428	5,934
Facilities granted		114,950	107,306	257,810	477,468
Used margin		85,344	79,773	186,461	307,519
<i>of which: industry</i>					
Number of borrowers		24,302	11,323	10,899	2,420
Facilities granted		32,267	33,807	96,143	192,121
Used margin		19,854	20,902	59,167	115,542
<i>of which: building</i>					
Number of borrowers		19,720	8,228	6,304	826
Facilities granted		25,365	22,787	46,958	44,914
Used margin		21,235	19,809	40,964	35,901
<i>of which: services</i>					
Number of borrowers		42,773	16,799	13,466	2,600
Facilities granted		54,523	47,536	108,618	236,226
Used margin		41,842	36,288	81,187	153,315
<b>e. PRODUCER HOUSEHOLDS</b>					
Number of borrowers		7,655	1,400	475	11
Facilities granted		9,151	3,928	3,203	375
Used margin		8,015	3,560	2,879	339
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Number of borrowers		7,280	1,553	797	71
Facilities granted		8,909	4,586	6,597	5,038
Used margin		7,530	3,716	5,493	3,777

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
**March 2012**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>1,159,192</b>	<b>2,565</b>	<b>83,739</b>	<b>1,345</b>	<b>68,888</b>
<b>b. NORTH-WEST ITALY</b>		<b>419,913</b>	<b>97</b>	<b>26,839</b>	<b>426</b>	<b>19,078</b>
Piedmont		78,495	30	5,099	199	3,690
Valle d'Aosta		2,008	13	211	1	233
Liguria		29,284	5	1,450	22	1,166
Lombardy		310,126	49	20,079	204	13,988
<b>c. NORTH-EAST ITALY</b>		<b>267,598</b>	<b>266</b>	<b>19,271</b>	<b>412</b>	<b>17,720</b>
Trentino-Alto Adige		27,983	126	2,871	179	2,673
Veneto		108,842	56	7,664	94	7,638
Friuli-Venezia Giulia		23,081	56	1,665	50	1,211
Emilia-Romagna		107,693	27	7,072	89	6,197
<b>d. CENTRAL ITALY</b>		<b>265,080</b>	<b>131</b>	<b>21,310</b>	<b>142</b>	<b>19,181</b>
Marche		29,737	16	3,276	84	1,503
Tuscany		79,837	37	6,233	26	6,724
Umbria		14,539	3	1,607	13	1,270
Lazio		140,967	74	10,194	18	9,683
<b>e. SOUTHERN ITALY</b>		<b>134,614</b>	<b>53</b>	<b>10,904</b>	<b>152</b>	<b>9,631</b>
Abruzzo		18,648	5	2,274	24	1,231
Molise		2,665	5	261	10	256
Campania		54,508	17	2,798	6	4,280
Apulia		40,961	11	4,073	82	2,739
Basilicata		4,395	4	382	8	318
Calabria		13,438	12	1,116	22	806
<b>f. ISLANDS</b>		<b>64,778</b>	<b>2,019</b>	<b>5,415</b>	<b>213</b>	<b>3,278</b>
Sicily		45,713	1,478	3,396	103	1,834
Sardinia		19,065	540	2,019	110	1,444

Notes:

# Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
2,141	102,733	2,089	318,317	1,522	56,444	5,393	506,807
902	39,410	127	111,649	206	21,173	1,506	198,500
280	7,676	22	24,640	79	3,402	472	32,905
1	316	..	532	..	111	50	539
59	2,138	14	9,704	29	3,567	226	10,904
562	29,280	92	76,772	97	14,093	758	154,151
599	26,471	602	70,450	248	12,040	1,309	118,212
71	1,353	356	4,243	91	1,465	379	14,176
217	13,351	72	29,691	48	4,674	321	45,015
116	2,572	76	6,819	62	841	244	9,369
194	9,195	98	29,697	47	5,061	364	49,651
278	20,022	306	75,022	169	13,867	1,173	113,478
141	1,651	21	7,297	59	1,604	498	13,587
48	5,815	28	23,401	52	4,588	153	32,731
35	994	13	3,549	16	758	62	6,218
55	11,562	244	40,775	42	6,917	460	60,943
231	12,806	86	41,329	734	5,881	770	52,036
88	1,623	8	5,134	610	834	133	6,684
22	237	..	770	11	131	23	939
34	5,821	68	16,984	19	2,513	141	21,827
50	3,630	5	13,695	79	1,809	234	14,556
4	490	1	1,007	4	183	40	1,953
34	1,006	4	3,738	11	410	200	6,078
132	4,023	967	19,868	164	3,484	634	24,581
102	2,965	129	14,720	93	2,363	555	17,975
30	1,058	838	5,148	71	1,121	79	6,606

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

TDB10430

Source: Supervisory returns  
Flows in millions of euro

## 1st quarter 2012

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>92,363</b>	<b>30</b>	<b>3,515</b>	<b>31</b>	<b>2,043</b>
<b>b. NORTH-WEST ITALY</b>	<b>39,423</b>	<b>1</b>	<b>1,232</b>	<b>14</b>	<b>659</b>
Piedmont	6,024	..	166	2	147
Valle d'Aosta	206	..	6	....	6
Liguria	1,880	....	60	..	59
Lombardy	31,314	..	1,001	12	447
<b>c. NORTH-EAST ITALY</b>	<b>16,334</b>	<b>4</b>	<b>715</b>	<b>10</b>	<b>492</b>
Trentino-Alto Adige	1,743	..	123	5	80
Veneto	7,118	2	245	2	243
Friuli-Venezia Giulia	1,309	..	48	2	29
Emilia-Romagna	6,164	2	299	1	140
<b>d. CENTRAL ITALY</b>	<b>24,270</b>	<b>1</b>	<b>961</b>	<b>1</b>	<b>555</b>
Marche	1,958	..	159	1	34
Tuscany	5,736	..	173	....	147
Umbria	813	..	60	....	33
Lazio	15,763	1	569	..	342
<b>e. SOUTHERN ITALY</b>	<b>8,427</b>	<b>2</b>	<b>453</b>	<b>3</b>	<b>249</b>
Abruzzo	1,298	....	161	..	88
Molise	134	..	15	..	5
Campania	3,409	2	102	..	63
Apulia	2,502	..	151	2	70
Basilicata	184	..	6	....	10
Calabria	900	..	19	....	12
<b>f. ISLANDS</b>	<b>3,910</b>	<b>21</b>	<b>154</b>	<b>4</b>	<b>88</b>
Sicily	2,984	14	105	1	70
Sardinia	925	7	49	3	18

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
76	13,900	63	11,287	136	1,747	214	59,321
31	6,814	6	3,765	2	613	83	26,202
13	551	3	914	1	61	28	4,137
..	111	....	17	....	4	4	57
2	99	..	307	..	252	3	1,097
16	6,053	3	2,527	1	295	48	20,910
16	1,849	10	1,751	3	478	50	10,956
1	78	3	125	..	45	14	1,269
6	881	1	767	3	139	13	4,815
2	81	..	177	..	17	8	946
7	808	6	683	....	277	16	3,925
11	4,018	17	3,088	6	471	42	15,098
8	168	..	231	3	145	28	1,182
2	378	2	829	2	81	8	4,115
1	82	1	128	1	24	2	481
1	3,390	14	1,901	..	221	4	9,321
12	950	5	1,897	123	149	24	4,560
7	117	..	177	122	45	5	576
1	9	....	16	....	2	..	86
1	239	4	1,059	..	53	3	1,883
3	441	1	495	1	38	10	1,291
..	21	....	32	....	5	3	107
..	122	..	119	..	7	3	617
7	268	25	785	1	36	15	2,504
7	220	6	578	1	20	14	1,948
1	48	19	207	..	16	..	557



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

TDB10460

 Source: Supervisory returns  
 Stocks in millions of euro
**March 2012**

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>15,486</b>	<b>561</b>	<b>14,924</b>	<b>7,459</b>	<b>145</b>	<b>7,314</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,744</b>	<b>148</b>	<b>4,595</b>	<b>2,369</b>	<b>83</b>	<b>2,286</b>
	Piedmont	1,297	26	1,271	622	5	616
	Valle d'Aosta	37	1	36	28	1	27
	Liguria	98	..	98	53	..	53
	Lombardy	3,312	122	3,190	1,667	77	1,590
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,703</b>	<b>179</b>	<b>4,524</b>	<b>2,076</b>	<b>20</b>	<b>2,056</b>
	Trentino-Alto Adige	611	90	521	311	6	305
	Veneto	1,853	22	1,832	760	2	758
	Friuli-Venezia Giulia	462	44	418	189	8	180
	Emilia-Romagna	1,776	23	1,753	816	3	813
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,201</b>	<b>71</b>	<b>3,130</b>	<b>1,791</b>	<b>12</b>	<b>1,779</b>
	Marche	425	42	384	150	3	147
	Tuscany	1,428	11	1,416	826	4	823
	Umbria	342	7	335	206	1	205
	Lazio	1,007	12	995	609	4	604
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,975</b>	<b>88</b>	<b>1,888</b>	<b>867</b>	<b>20</b>	<b>847</b>
	Abruzzo	172	7	165	53	..	53
	Molise	63	6	57	24	..	24
	Campania	532	15	517	307	2	305
	Apulia	826	21	805	367	4	362
	Basilicata	133	3	129	46	..	46
	Calabria	249	34	215	71	13	58
<b>f.</b>	<b>ISLANDS</b>	<b>863</b>	<b>75</b>	<b>787</b>	<b>356</b>	<b>10</b>	<b>346</b>
	Sicily	538	63	475	170	2	168
	Sardinia	324	12	312	186	8	178

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>5,154</b>	<b>195</b>	<b>4,960</b>	<b>2,872</b>	<b>222</b>	<b>2,650</b>
<b>1,677</b>	<b>60</b>	<b>1,617</b>	<b>698</b>	<b>6</b>	<b>692</b>
470	19	451	205	1	204
7	..	6	3	..	3
34	..	33	12	..	12
1,167	40	1,126	478	5	474
<b>1,709</b>	<b>55</b>	<b>1,654</b>	<b>918</b>	<b>104</b>	<b>814</b>
107	4	103	193	80	113
801	18	783	293	2	291
196	18	178	78	19	59
606	16	590	354	4	350
<b>696</b>	<b>38</b>	<b>658</b>	<b>714</b>	<b>21</b>	<b>693</b>
158	23	135	117	16	102
302	7	295	299	1	299
68	3	65	67	2	65
168	5	163	230	2	228
<b>791</b>	<b>31</b>	<b>760</b>	<b>317</b>	<b>36</b>	<b>280</b>
81	3	78	38	4	34
27	2	26	11	5	6
134	2	132	92	11	80
331	7	324	129	9	119
68	1	67	19	2	16
150	17	133	29	4	24
<b>281</b>	<b>11</b>	<b>271</b>	<b>225</b>	<b>54</b>	<b>171</b>
181	9	172	187	51	136
100	1	99	38	3	35

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

## 1st quarter 2012

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>484</b>	<b>26</b>	<b>458</b>	<b>140</b>	<b>12</b>	<b>128</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>152</b>	<b>18</b>	<b>134</b>	<b>50</b>	<b>11</b>	<b>39</b>
	Piedmont	43	3	40	8	..	8
	Valle d'Aosta	2	..	2	1	-	1
	Liguria	9	-	9	3	-	3
	Lombardy	98	15	84	37	11	27
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>169</b>	<b>4</b>	<b>164</b>	<b>35</b>	<b>..</b>	<b>35</b>
	Trentino-Alto Adige	14	..	14	4	-	4
	Veneto	59	2	57	12	..	12
	Friuli-Venezia Giulia	18	2	17	4	..	4
	Emilia-Romagna	78	1	77	15	..	15
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>62</b>	<b>1</b>	<b>61</b>	<b>21</b>	<b>-</b>	<b>21</b>
	Marche	12	..	12	3	-	3
	Tuscany	24	..	23	7	-	7
	Umbria	10	..	10	7	-	7
	Lazio	16	..	16	4	-	4
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>60</b>	<b>2</b>	<b>58</b>	<b>19</b>	<b>1</b>	<b>18</b>
	Abruzzo	6	..	6	2	-	2
	Molise	2	-	2	..	-	..
	Campania	17	..	16	5	..	5
	Apulia	25	1	24	9	1	8
	Basilicata	6	..	6	2	-	2
	Calabria	4	-	4	..	-	..
<b>f.</b>	<b>ISLANDS</b>	<b>42</b>	<b>1</b>	<b>41</b>	<b>15</b>	<b>..</b>	<b>15</b>
	Sicily	33	1	32	13	..	13
	Sardinia	9	..	9	2	..	2

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>278</b>	<b>14</b>	<b>264</b>	<b>66</b>	<b>..</b>	<b>66</b>
<b>86</b>	<b>7</b>	<b>79</b>	<b>16</b>	<b>-</b>	<b>16</b>
29	3	26	6	-	6
..	..	..	..	-	..
5	-	5	1	-	1
52	4	48	10	-	10
<b>101</b>	<b>4</b>	<b>97</b>	<b>32</b>	<b>..</b>	<b>32</b>
5	..	4	5	-	5
38	2	36	9	-	9
11	1	10	3	..	3
47	1	47	15	-	15
<b>32</b>	<b>1</b>	<b>32</b>	<b>8</b>	<b>-</b>	<b>8</b>
6	..	6	2	-	2
13	..	13	4	-	4
3	..	2	..	-	..
10	..	10	2	-	2
<b>34</b>	<b>1</b>	<b>33</b>	<b>7</b>	<b>-</b>	<b>7</b>
3	..	3	1	-	1
1	-	1	..	-	..
9	..	9	2	-	2
14	..	13	3	-	3
4	..	4	..	-	..
3	-	3	1	-	1
<b>25</b>	<b>1</b>	<b>24</b>	<b>3</b>	<b>-</b>	<b>3</b>
19	1	18	2	-	2
6	..	6	1	-	1

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

March 2012

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	14,977	96	995	777
b.	NORTH-WEST ITALY	3,156	56	309	229
	Piedmont	1,093	24	74	43
	Valle d'Aosta	57	1	..	47
	Liguria	292	2	10	2
	Lombardy	1,714	28	225	136
c.	NORTH-EAST ITALY	3,464	4	375	286
	Trentino-Alto Adige	1,204	..	17	71
	Veneto	822	1	160	73
	Friuli-Venezia Giulia	605	-	83	36
	Emilia-Romagna	833	3	115	106
d.	CENTRAL ITALY	2,171	6	237	140
	Marche	814	3	164	63
	Tuscany	333	1	14	27
	Umbria	140	..	21	18
	Lazio	884	1	39	31
e.	SOUTHERN ITALY	2,082	27	44	99
	Abruzzo	912	1	19	13
	Molise	70	2	2	1
	Campania	285	4	3	19
	Apulia	470	13	7	44
	Basilicata	62	5	..	9
	Calabria	283	1	12	14
f.	ISLANDS	4,104	4	29	24
	Sicily	2,435	3	19	21
	Sardinia	1,669	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
<b>550</b>	<b>367</b>	<b>3,844</b>	<b>1,870</b>	<b>698</b>	<b>5,606</b>	<b>173</b>	<b>74</b>
<b>64</b>	<b>65</b>	<b>263</b>	<b>661</b>	<b>57</b>	<b>1,427</b>	<b>28</b>	<b>21</b>
12	15	55	367	47	430	25	21
..	1	2	1	..	5	-	-
34	..	89	84	-	70	-	-
17	49	117	209	9	922	2	-
<b>302</b>	<b>152</b>	<b>728</b>	<b>308</b>	<b>30</b>	<b>1,215</b>	<b>63</b>	<b>6</b>
102	34	426	25	1	526	1	-
21	18	70	180	1	266	30	-
92	77	122	41	..	153	1	-
88	23	109	62	28	269	30	6
<b>89</b>	<b>65</b>	<b>366</b>	<b>411</b>	<b>3</b>	<b>844</b>	<b>10</b>	<b>2</b>
66	25	40	362	2	89	..	-
5	19	55	16	1	190	6	..
2	6	20	10	..	62	-	-
16	15	251	23	..	503	4	2
<b>24</b>	<b>55</b>	<b>116</b>	<b>350</b>	<b>599</b>	<b>704</b>	<b>64</b>	<b>42</b>
19	4	13	87	596	112	48	37
..	3	1	20	..	41	-	-
1	21	66	35	..	135	1	..
3	17	5	122	3	241	15	5
..	1	4	13	..	28	..	..
1	9	26	73	..	147	..	..
<b>72</b>	<b>30</b>	<b>2,371</b>	<b>140</b>	<b>9</b>	<b>1,416</b>	<b>9</b>	<b>2</b>
35	18	964	82	9	1,276	9	2
37	12	1,407	59	..	140	..	-

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

## 1st quarter 2012

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	589	1	34	55
b.	NORTH-WEST ITALY	135	1	4	34
	Piedmont	49	1	..	13
	Valle d'Aosta	5	..	-	4
	Liguria	6	-	..	-
	Lombardy	76	-	4	17
c.	NORTH-EAST ITALY	122	..	10	7
	Trentino-Alto Adige	27	-	1	4
	Veneto	45	..	3	3
	Friuli-Venezia Giulia	12	-	4	..
	Emilia-Romagna	38	-	2	..
d.	CENTRAL ITALY	56	..	18	4
	Marche	37	..	16	2
	Tuscany	11	-	..	2
	Umbria	2	-	1	..
	Lazio	7	-	..	-
e.	SOUTHERN ITALY	207	1	2	10
	Abruzzo	170	-	1	2
	Molise	1	-	..	-
	Campania	8	-	..	1
	Apulia	22	1	-	6
	Basilicata	3	-	..	2
	Calabria	3	-	..	-
f.	ISLANDS	69	..	1	-
	Sicily	43	..	1	-
	Sardinia	26	-	-	-

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
17	19	50	42	130	156	83	35
..	9	3	19	-	59	6	3
..	2	..	15	-	11	6	3
..	..	-	..	-	-	-	-
-	-	2	2	-	1	-	-
..	6	-	2	-	47	..	-
8	7	7	3	7	44	29	2
3	1	2	..	-	13	4	-
..	2	..	2	-	18	17	..
1	4	..	1	-	3	..	..
4	1	5	..	7	11	8	2
3	1	1	12	-	14	3	..
2	..	..	12	-	4	..	-
-	..	..	..	-	6	2	-
-	..	..	-	-	..	-	-
1	..	1	..	-	4	..	..
2	1	2	5	123	19	42	29
2	..	-	3	122	3	36	26
-	-	-	..	-	1	-	-
-	..	2	..	-	5	..	-
-	..	..	1	1	8	6	3
-	..	..	1	-	..	-	-
-	..	..	-	-	3	-	-
3	1	37	3	..	19	3	..
3	1	13	3	..	19	3	..
1	..	24	..	-	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

March 2012

Facilities granted

Used margin

Overshoot

<b>a. TOTAL</b>	<b>113,305</b>	<b>110,799</b>	<b>3,001</b>
<i>of which: transactions of financial intermediaries</i>	<i>94,995</i>	<i>94,157</i>	<i>2,420</i>
Piedmont	7,953	7,414	119
Valle d'Aosta	282	242	4
Liguria	1,966	1,906	30
Lombardy	33,410	32,929	738
Trentino-Alto Adige	2,756	2,618	19
Veneto	13,749	13,368	219
Friuli-Venezia Giulia	2,436	2,381	35
Emilia-Romagna	11,199	10,962	242
Marche	4,543	4,422	94
Tuscany	6,886	6,637	188
Umbria	1,465	1,408	28
Lazio	11,736	11,784	659
Abruzzo	1,757	1,731	71
Molise	190	190	6
Campania	4,411	4,413	223
Apulia	2,553	2,423	83
Basilicata	290	290	11
Calabria	1,124	1,153	82
Sicily	2,575	2,555	114
Sardinia	2,023	1,975	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 LawSource: Central Credit Register  
Stocks in millions of euro

March 2012

Nominal value of receivables assigned			Advances granted	
Totale	of which:		facilities granted	used margin
	with recourse	without recourse		

a.	<b>TOTAL</b>	<b>36,726</b>	<b>20,211</b>	<b>16,515</b>	<b>44,296</b>	<b>31,161</b>
	<i>of which: transactions of financial intermediaries</i>	<i>31,461</i>	<i>16,971</i>	<i>14,490</i>	<i>37,007</i>	<i>26,007</i>
	Piedmont	2,557	1,512	1,045	3,677	2,312
	Valle d'Aosta	30	29	1	52	28
	Liguria	812	524	289	1,213	763
	Lombardy	12,182	5,220	6,962	14,269	10,099
	Trentino-Alto Adige	172	96	77	190	141
	Veneto	1,770	1,230	541	2,082	1,321
	Friuli-Venezia Giulia	308	197	111	470	296
	Emilia-Romagna	2,561	1,544	1,018	3,379	2,013
	Marche	273	216	57	275	190
	Tuscany	1,321	844	477	1,605	1,021
	Umbria	653	310	342	814	587
	Lazio	9,107	4,298	4,810	11,267	9,090
	Abruzzo	391	371	19	393	307
	Molise	64	64	..	71	34
	Campania	2,714	2,233	481	2,477	1,740
	Apulia	513	455	58	555	331
	Basilicata	109	75	34	146	78
	Calabria	370	306	65	502	190
	Sicily	569	509	60	526	408
	Sardinia	250	179	71	334	210

**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							
March 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	143,386	5,653	10,404	119,582	2,581	5,167
b.	NORTH-WEST ITALY	58,761	368	5,284	50,954	630	1,526
	Piedmont	7,215	86	292	6,446	177	214
	Valle d'Aosta	207	1	2	189	4	11
	Liguria	5,060	37	19	4,895	39	71
	Lombardy	46,279	243	4,971	39,424	410	1,230
c.	NORTH-EAST ITALY	32,707	961	2,010	26,721	1,040	1,977
	Trentino-Alto Adige	3,757	181	31	2,937	229	380
	Veneto	8,500	110	1,192	6,585	246	366
	Friuli-Venezia Giulia	5,727	19	528	4,960	132	88
	Emilia-Romagna	14,723	651	259	12,239	432	1,142
d.	CENTRAL ITALY	43,339	3,764	2,817	35,569	371	819
	Marche	1,233	12	15	1,005	87	114
	Tuscany	6,377	21	582	5,444	136	193
	Umbria	572	5	4	503	27	33
	Lazio	35,157	3,726	2,215	28,617	121	479
e.	SOUTHERN ITALY	5,912	528	85	4,419	352	527
	Abruzzo	885	19	5	629	78	154
	Molise	133	..	3	108	8	14
	Campania	3,209	443	56	2,429	107	174
	Apulia	1,080	17	17	870	86	89
	Basilicata	202	..	1	142	20	39
	Calabria	404	49	4	240	52	58
f.	ISLANDS	2,667	32	208	1,919	188	319
	Sicily	1,254	12	15	1,098	79	49
	Sardinia	1,413	20	193	822	109	270

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

March 2012		Total	North West	North East	Centre	South	Islands
a.	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>8,872</b>	<b>4,460</b>	<b>1,451</b>	<b>1,616</b>	<b>1,008</b>	<b>336</b>
	General government	535	58	48	396	20	14
	Financial corporations	331	222	46	52	10	..
	Non-financial corporation	1,072	758	123	121	54	16
	Producer households	76	12	16	14	22	13
	Consumer households	6,857	3,409	1,218	1,034	902	294
b.	<b>WITH AGREED MATURITY</b>	<b>117,113</b>	<b>41,868</b>	<b>37,228</b>	<b>25,990</b>	<b>8,658</b>	<b>3,368</b>
	General government	1,120	84	52	939	14	31
	Financial corporations	37,858	13,260	17,863	6,664	34	36
	Non-financial corporation	15,478	5,809	4,289	4,490	655	235
	Producer households	2,490	686	772	504	388	139
	Consumer households	60,167	22,029	14,251	13,393	7,567	2,927
c.	<b>UNREDEEMABLE AT NOTICE</b>	<b>290,422</b>	<b>67,692</b>	<b>47,758</b>	<b>57,330</b>	<b>87,268</b>	<b>30,374</b>
	General government	10,834	1,568	1,364	4,277	2,867	759
	Financial corporations	1,048	801	82	131	24	11
	Non-financial corporation	3,469	706	958	846	713	247
	Producer households	2,246	314	594	369	622	347
	Consumer households	272,824	64,304	44,759	51,708	83,043	29,010
d.	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>708,524</b>	<b>259,967</b>	<b>151,612</b>	<b>178,727</b>	<b>81,513</b>	<b>36,705</b>
	General government	29,187	3,998	4,556	13,654	4,853	2,126
	Financial corporations	68,138	33,234	10,710	22,002	1,149	1,042
	Non-financial corporation	150,687	59,860	35,380	36,772	13,221	5,452
	Producer households	36,990	11,558	9,447	7,026	6,207	2,753
	Consumer households	423,523	151,317	91,518	99,272	56,083	25,333
e.	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>36,832</b>	<b>8,924</b>	<b>11,554</b>	<b>6,761</b>	<b>6,952</b>	<b>2,641</b>
	General government	203	18	16	110	5	54
	Financial corporations	471	276	62	118	11	4
	Non-financial corporation	1,693	528	580	316	199	70
	Producer households	1,429	214	549	260	303	104
	Consumer households	33,035	7,889	10,346	5,956	6,434	2,409

Notes:

## Distribution by customer location (region) and by sector of economic activity

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
March 2012	Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households	
<b>a. TOTAL</b>	<b>1,217,338</b>	<b>190,998</b>	<b>43,397</b>	<b>831,978</b>	
<b>b. NORTH-WEST ITALY</b>	<b>395,279</b>	<b>73,620</b>	<b>12,821</b>	<b>256,015</b>	
Piedmont	95,415	13,945	3,559	67,316	
Valle d'Aosta	3,326	597	134	2,253	
Liguria	31,786	4,213	1,159	25,051	
Lombardy	264,751	54,864	7,969	161,395	
<b>c. NORTH-EAST ITALY</b>	<b>259,341</b>	<b>46,450</b>	<b>11,398</b>	<b>167,240</b>	
Trentino-Alto Adige	22,858	4,516	1,239	15,035	
Veneto	113,255	18,473	4,499	68,314	
Friuli-Venezia Giulia	27,420	4,190	863	17,292	
Emilia-Romagna	95,807	19,271	4,797	66,600	
<b>d. CENTRAL ITALY</b>	<b>286,879</b>	<b>46,480</b>	<b>8,212</b>	<b>179,738</b>	
Marche	29,283	3,956	1,220	23,046	
Tuscany	68,373	12,228	2,943	49,856	
Umbria	14,196	2,126	501	11,104	
Lazio	175,027	28,170	3,548	95,731	
<b>e. SOUTHERN ITALY</b>	<b>197,854</b>	<b>17,383</b>	<b>7,587</b>	<b>165,345</b>	
Abruzzo	23,307	2,481	1,024	19,168	
Molise	5,537	354	139	4,885	
Campania	81,657	7,845	2,838	68,119	
Apulia	53,430	4,735	2,393	43,473	
Basilicata	9,413	603	300	8,239	
Calabria	24,510	1,366	893	21,461	
<b>f. ISLANDS</b>	<b>77,985</b>	<b>7,065</b>	<b>3,379</b>	<b>63,640</b>	
Sicily	56,104	4,852	2,247	46,768	
Sardinia	21,881	2,212	1,132	16,872	

Notes: The table replaces table TDB10263.

## Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns  
Stocks in millions of euro

March 2012

	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	-	155	118,593	-	54	118,715
Credit default swap	884	3,035	79,377	-	1,233	82,186
Credit default option	-	-	1,105	-	..	1,000
Total rate of return swap	-	551	205	-	95	315
Other credit derivatives	-	335	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

## March 2012

	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
<b>a. TOTAL</b>						
Number of holders	29,781	421	1,818	5,404	10,926	10,861
Intrinsic value	7,638	3	25	102	624	6,789
<b>b. NORTH-WEST ITALY</b>						
Number of holders	10,458	136	579	1,769	3,761	4,106
Intrinsic value	2,790	1	6	31	205	2,530
<b>c. NORTH-EAST ITALY</b>						
Number of holders	7,951	159	551	1,511	2,722	2,923
Intrinsic value	1,414	1	11	24	139	1,218
<b>d. CENTRAL ITALY</b>						
Number of holders	6,719	75	432	1,269	2,554	2,304
Intrinsic value	2,583	1	6	29	169	2,333
<b>e. SOUTHERN ITALY</b>						
Number of holders	3,201	31	158	578	1,292	1,087
Intrinsic value	587	1	1	13	73	489
<b>f. ISLAND</b>						
Number of holders	1,452	20	98	277	597	441
Intrinsic value	264	..	1	5	38	219

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

March 2012		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
<b>a. TOTAL</b>							
Number of holders		33,864	749	3,181	5,978	11,298	11,807
Intrinsic value		70,643	14	40	218	972	64,403
<b>b. GENERAL GOVERNMENT</b>							
Number of holders		221	4	4	19	57	126
Intrinsic value		3,289	1	7	3	22	3,234
<b>c. FINANCIAL COMPANIES</b>							
Number of holders		384	4	7	27	43	252
Intrinsic value		9,308	1	1	1	21	6,789
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of holders		27,368	264	1,195	4,519	10,327	10,759
Intrinsic value		7,571	3	23	90	593	6,768
<i>of which: industry</i>							
Number of holders		10,058	34	189	1,045	3,634	5,068
Intrinsic value		2,263	..	4	14	161	2,067
<b>building</b>							
Number of holders		3,091	31	140	536	1,201	1,144
Intrinsic value		879	1	2	10	69	767
<b>services</b>							
Number of holders		13,482	195	843	2,825	5,154	4,293
Intrinsic value		4,303	2	17	64	337	3,839
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of holders		2,413	157	623	885	599	102
Intrinsic value		67	..	2	12	30	20
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of holders		2,494	309	1,297	459	135	58
Intrinsic value		85	6	4	9	9	36
<b>g. REST OF THE WORLD</b>							
Number of holders		457	1	5	15	47	212
Intrinsic value		23,590	3	..	92	98	21,103

**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

March 2012

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,729,765</b>	<b>707,824</b>	<b>193,418</b>
	Italian government securities	604,117	222,316	50,330
	<i>of which:</i> BOTs	65,129	33,155	2,712
	CCTs	64,853	25,790	5,115
	BTPs	438,730	155,277	41,324
	Other debt securities	581,871	242,812	45,292
	<i>of which:</i> in non-euro-area currencies	37,218	15,938	1,621
	Equity securities	238,643	69,077	81,805
	<i>of which:</i> in non-euro-area currencies	34,754	6,405	1,015
	Units of collective investment undertakings	297,771	171,464	13,317
	Other securities and the like	3,675	1,085	1,143

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
<b>73,595</b>	<b>45,751</b>	<b>4,312</b>	<b>1,438,854</b>	<b>644,934</b>	<b>167,998</b>
26,866	14,544	1,724	502,531	203,096	46,004
2,308	1,510	168	45,644	31,518	2,504
4,789	2,709	409	52,630	22,256	4,221
15,725	7,537	884	382,596	144,227	38,484
16,177	8,878	663	500,273	228,278	41,361
1,629	1,028	90	24,455	14,169	1,394
4,095	2,286	347	185,377	63,220	68,438
1,068	568	66	13,874	5,620	647
26,414	20,013	1,572	245,035	148,544	10,459
-	-	-	2,897	867	739

## Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns  
Stocks in millions of euro

March 2012

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,729,765</b>	<b>707,824</b>	<b>193,418</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>863,676</b>	<b>334,206</b>	<b>54,847</b>
	Piedmont	188,242	89,371	14,278
	Valle d'Aosta	2,614	1,691	308
	Liguria	44,727	30,798	2,452
	Lombardy	628,093	212,346	37,808
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>357,064</b>	<b>163,842</b>	<b>25,083</b>
	Trentino-Alto Adige	15,295	9,282	1,296
	Veneto	96,419	58,828	9,926
	Friuli-Venezia Giulia	116,887	13,586	1,343
	Emilia-Romagna	128,463	82,146	12,517
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>411,277</b>	<b>124,947</b>	<b>103,891</b>
	Marche	18,186	14,257	3,097
	Tuscany	66,255	45,649	8,342
	Umbria	8,869	7,244	824
	Lazio	317,967	57,797	91,628
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>71,073</b>	<b>62,551</b>	<b>6,808</b>
	Abruzzo	7,072	6,011	754
	Molise	1,183	1,020	159
	Campania	33,109	29,001	2,980
	Apulia	21,105	18,917	2,035
	Basilicata	2,232	2,048	181
	Calabria	6,371	5,553	698
<b>f.</b>	<b>ISLANDS</b>	<b>26,677</b>	<b>22,278</b>	<b>2,789</b>
	Sicily	19,597	16,761	1,726
	Sardinia	7,080	5,517	1,064

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
<b>73,595</b>	<b>45,751</b>	<b>4,312</b>	<b>1,438,854</b>	<b>644,934</b>	<b>167,998</b>
<b>38,227</b>	<b>22,153</b>	<b>1,950</b>	<b>685,415</b>	<b>304,475</b>	<b>40,783</b>
12,823	4,774	482	168,656	83,108	12,210
71	70	1	2,401	1,601	253
1,497	1,374	92	36,392	28,712	2,008
23,836	15,936	1,375	477,965	191,054	26,312
<b>18,600</b>	<b>12,464</b>	<b>1,032</b>	<b>322,101</b>	<b>147,760</b>	<b>20,499</b>
1,084	766	25	12,802	8,273	1,106
8,187	3,213	387	83,280	54,167	8,312
884	782	62	112,256	12,611	1,089
8,446	7,702	558	113,764	72,710	9,992
<b>13,056</b>	<b>7,926</b>	<b>859</b>	<b>342,424</b>	<b>113,767</b>	<b>99,290</b>
802	688	83	16,122	13,300	2,317
5,158	2,842	244	56,621	41,757	7,471
465	422	36	8,151	6,643	717
6,632	3,973	495	261,530	52,067	88,786
<b>2,736</b>	<b>2,384</b>	<b>324</b>	<b>64,419</b>	<b>58,092</b>	<b>5,333</b>
220	200	19	6,591	5,662	672
19	17	2	1,050	965	82
1,222	1,086	110	29,603	26,855	2,280
1,047	884	163	19,120	17,424	1,550
74	67	6	2,074	1,922	150
154	130	24	5,980	5,265	600
<b>976</b>	<b>824</b>	<b>147</b>	<b>24,496</b>	<b>20,839</b>	<b>2,093</b>
586	508	78	18,215	15,765	1,375
390	317	69	6,281	5,074	718



## **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				
1st quarter 2012		Total	Banks	SIMs
a.	<b>TOTAL SECURITIES</b>	<b>1,104,069</b>	<b>1,041,098</b>	<b>62,971</b>
	Italian government securities	610,078	597,570	12,509
	<i>of which:</i> BOTs	141,170	140,616	555
	CCT	70,004	67,860	2,144
	BTPs	347,437	338,163	9,273
	Other debt securities	275,898	268,770	7,127
	Equity securities	197,323	155,278	42,044
	Other securities	5,647	4,342	1,305
b.	<b>TOTAL DERIVATIVE INSTRUMENTS</b>	<b>2,678,874</b>	<b>2,368,292</b>	<b>310,582</b>
	Futures	831,341	799,541	31,800
	<i>of which:</i> on Italian government securities	6,910	6,910	-
	on interest rates	280,268	280,268	-
	on stock indices	167,237	136,243	30,994
	Swaps and forward rate agreements	1,322,152	1,322,152	-
	<i>of which:</i> interest rate swaps	708,871	708,871	-
	currency swaps	4,458	4,458	-
	Forward rate agreements	601,062	601,062	-
	Options on securities	313,135	39,496	273,639
	<i>of which:</i> on Italian government securities	6	6	-
	on debt securities	873	873	-
	on equity securities	311,686	38,047	273,639
	Options on futures or stock indices	142,321	140,653	1,668
	<i>of which:</i> on futures on Italian government securities	2,284	2,284	-
	on stock indices or futures on stock indices	59,173	57,508	1,665
	Foreign currency options	23,678	20,515	3,163
	Interest rate options	44,238	44,238	-
	Other derivative instruments	2,008	1,696	312

**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

## 1st quarter 2012

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTAFOLIO</b>	<b>95,323</b>	<b>94,250</b>	<b>413,760</b>
	Italian government securities	46,063	39,929	194,922
	<i>of which:</i> BOTs	5,939	5,718	8,413
	CCTs	2,113	4,906	16,670
	BTPs	32,747	24,746	156,133
	Other debt securities	18,829	21,507	102,222
	<i>of which:</i> in non-euro-area currencies	1,637	1,484	3,205
	Equity securities	4,256	4,613	45,253
	<i>of which:</i> in non-euro-area currencies	1,188	1,124	1,883
	Units of collective investment undertakings	23,520	24,782	106,630
	Other securities and the like	7,565	8,229	-158

**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
<b>27,772</b>	<b>21,848</b>	<b>80,821</b>	<b>5,221</b>	<b>5,601</b>	<b>9,038</b>	<b>62,330</b>	<b>66,801</b>	<b>323,901</b>
11,269	10,706	36,296	1,083	1,197	1,975	33,710	28,026	156,651
1,738	1,661	2,580	184	287	286	4,018	3,770	5,547
1,396	1,947	5,346	141	145	424	575	2,814	10,901
6,114	5,393	24,203	682	658	1,121	25,951	18,695	130,808
7,104	6,019	21,003	1,268	1,497	3,599	10,458	13,991	77,620
702	616	2,581	189	206	618	747	662	6
2,086	1,766	4,496	712	739	910	1,459	2,108	39,846
579	402	1,338	106	88	368	503	633	177
11,541	7,240	30,012	1,193	1,083	3,853	10,787	16,459	72,765
160	105	-22	1,270	1,503	11	6,136	6,621	-147



## **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 Dec.	2012 Mar.	2011 Dec.	2012 Mar.	2011 Dec.	2012 Mar.
<b>a. NUMBER OF BORROWERS</b>	<b>7,797,875</b>	<b>7,739,412</b>	<b>5,079,048</b>	<b>4,905,881</b>	<b>2,718,827</b>	<b>2,833,531</b>
<i>of which: joint borrowers</i>	2,236,233	2,232,242	1,213,071	1,159,257	1,023,162	1,072,985
<b>b. LOAN FACILITIES</b>						
facilities granted	2,490,642	2,468,043	2,112,058	2,074,801	378,583	393,242
used margin	1,912,951	1,897,606	1,546,574	1,517,026	366,377	380,580
overshoot	48,515	49,488	44,430	45,286	4,085	4,202
unused margin	626,206	619,924	609,915	603,061	16,291	16,863
<i>of which: matched loans</i>						
facilities granted	335,996	329,152	293,877	287,715	42,118	41,437
used margin	182,997	176,123	151,998	147,213	31,000	28,910
<b>term loans</b>						
facilities granted	1,833,425	1,818,357	1,499,104	1,468,624	334,321	349,733
used margin	1,575,021	1,558,766	1,241,947	1,209,333	333,073	349,433
<b>revocable loans</b>						
facilities granted	321,096	320,411	318,969	318,360	2,127	2,050
used margin	154,879	162,660	152,592	160,443	2,287	2,216
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	393,141	386,618	375,667	369,612	17,474	17,006
used margin	199,530	196,409	183,065	180,169	16,465	16,241
<b>d. BAD DEBTS</b>	<b>154,914</b>	<b>157,105</b>	<b>105,347</b>	<b>105,800</b>	<b>49,567</b>	<b>51,305</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>4,105,648</b>	<b>4,118,098</b>	<b>2,967,005</b>	<b>2,924,748</b>	<b>1,138,643</b>	<b>1,193,350</b>
<i>of which: joint guarantors</i>	1,415,172	1,418,989	1,044,920	1,026,473	370,252	392,516
<b>f. GUARANTEES RECEIVED</b>	<b>858,493</b>	<b>855,603</b>	<b>668,863</b>	<b>657,628</b>	<b>189,630</b>	<b>197,974</b>

**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			
March 2012		Number of borrowers	Net used
a.	TOTAL	1,027,949	104,778
	from 250 to 30,000	661,607	5,644
	from 30,000 to 75,000	139,790	6,055
	from 75,000 to 125,000	73,627	6,417
	from 125,000 to 250,000	84,366	12,660
	from 250,000 to 500,000	32,941	9,292
	from 500,000 to 1,000,000	16,792	9,245
	from 1,000,000 to 2,500,000	11,602	13,868
	from 2,500,000 to 5,000,000	4,152	10,974
	from 5,000,000 to 25,000,000	2,772	19,636
	more than 25,000,000	300	10,988

**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

## March 2012

		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
	Number of borrowers	25	1,237	176,945	40,178	32,402	101,257	151,120	690,812
	Bad debts	53	725	70,012	22,073	16,129	30,134	10,527	23,044
<b>b. NORTH-WEST ITALY</b>									
	Number of borrowers	1	401	48,030	11,119	8,623	27,909	32,913	165,424
	Bad debts	..	376	18,856	6,254	4,268	8,046	2,344	7,189
<b>c. NORTH-EAST ITALY</b>									
	Number of borrowers	3	243	34,157	8,863	6,489	18,402	24,041	106,965
	Bad debts	2	57	16,287	5,768	4,106	6,147	1,893	4,273
<b>d. CENTRAL ITALY</b>									
	Number of borrowers	4	311	45,378	9,752	7,891	27,111	31,616	140,920
	Bad debts	15	238	19,993	5,399	4,765	9,443	2,295	4,910
<b>e. SOUTHERN ITALY</b>									
	Number of borrowers	16	183	32,737	7,538	6,184	17,975	37,888	180,610
	Bad debts	36	46	10,366	3,569	2,003	4,390	2,396	4,332
<b>f. ISLANDS</b>									
	Number of borrowers	1	99	16,643	2,906	3,215	9,860	24,662	96,893
	Bad debts	..	7	4,510	1,084	987	2,108	1,599	2,339

Note:



## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

## March 2012

	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>335,886</b>	<b>80,957</b>
Agricultural, forestry and fishing	15,387	3,719
Mining and quarrying	479	184
Manufacturing	58,905	22,652
Electricity, gas, steam and air conditioning supply	133	128
Water supply, sewerage, waste management and remediation activities	801	421
Construction	64,486	18,306
Wholesale and retail trade, repair of motor vehicles and	92,711	14,748
Transportation and storage	13,526	2,422
Accommodation and food service activities	26,992	3,108
Information and communication	6,034	1,316
Financial and insurance activities	1,217	767
Real estate activities	12,294	7,448
Professional, scientific and technical activities	8,640	1,649
Administrative and support service activities	10,830	2,089
All remaining activities (sections O, P,Q,R,S,T)	12,898	1,508

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

March 2012

		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>157,105</b>	<b>105,800</b>	<b>51,305</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>112</b>	<b>53</b>	<b>59</b>
	Central government	14	12	3
	Local government	98	41	57
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>1,371</b>	<b>725</b>	<b>646</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,168	579	590
	Financial auxiliaries	197	143	54
	Insurance companies and pension funds	6	3	3
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>104,444</b>	<b>70,012</b>	<b>34,432</b>
	Public companies	237	139	98
	Private companies	88,796	60,034	28,762
	Associations of non-financial companies	140	78	62
	Craft non-financial quasi-companies	3,864	2,695	1,169
	Other non-financial quasi-companies	11,407	7,065	4,342
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>48,570</b>	<b>33,162</b>	<b>15,408</b>
	Producer households	16,598	10,527	6,070
	Consumer households	31,972	22,635	9,338
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>566</b>	<b>406</b>	<b>160</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>1,115</b>	<b>1,021</b>	<b>94</b>
	General government	1	1	-
	Monetary financial institutions	76	75	1
	Other financial institutions	570	560	10
	Non-financial companies	393	321	72
	Households	75	64	12
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>6</b>	<b>4</b>	<b>2</b>

**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

## 1st quarter 2012

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>53,672</b>	<b>3,357</b>	<b>91,073</b>	<b>1,756</b>
<b>b.</b>	<b>INORTH-WEST ITALY</b>	<b>13,857</b>	<b>1,089</b>	<b>19,647</b>	<b>439</b>
	Piedmont	3,863	222	5,859	100
	Valle d'Aosta	101	6	175	3
	Liguria	1,175	86	2,266	35
	Lombardy	8,718	775	11,347	300
<b>c.</b>	<b>NORD-EAST ITALY</b>	<b>8,765</b>	<b>870</b>	<b>11,388</b>	<b>324</b>
	Trentino-Alto Adige	425	57	646	13
	Veneto	3,618	474	4,690	156
	Friuli-Venezia Giulia	724	51	995	17
	Emilia-Romagna	3,998	288	5,057	138
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>10,464</b>	<b>729</b>	<b>18,654</b>	<b>383</b>
	Marche	1,312	93	2,866	70
	Tuscany	3,206	291	6,422	140
	Umbria	750	60	894	18
	Lazio	5,196	285	8,472	155
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>13,461</b>	<b>443</b>	<b>29,948</b>	<b>483</b>
	Abruzzo	1,154	47	1,647	29
	Molise	236	10	274	4
	Campania	6,505	191	16,132	221
	Apulia	2,910	116	7,995	149
	Basilicata	329	12	571	18
	Calabria	2,327	67	3,329	63
<b>f.</b>	<b>ISLANDS</b>	<b>7,125</b>	<b>226</b>	<b>11,436</b>	<b>127</b>
	Sicily	5,727	170	9,071	80
	Sardinia	1,398	56	2,365	47

**Note:** The bad debts deleted in the quarter include the positions written off. Data refer to flows within the banking system.  
The surge in the flow of bad debts deleted in March 2012 was due to a major disposal.

## Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register  
Flows in millions of euro

1st quarter 2012	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>53,672</b>	<b>3,357</b>	<b>91,073</b>	<b>1,756</b>
General government	3	4	-	-
Financial companies	55	11	43	4
Non-financial companies	7,075	2,046	5,915	636
<i>of which: industry</i>	<i>1,248</i>	<i>444</i>	<i>1,294</i>	<i>139</i>
building	1,499	592	992	145
services	4,220	957	3,529	340
Producer households	6,205	290	7,205	195
Consumer households and nec	40,011	998	77,401	909

**Note:** The bad debts deleted in the quarter include the positions written off. Data refer to flows within the banking system.  
The surge in the flow of bad debts deleted in March 2012 was due to a major disposal.

## Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register  
Stocks in millions of euro

## March 2012

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
<b>a. TOTAL</b>	<b>97,937</b>	<b>28,199</b>
Agricultural, forestry and fishing	3,957	1,994
Mining and quarrying	217	67
Manufacturing	29,459	5,804
Electricity, gas, steam and air conditioning supply	134	49
Water supply, sewerage, waste management and remediation activities	492	105
Construction	21,638	8,015
Wholesale and retail trade, repair of motor vehicles and	18,323	3,272
Transportation and storage	2,825	582
Accommodation and food service activities	3,352	1,627
Information and communication	1,617	182
Financial and insurance activities	902	322
Real estate activities	8,261	4,530
Professional, scientific and technical activities	1,972	451
Administrative and support service activities	2,473	515
All remaining activities (sections O, P,Q,R,S,T)	1,737	545

Note:

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

TDC30033								Banks	
Source: Central Credit Register Stocks in millions of euro									
March 2012		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
Bad debts (gross of writeoffs)		54	983	86,254	28,881	19,285	36,225	11,186	23,584
of which: backed by real security		..	255	28,075	6,904	8,322	11,894	4,561	12,712
<b>b. NORTH-WEST ITALY</b>									
Bad debts (gross of writeoffs)		..	420	23,843	8,457	5,105	9,970	2,419	7,268
of which: backed by real security		..	140	7,371	1,733	2,345	3,101	1,107	4,678
<b>c. NORTH-EAST ITALY</b>									
Bad debts (gross of writeoffs)		2	103	20,027	7,595	4,855	7,274	1,963	4,327
of which: backed by real security		..	22	6,998	1,742	2,336	2,758	931	2,581
<b>d. CENTRAL ITALY</b>									
Bad debts (gross of writeoffs)		15	358	24,422	6,967	5,602	11,435	2,457	5,037
of which: backed by real security		-	81	7,882	1,735	2,212	3,698	1,073	2,546
<b>e. SOUTHERN ITALY</b>									
Bad debts (gross of writeoffs)		37	90	12,518	4,530	2,423	5,102	2,594	4,462
of which: backed by real security		..	10	3,949	1,281	885	1,588	888	1,974
<b>f. ISLANDS</b>									
Bad debts (gross of writeoffs)		..	10	5,443	1,333	1,301	2,444	1,753	2,490
of which: backed by real security		-	3	1,875	412	544	749	563	932

Note:

## Distribution by customer location (region)

TDB30265

Banks

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

March 2012		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
<b>a.</b>	<b>TOTAL</b>	<b>1,060,123</b>	<b>113,482</b>	<b>1.08</b>	<b>53,085</b>	<b>7,057</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>252,680</b>	<b>31,002</b>	<b>1.08</b>	<b>13,387</b>	<b>2,135</b>
	Piedmont	74,154	6,615	1.07	3,771	415
	Valle d'Aosta	1,675	128	1.01	104	11
	Liguria	23,958	1,849	1.03	1,168	142
	Lombardy	152,893	22,411	1.08	8,344	1,567
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>168,019</b>	<b>24,353</b>	<b>1.08</b>	<b>8,575</b>	<b>1,884</b>
	Trentino-Alto Adige	8,662	1,623	1.06	462	98
	Veneto	67,760	10,422	1.05	3,443	810
	Friuli-Venezia Giulia	15,869	1,745	1.06	725	109
	Emilia-Romagna	75,728	10,563	1.12	3,945	868
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>226,429</b>	<b>29,897</b>	<b>1.09</b>	<b>10,473</b>	<b>1,680</b>
	Marche	28,432	3,914	1.08	1,294	225
	Tuscany	64,158	8,931	1.08	3,264	702
	Umbria	15,537	1,847	1.06	777	151
	Lazio	118,302	15,205	1.10	5,138	603
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>268,894</b>	<b>19,033</b>	<b>1.10</b>	<b>13,600</b>	<b>938</b>
	Abruzzo	22,796	2,319	1.11	1,168	153
	Molise	5,024	515	1.05	241	20
	Campania	123,531	7,878	1.11	6,512	343
	Apulia	67,526	4,962	1.10	2,971	277
	Basilicata	10,491	1,085	1.05	342	23
	Calabria	39,526	2,273	1.09	2,366	122
<b>f.</b>	<b>ISLANDS</b>	<b>144,101</b>	<b>9,198</b>	<b>1.07</b>	<b>7,050</b>	<b>420</b>
	Sicily	115,433	6,735	1.08	5,666	326
	Sardinia	28,668	2,463	1.06	1,384	93

Notes:

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

TDB30265

**Banks**Source: Central Credit Register  
Stocks and flows in millions of euro**March 2012**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>5,006</b>	<b>756</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,126</b>	<b>207</b>
	Piedmont	283	89
	Valle d'Aosta	7	1
	Liguria	119	10
	Lombardy	717	108
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>658</b>	<b>170</b>
	Trentino-Alto Adige	43	5
	Veneto	249	67
	Friuli-Venezia Giulia	69	27
	Emilia-Romagna	297	70
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,095</b>	<b>177</b>
	Marche	125	24
	Tuscany	379	41
	Umbria	67	6
	Lazio	524	107
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,514</b>	<b>146</b>
	Abruzzo	141	15
	Molise	27	4
	Campania	609	59
	Apulia	498	44
	Basilicata	52	3
	Calabria	187	22
<b>f.</b>	<b>ISLANDS</b>	<b>613</b>	<b>56</b>
	Sicily	498	48
	Sardinia	115	8

**Notes:**



## Distribution by customer segment of economic activity

TDB30271

Banks

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

## March 2012

	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
<b>a. TOTAL</b>	<b>1,060,123</b>	<b>113,482</b>	<b>1.08</b>	<b>53,085</b>	<b>7,057</b>
General government	22	87	1.64	3	3
Financial companies	1,230	1,252	1.73	50	13
Non-financial companies	175,781	76,553	1.09	7,511	5,396
<i>of which: industry</i>	<i>40,244</i>	<i>23,887</i>	<i>1.08</i>	<i>1,298</i>	<i>1,300</i>
building	31,930	18,070	1.12	1,594	1,707
services	90,023	30,302	1.05	4,012	2,176
Producer households	151,869	11,385	1.08	6,369	522
Consumer households and nec	723,223	23,763	1.03	38,826	1,109

Notes:

## Distribution by customer segment of economic activity

TDB30271

Banks

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

## March 2012

Ceased to be adjusted bad debts

	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>5,006</b>	<b>756</b>
General government	2	1
Financial companies	4	..
Non-financial companies	593	458
<i>of which: industry</i>	<i>131</i>	<i>98</i>
building	115	181
services	307	166
Producer households	820	84
Consumer households and nec	3,559	212

Notes:

## Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2012-Q1	2011-Q4	2011-Q3
<b>a.</b>	<b>IMPAIRED LOANS</b>			
	Bad debts	108,442	107,924	102,952
	Substandard loans	62,075	58,243	56,978
	Restructured loans	16,216	15,279	15,120
	Overdue / overdrawn loans	20,766	13,393	14,998
<b>b.</b>	<b>TOTAL LOANS</b>	<b>1,786,084</b>	<b>1,805,293</b>	<b>1,818,437</b>

**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

**March 2012**

## Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a. TOTAL</b>	<b>61,225</b>	<b>43,169</b>	<b>5,013</b>	<b>11,241</b>
<b>b. NORTH-WEST ITALY</b>	<b>18,217</b>	<b>12,829</b>	<b>1,105</b>	<b>3,344</b>
Piedmont and Valle d'Aosta	2,952	1,829	283	683
Liguria	1,108	785	92	228
Lombardy	14,156	10,215	730	2,433
<b>c. NORTH-EAST ITALY</b>	<b>14,518</b>	<b>10,464</b>	<b>1,165</b>	<b>2,384</b>
Trentino-Alto Adige	2,015	1,436	256	272
Veneto	5,464	3,994	405	966
Friuli-Venezia Giulia	765	482	103	172
Emilia-Romagna	6,274	4,551	401	974
<b>d. CENTRAL ITALY</b>	<b>15,291</b>	<b>11,357</b>	<b>1,148</b>	<b>2,490</b>
Marche	1,779	1,156	191	424
Tuscany	5,201	3,868	530	734
Umbria	932	646	119	166
Lazio	7,379	5,688	308	1,165
<b>e. SOUTHERN ITALY</b>	<b>8,781</b>	<b>5,805</b>	<b>1,025</b>	<b>1,910</b>
Abruzzo and Molise	1,841	1,332	208	282
Campania	3,676	2,526	283	860
Apulia and Basilicata	2,177	1,357	330	477
Calabria	924	508	171	244
<b>f. ISLANDS</b>	<b>4,418</b>	<b>2,714</b>	<b>571</b>	<b>1,113</b>
Sicily	3,299	1,918	448	915
Sardinia	1,119	796	123	198

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

# Banks

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
<b>15,155</b>	<b>20,358</b>	<b>12,683</b>	<b>1,828</b>	<b>5,389</b>
<b>8,110</b>	<b>5,460</b>	<b>3,514</b>	<b>430</b>	<b>1,376</b>
505	866	477	104	282
117	530	336	62	127
7,487	4,064	2,701	264	966
<b>4,325</b>	<b>4,489</b>	<b>2,861</b>	<b>429</b>	<b>1,072</b>
68	428	246	58	100
2,146	1,916	1,237	171	426
227	378	239	44	84
1,884	1,768	1,138	156	462
<b>2,105</b>	<b>5,574</b>	<b>3,668</b>	<b>452</b>	<b>1,299</b>
127	810	497	88	216
890	1,596	991	208	395
115	363	210	46	105
974	2,805	1,970	110	584
<b>389</b>	<b>3,087</b>	<b>1,674</b>	<b>315</b>	<b>1,078</b>
60	641	392	94	152
111	1,272	669	87	501
211	833	466	90	275
3	298	136	37	124
<b>225</b>	<b>1,748</b>	<b>966</b>	<b>202</b>	<b>564</b>
190	1,165	557	148	449
35	583	409	55	116

## 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						
March 2012	Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL	3,883,026	1,355,639	820,287	760,613	279,192	145,192
of which: 1 facility	3,328,164	1,329,744	760,650	646,542	164,352	55,282
2 facilities	337,472	24,933	56,261	93,284	75,488	43,199
3-4 facilities	159,288	951	3,354	20,520	37,130	39,913
more than 4 facilities	58,102	11	22	267	2,222	6,798
b. GENERAL GOVERNMENT	7,247	630	503	1,015	1,233	1,190
of which: 1 facility	4,287	623	445	821	834	639
2 facilities	1,942	7	58	190	344	461
3-4 facilities	823	-	-	4	55	89
more than 4 facilities	195	-	-	-	-	1
c. FINANCIAL COMPANIES	8,183	2,019	1,055	1,221	812	461
of which: 1 facility	5,744	1,920	833	817	442	230
2 facilities	1,467	97	204	312	240	118
3-4 facilities	623	2	18	91	115	89
more than 4 facilities	349	-	-	1	15	24
d. NON-FINANCIAL COMPANIES	874,746	194,167	109,600	143,503	129,744	102,919
of which: 1 facility	506,047	186,448	83,042	83,524	55,838	32,638
2 facilities	189,734	7,481	25,064	47,178	45,816	31,726
3-4 facilities	124,846	235	1,487	12,658	26,459	32,816
more than 4 facilities	54,119	3	7	143	1,631	5,739
e. PRODUCER HOUSEHOLDS	530,257	193,753	101,925	106,399	48,224	18,499
of which: 1 facility	438,355	187,053	86,409	79,327	25,713	6,794
2 facilities	67,447	6,431	14,531	21,991	14,798	5,952
3-4 facilities	21,911	266	983	5,013	7,283	4,951
more than 4 facilities	2,544	3	2	68	430	802
f. CONSUMER HOUSEHOLDS AND NEC	2,429,558	950,276	601,591	503,450	96,878	21,020
of which: 1 facility	2,342,993	939,129	584,764	477,706	79,668	14,136
2 facilities	74,889	10,695	15,955	23,009	13,922	4,752
3-4 facilities	10,809	447	859	2,680	3,146	1,909
more than 4 facilities	867	5	13	55	142	223

## 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					
March 2012		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
<b>a. TOTAL</b>		<b>106,036</b>	<b>41,349</b>	<b>33,918</b>	<b>6,959</b>
of which: 1 facility		29,961	8,803	5,309	759
2 facilities		25,204	7,506	4,349	659
3-4 facilities		35,635	12,588	7,669	1,047
more than 4 facilities		15,236	12,452	16,591	4,494
<b>b. GENERAL GOVERNMENT</b>		<b>1,149</b>	<b>529</b>	<b>554</b>	<b>368</b>
of which: 1 facility		485	166	153	45
2 facilities		450	188	174	70
3-4 facilities		202	159	165	149
more than 4 facilities		12	16	62	104
<b>c. FINANCIAL COMPANIES</b>		<b>493</b>	<b>296</b>	<b>572</b>	<b>564</b>
of which: 1 facility		260	141	289	188
2 facilities		123	80	119	126
3-4 facilities		77	34	81	101
more than 4 facilities		33	41	83	149
<b>d. NON-FINANCIAL COMPANIES</b>		<b>88,816</b>	<b>37,371</b>	<b>31,428</b>	<b>5,934</b>
of which: 1 facility		22,383	7,273	4,424	497
2 facilities		20,589	6,500	3,756	447
3-4 facilities		31,650	11,584	7,076	776
more than 4 facilities		14,194	12,014	16,172	4,214
<b>e. PRODUCER HOUSEHOLDS</b>		<b>7,655</b>	<b>1,400</b>	<b>475</b>	<b>11</b>
of which: 1 facility		2,118	284	53	3
2 facilities		2,123	311	69	2
3-4 facilities		2,645	514	179	3
more than 4 facilities		769	291	174	3
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>		<b>7,280</b>	<b>1,553</b>	<b>797</b>	<b>71</b>
of which: 1 facility		4,222	784	322	15
2 facilities		1,818	401	216	14
3-4 facilities		1,016	285	163	18
more than 4 facilities		224	83	96	24

Note:



## Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register  
Stocks in millions of euro

March 2012		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,827,907	1,359,133	3,883,026	509,412	454,132	3,328,164
b.	NORTH-WEST ITALY	751,250	543,879	1,066,857	195,108	167,723	896,558
	Piedmont	109,876	77,712	270,445	28,360	24,709	230,861
	Valle d'Aosta	2,611	1,851	8,068	891	760	7,001
	Liguria	33,361	24,583	88,057	11,269	9,888	76,340
	Lombardy	605,402	439,733	700,287	154,588	132,367	582,356
c.	NORTH-EAST ITALY	467,132	353,591	977,279	127,337	114,817	824,051
	Trentino-Alto Adige	45,441	35,524	116,613	18,815	15,142	102,460
	Veneto	188,959	149,891	395,253	57,769	55,029	333,924
	Friuli-Venezia Giulia	31,586	24,032	105,454	9,843	9,053	92,090
	Emilia-Romagna	201,146	144,144	359,959	40,910	35,593	295,577
d.	CENTRAL ITALY	393,091	281,888	839,957	99,125	90,477	719,075
	Marche	41,338	31,728	128,913	13,498	12,468	106,307
	Tuscany	113,784	86,427	289,848	31,161	28,755	241,058
	Umbria	18,349	14,623	66,502	5,272	4,896	55,189
	Lazio	219,620	149,109	354,694	49,195	44,358	316,521
e.	SOUTHERN ITALY	148,665	122,789	654,890	59,365	54,513	579,687
	Abruzzo	23,030	18,634	96,399	8,408	7,775	83,634
	Molise	2,935	2,470	15,681	1,227	1,143	13,668
	Campania	60,505	49,358	229,008	23,316	20,881	203,785
	Apulia	42,558	35,770	208,160	17,870	16,883	185,226
	Basilicata	5,431	4,488	25,798	2,110	1,928	22,528
	Calabria	14,204	12,069	79,844	6,434	5,903	70,846
f.	ISLANDS	67,769	56,987	344,043	28,477	26,603	308,793
	Sicily	47,481	39,398	241,959	19,458	17,985	215,196
	Sardinia	20,289	17,589	102,084	9,019	8,618	93,597

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
<b>249,462</b>	<b>187,050</b>	<b>337,472</b>	<b>261,532</b>	<b>190,871</b>	<b>159,288</b>	<b>807,502</b>	<b>527,081</b>	<b>58,102</b>
<b>73,566</b>	<b>53,700</b>	<b>99,602</b>	<b>99,170</b>	<b>69,875</b>	<b>50,466</b>	<b>383,406</b>	<b>252,580</b>	<b>20,231</b>
12,624	9,299	24,266	18,079	11,682	11,424	50,812	32,022	3,894
480	265	756	391	276	252	849	551	59
4,295	2,919	7,480	5,297	3,649	3,125	12,500	8,128	1,112
56,167	41,218	67,100	75,403	54,269	35,665	319,245	211,880	15,166
<b>97,469</b>	<b>75,698</b>	<b>90,731</b>	<b>66,375</b>	<b>46,946</b>	<b>44,935</b>	<b>175,951</b>	<b>116,129</b>	<b>17,562</b>
7,702	6,271	9,895	7,450	5,662	3,418	11,474	8,448	840
36,461	31,734	36,002	26,638	18,441	18,132	68,091	44,686	7,195
3,450	2,685	8,040	4,430	3,141	3,840	13,864	9,153	1,484
49,856	35,007	36,794	27,858	19,702	19,545	82,523	53,842	8,043
<b>47,136</b>	<b>33,305</b>	<b>73,307</b>	<b>58,039</b>	<b>44,775</b>	<b>34,870</b>	<b>188,792</b>	<b>113,331</b>	<b>12,705</b>
5,026	4,009	13,018	6,433	4,682	6,875	16,381	10,568	2,713
16,532	11,869	28,261	18,525	14,059	14,835	47,567	31,744	5,694
2,282	1,879	6,630	3,092	2,327	3,371	7,703	5,521	1,312
23,296	15,548	25,398	29,988	23,707	9,789	117,141	65,497	2,986
<b>20,578</b>	<b>16,195</b>	<b>49,086</b>	<b>26,088</b>	<b>20,006</b>	<b>20,351</b>	<b>42,633</b>	<b>32,075</b>	<b>5,766</b>
3,192	2,599	8,059	3,804	2,794	3,518	7,626	5,465	1,188
434	360	1,332	596	434	550	678	533	131
7,633	5,925	16,535	9,359	7,241	6,653	20,198	15,311	2,035
6,206	4,830	14,811	8,069	6,190	6,426	10,412	7,867	1,697
843	660	2,112	932	683	930	1,547	1,217	228
2,270	1,821	6,237	3,328	2,663	2,274	2,172	1,681	487
<b>10,714</b>	<b>8,151</b>	<b>24,746</b>	<b>11,860</b>	<b>9,267</b>	<b>8,666</b>	<b>16,719</b>	<b>12,966</b>	<b>1,838</b>
7,912	5,792	18,545	8,604	6,557	6,719	11,506	9,065	1,499
2,802	2,360	6,201	3,255	2,710	1,947	5,213	3,901	339

## Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks				
Source: Central Credit Register Size classes in euro						
March 2012	Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL						
Average number of banks per borrower	1.27	1.02	1.08	1.18	1.60	2.14
First banks share of total credit granted(%)	65	99	97	94	84	75
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.67	1.01	1.12	1.20	1.37	1.55
First banks share of total credit granted(%)	66	100	96	94	91	89
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.71	1.05	1.23	1.43	1.70	1.94
First banks share of total credit granted(%)	80	98	92	88	83	82
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.90	1.04	1.26	1.52	1.86	2.30
First banks share of total credit granted(%)	52	98	90	84	77	72
of which:industry						
Average number of banks per borrower	2.48	1.04	1.28	1.60	2.06	2.66
First banks share of total credit granted(%)	40	98	89	80	71	63
of which:building						
Average number of banks per borrower	1.80	1.04	1.23	1.48	1.74	2.05
First banks share of total credit granted(%)	66	99	92	85	81	77
of which:services						
Average number of banks per borrower	1.73	1.04	1.26	1.51	1.82	2.22
First banks share of total credit granted(%)	55	98	90	84	79	74
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.24	1.04	1.16	1.31	1.68	2.13
First banks share of total credit granted(%)	85	99	94	91	84	79
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					
March 2012		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	7.53
First banks share of total credit granted(%)		69	63	54	56
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.81	2.16	2.53	3.95
First banksshare of total credit granted(%)		85	83	81	63
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.95	2.33	2.68	4.63
First banks share of total credit granted(%)		83	81	80	80
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.85	3.65	5.05	8.09
First banks share of total credit granted(%)		67	61	52	38
of which:industry					
Average number of banks per borrower		3.46	4.49	6.19	9.41
First banks share of total credit granted(%)		55	49	41	30
of which:building					
Average number of banks per borrower		2.38	2.90	3.87	6.82
First banks share of total credit granted(%)		75	73	66	49
of which:services					
Average number of banks per borrower		2.75	3.48	4.72	7.24
First banks share of total credit granted(%)		69	64	56	42
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.57	3.16	4.11	3.64
First banks share of total credit granted(%)		76	74	66	59
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.72	1.95	2.46	4.15
First banks share of total credit granted(%)		89	87	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-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2
<b>a. TOTAL</b>	<b>0.48</b>	<b>0.52</b>	<b>0.55</b>	<b>0.45</b>	<b>0.47</b>
up to 125,000	0.30	0.27	0.33	0.31	0.35
from 125,000 to 500,000	0.51	0.47	0.59	0.53	0.60
more than 500,000	0.51	0.58	0.59	0.46	0.47
<b>b. GENERAL GOVERNMENT</b>	<b>-</b>	<b>0.27</b>	<b>0.02</b>	<b>..</b>	<b>0.03</b>
up to 125,000	-	0.03	0.09	-	-
from 125,000 to 500,000	-	-	-	0.04	0.08
more than 500,000	-	0.28	0.02	..	0.03
<b>c. FINANCIAL COMPANIES</b>	<b>0.01</b>	<b>0.17</b>	<b>0.05</b>	<b>0.05</b>	<b>0.02</b>
up to 125,000	0.47	0.47	0.68	0.41	0.44
from 125,000 to 500,000	0.40	0.49	0.68	0.35	0.54
more than 500,000	0.01	0.17	0.05	0.05	0.01
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.64</b>	<b>0.68</b>	<b>0.73</b>	<b>0.59</b>	<b>0.62</b>
up to 125,000	0.67	0.61	0.75	0.69	0.73
from 125,000 to 500,000	0.65	0.62	0.75	0.67	0.73
more than 500,000	0.64	0.69	0.72	0.58	0.61
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.66</b>	<b>0.63</b>	<b>0.74</b>	<b>0.68</b>	<b>0.72</b>
up to 125,000	0.51	0.47	0.54	0.52	0.58
from 125,000 to 500,000	0.67	0.62	0.79	0.68	0.75
more than 500,000	0.82	0.82	0.88	0.84	0.82
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.32</b>	<b>0.29</b>	<b>0.39</b>	<b>0.35</b>	<b>0.39</b>
up to 125,000	0.23	0.21	0.26	0.25	0.27
from 125,000 to 500,000	0.41	0.36	0.47	0.44	0.51
more than 500,000	0.57	0.53	0.91	0.53	0.54
<b>g. OTHER SECTORS</b>	<b>0.10</b>	<b>0.85</b>	<b>0.47</b>	<b>0.06</b>	<b>0.06</b>
up to 125,000	0.14	0.14	0.17	0.15	0.30
from 125,000 to 500,000	0.22	0.19	0.19	0.09	0.23
more than 500,000	0.08	1.02	0.54	0.04	0.01

**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-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1
<b>0.52</b>	<b>0.55</b>	<b>0.43</b>	<b>0.43</b>	<b>0.43</b>	<b>0.58</b>	<b>0.47</b>
0.32	0.31	0.28	0.30	0.30	0.34	0.29
0.53	0.54	0.49	0.50	0.50	0.56	0.48
0.56	0.61	0.45	0.43	0.44	0.63	0.50
..	<b>0.61</b>	<b>0.02</b>	..	<b>0.04</b>	..	<b>0.01</b>
-	-	-	0.04	0.08	-	-
-	-	-	-	-	0.05	-
..	0.62	0.02	-	0.04	..	0.01
<b>0.35</b>	<b>0.10</b>	<b>0.01</b>	..	..	<b>0.01</b>	<b>0.01</b>
0.45	0.47	0.35	0.69	0.36	0.73	0.23
0.40	0.59	0.38	0.35	0.30	0.53	0.82
0.35	0.10	..	..	..	0.01	..
<b>0.65</b>	<b>0.73</b>	<b>0.60</b>	<b>0.57</b>	<b>0.57</b>	<b>0.80</b>	<b>0.68</b>
0.66	0.78	0.62	0.69	0.63	0.82	0.69
0.65	0.78	0.62	0.65	0.56	0.82	0.72
0.65	0.73	0.59	0.56	0.57	0.80	0.68
<b>0.66</b>	<b>0.74</b>	<b>0.61</b>	<b>0.63</b>	<b>0.67</b>	<b>0.74</b>	<b>0.66</b>
0.52	0.55	0.48	0.51	0.48	0.56	0.52
0.71	0.74	0.63	0.66	0.63	0.75	0.67
0.74	0.91	0.70	0.71	0.92	0.89	0.75
<b>0.36</b>	<b>0.33</b>	<b>0.32</b>	<b>0.34</b>	<b>0.36</b>	<b>0.35</b>	<b>0.29</b>
0.26	0.23	0.22	0.23	0.25	0.26	0.22
0.45	0.40	0.41	0.42	0.46	0.42	0.35
0.55	0.65	0.58	0.65	0.58	0.56	0.51
<b>0.02</b>	<b>0.27</b>	<b>0.06</b>	<b>0.09</b>	<b>0.10</b>	<b>4.10</b>	<b>0.04</b>
0.15	0.13	0.16	0.21	0.19	0.30	0.14
0.09	0.19	0.12	0.19	0.06	0.18	0.14
-	0.30	0.04	0.06	0.10	5.02	0.02



## **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

<b>March 2012</b>		<b>Total</b>	<b>Società non finanziarie</b>	<b>of which:</b>			<b>Producer households</b>	<b>Consumer households and nec</b>
				<b>industry</b>	<b>building</b>	<b>services</b>		
<b>a. ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.88	4.34	4.28	4.70	4.25	4.58	3.18
from 1 to 5 years		3.61	3.76	4.14	3.95	3.50	5.22	4.68
more than 5 years		4.42	4.62	4.48	4.51	4.71	5.43	4.97
<b>b. NORTH-WEST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.59	4.18	4.16	4.54	4.08	4.51	3.16
from 1 to 5 years		3.44	3.49	4.19	3.65	3.24	5.06	4.45
more than 5 years		3.81	4.29	4.12	4.12	4.47	5.06	4.81
<b>c. NORTH-EAST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.87	4.22	4.15	4.62	4.13	4.23	3.13
from 1 to 5 years		3.54	4.28	4.12	4.44	4.35	4.91	4.67
more than 5 years		4.33	4.48	4.81	3.92	4.44	5.87	5.00
<b>d. CENTRAL ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.02	4.34	4.24	4.79	4.21	4.65	3.21
from 1 to 5 years		3.76	3.72	4.01	4.29	3.45	5.41	4.72
more than 5 years		4.70	4.69	4.51	4.66	4.77	5.31	4.90
<b>e. SHOUTERN ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.70	5.14	5.21	5.07	5.14	5.23	3.22
from 1 to 5 years		4.99	4.91	4.87	4.79	5.17	5.39	5.19
more than 5 years		5.10	5.15	5.03	5.01	5.24	5.46	5.07
<b>f. ISLANDS</b>								
Initial period of rate fixation:								
up to 1 year		4.52	4.92	4.92	5.04	4.87	5.28	3.36
from 1 to 5 years		5.34	5.22	5.15	4.16	5.57	5.94	5.24
more than 5 years		4.99	5.09	4.75	5.11	5.20	5.63	5.23

**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

March 2012

		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
<b>a.</b>	<b>ITALY</b>	<b>6.95</b>	<b>11.18</b>	<b>10.47</b>	<b>9.57</b>	<b>8.31</b>	<b>7.15</b>	<b>4.04</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>6.25</b>	<b>11.28</b>	<b>10.45</b>	<b>9.34</b>	<b>7.85</b>	<b>6.67</b>	<b>3.68</b>
	Piedmont	7.11	11.17	10.44	9.49	8.10	6.73	3.98
	Valle d'Aosta	7.92	10.57	9.64	10.41	9.83	7.21	3.47
	Liguria	7.74	12.39	11.48	10.06	8.32	7.00	4.37
	Lombardy	5.95	11.17	10.30	9.18	7.73	6.63	3.61
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>6.65</b>	<b>10.73</b>	<b>9.42</b>	<b>8.59</b>	<b>7.56</b>	<b>6.66</b>	<b>4.05</b>
	Trentino-Alto Adige	5.17	7.91	6.97	6.42	5.56	4.66	3.71
	Veneto	6.57	12.02	10.13	9.32	8.35	7.02	3.22
	Friuli-Venezia Giulia	7.61	10.92	10.90	9.40	8.24	7.11	4.71
	Emilia-Romagna	7.12	10.41	9.45	8.71	7.67	7.15	4.97
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>7.38</b>	<b>11.24</b>	<b>10.72</b>	<b>10.10</b>	<b>9.01</b>	<b>7.92</b>	<b>4.53</b>
	Marche	8.61	10.80	10.20	10.08	9.01	8.14	6.18
	Tuscany	7.67	11.39	10.75	10.21	9.20	8.12	3.89
	Umbria	9.26	11.38	10.75	9.80	9.10	8.96	7.70
	Lazio	6.82	11.23	10.87	10.08	8.86	7.66	4.53
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9.18</b>	<b>11.75</b>	<b>11.69</b>	<b>10.81</b>	<b>9.85</b>	<b>8.53</b>	<b>5.70</b>
	Abruzzo	8.66	11.32	10.91	10.01	9.14	8.17	6.74
	Molise	10.61	11.96	11.57	11.28	9.95	11.36	8.35
	Campania	9.59	11.91	11.98	11.06	10.53	9.14	5.41
	Apulia	8.65	11.33	11.43	10.62	9.42	7.90	5.17
	Basilicata	8.90	11.92	11.60	10.41	9.53	8.34	6.62
	Calabria	10.22	12.77	12.41	11.53	10.01	8.85	5.22
<b>f.</b>	<b>ISLANDS</b>	<b>7.84</b>	<b>10.90</b>	<b>10.94</b>	<b>10.30</b>	<b>9.55</b>	<b>7.77</b>	<b>3.46</b>
	Sicily	8.91	10.87	11.05	10.49	9.64	7.69	5.01
	Sardinia	6.08	10.99	10.65	9.82	9.29	7.97	2.77

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

## March 2012

March 2012		Term loans				Revocable loans
		Matched loans	Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	<b>ITALY</b>	<b>5.28</b>	<b>3.39</b>	<b>3.86</b>	<b>4.76</b>	<b>8.01</b>
	up to 250,000	8.66	3.51	5.52	5.42	11.66
	from 250,000 to 1,000,000	7.48	3.59	5.26	5.44	10.21
	from 1,000,000 to 5,000,000	6.27	3.55	4.85	5.03	8.64
	from 5,000,000 to 25,000,000	5.02	3.48	3.59	4.44	7.44
	more than 25,000,000	3.81	3.21	3.53	3.81	5.31
b.	<b>NORTH-EAST ITALY</b>	<b>5.06</b>	<b>3.35</b>	<b>3.63</b>	<b>4.34</b>	<b>7.51</b>
	up to 250,000	9.03	3.46	5.39	5.24	11.92
	from 250,000 to 1,000,000	7.57	3.53	5.10	5.00	10.12
	from 1,000,000 to 5,000,000	6.19	3.49	4.79	4.57	8.22
	from 5,000,000 to 25,000,000	4.82	3.44	4.16	4.32	6.94
	more than 25,000,000	3.58	3.21	3.30	3.61	4.79
c.	<b>NORTH-WEST ITALY</b>	<b>4.85</b>	<b>3.42</b>	<b>4.32</b>	<b>4.71</b>	<b>7.45</b>
	up to 250,000	7.90	3.43	4.92	5.23	10.95
	from 250,000 to 1,000,000	6.81	3.52	4.90	6.02	9.19
	from 1,000,000 to 5,000,000	5.73	3.49	4.60	5.24	7.84
	from 5,000,000 to 25,000,000	4.59	3.45	4.05	4.13	6.91
	more than 25,000,000	3.70	3.33	4.08	4.05	5.34
d.	<b>CENTRAL ITALY</b>	<b>5.73</b>	<b>3.31</b>	<b>3.70</b>	<b>4.80</b>	<b>8.36</b>
	up to 250,000	8.51	3.53	5.65	5.44	11.84
	from 250,000 to 1,000,000	7.61	3.65	5.44	5.35	10.75
	from 1,000,000 to 5,000,000	6.60	3.63	4.86	5.09	9.44
	from 5,000,000 to 25,000,000	5.50	3.55	2.27	4.58	8.31
	more than 25,000,000	4.16	3.02	3.68	3.78	5.61
e.	<b>SOUTHERN ITALY</b>	<b>6.40</b>	<b>3.58</b>	<b>4.99</b>	<b>5.24</b>	<b>9.68</b>
	up to 250,000	9.28	3.64	5.85	5.53	12.24
	from 250,000 to 1,000,000	8.35	3.72	5.55	5.53	11.22
	from 1,000,000 to 5,000,000	7.16	3.67	5.11	5.24	10.05
	from 5,000,000 to 25,000,000	5.92	3.53	4.66	4.74	8.72
	more than 25,000,000	4.73	3.44	3.73	4.32	6.60
f.	<b>ISLANDS</b>	<b>6.47</b>	<b>3.64</b>	<b>5.38</b>	<b>5.25</b>	<b>9.39</b>
	up to 250,000	8.81	3.72	5.88	5.67	11.20
	from 250,000 to 1,000,000	8.11	3.80	5.69	5.72	10.47
	from 1,000,000 to 5,000,000	7.21	3.75	5.60	5.45	9.72
	from 5,000,000 to 25,000,000	6.16	3.57	4.35	5.00	8.02
	more than 25,000,000	4.35	3.54	4.68	3.83	6.92

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

March 2012

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>5.28</b>	<b>5.06</b>	<b>4.85</b>	<b>5.73</b>	<b>6.40</b>	<b>6.47</b>
<i>of which:</i> discount lending	6.34	5.39	4.60	6.66	7.39	7.51
advance on loan selling	4.18	4.17	4.25	3.89	4.59	4.71
for factoring						
<b>b. TERM LOANS</b>	<b>3.49</b>	<b>3.41</b>	<b>3.49</b>	<b>3.42</b>	<b>3.82</b>	<b>3.84</b>
Initial period of rate fixation:						
up to 1 year	3.39	3.35	3.42	3.31	3.58	3.64
more than 1 year	4.49	4.06	4.63	4.38	5.21	5.26
<i>of which:</i> leasing	4.19	4.26	4.12	4.11	4.35	4.05
Initial period of rate fixation:						
up to 1 year	4.11	4.19	4.13	4.03	4.14	3.81
more than 1 year	4.75	4.65	3.98	5.05	6.11	5.01
<b>c. REVOCABLE LOANS</b>	<b>8.01</b>	<b>7.51</b>	<b>7.45</b>	<b>8.36</b>	<b>9.68</b>	<b>9.39</b>

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

March 2012

March 2012	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	5.28	3.41	4.76	8.01	3.30	5.65
Agricultural, forestry and fishing	5.88	3.59	5.12	7.95	5.64	5.64
Mining and quarrying	5.80	3.49	4.93	9.27	5.24	8.53
Manufacturing	5.06	3.42	4.88	8.81	2.49	6.32
Electricity, gas, steam and air conditioning supply	4.40	3.18	3.43	4.54	3.82	4.91
Water supply, sewerage, waste management and remediation activities	5.40	3.31	4.74	6.46	5.71	6.13
Construction	6.40	3.60	4.62	8.13	4.62	5.01
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.03	3.64	5.37	9.21	4.73	6.85
Transportation and storage	5.96	3.19	4.58	8.01	3.66	4.28
Accommodation and food service activities	5.43	3.36	5.13	8.62	5.07	6.57
Information and communication	6.10	3.44	4.52	6.62	2.65	4.99
Financial and insurance activities	3.22	3.24	4.82	5.90	3.37	4.89
Real estate activities	4.81	3.22	4.43	6.55	4.22	5.29
Professional, scientific and technical activities	5.15	3.14	4.76	6.25	3.11	5.42
Administrative and support service activities	5.81	3.47	4.97	7.96	4.29	4.11
All remaining activities (sections O, P,Q,R,S,T)	5.40	3.38	5.17	8.13	5.30	6.60

**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**March 2012**

	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
<b>ITALY</b>	<b>3.24</b>	<b>3.94</b>	<b>5.55</b>	<b>5.72</b>	<b>7.03</b>	<b>5.95</b>
North-west Italy	3.89	4.68	5.53	5.68	6.66	5.43
North-east Italy	4.44	4.65	5.35	5.62	6.64	5.14
Central Italy	2.06	2.62	5.31	5.89	7.83	6.62
Southern Italy	5.10	7.16	6.03	6.02	7.85	6.69
Islands	4.70	7.12	6.19	5.53	6.84	7.08

**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						
March 2012		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	3.63	2.90	4.71	4.98	5.73
b.	NORTH-WEST ITALY	3.47	2.86	4.45	4.82	5.50
	Piedmont	3.68	2.95	4.51	4.90	5.58
	Valle d'Aosta	3.62	2.97	7.41	4.11	8.10
	Liguria	3.63	2.88	4.68	4.92	6.37
	Lombardy	3.39	2.84	4.39	4.77	5.39
c.	NORTH-EAST ITALY	3.46	2.85	4.67	5.01	5.66
	Trentino-Alto Adige	3.61	3.16	4.89	4.88	5.58
	Veneto	3.42	2.80	5.02	5.02	5.28
	Friuli-Venezia Giulia	3.56	2.78	5.65	5.10	6.32
	Emilia-Romagna	3.44	2.84	4.43	4.98	6.04
d.	CENTRAL ITALY	3.74	2.95	4.77	4.90	5.49
	Marche	3.69	3.01	5.35	4.79	6.74
	Tuscany	3.49	2.87	4.73	4.64	5.76
	Umbria	3.91	3.06	4.77	5.00	7.51
	Lazio	3.88	2.97	4.69	5.04	4.94
e.	SOUTHERN ITALY	3.98	2.96	5.44	5.09	6.97
	Abruzzo	3.90	3.00	5.03	5.06	7.36
	Molise	4.06	2.95	5.65	4.94	8.72
	Campania	4.06	3.05	5.93	5.16	6.53
	Apulia	3.89	2.83	4.88	5.04	6.51
	Basilicata	3.82	2.88	4.55	4.83	8.66
	Calabria	4.11	3.00	5.96	5.14	9.42
f.	ISLANDS	4.01	3.05	5.60	5.26	7.57
	Sicily	3.94	3.05	5.77	5.26	7.30
	Sardinia	4.17	3.06	5.36	5.26	9.18

**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

**March 2012**

		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
<b>a.</b>	<b>ITALY</b>	<b>2.81</b>	<b>2.76</b>	<b>5.05</b>	<b>4.81</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>2.78</b>	<b>2.73</b>	<b>4.88</b>	<b>4.67</b>
	Piedmont and Valle d'Aosta	2.86	2.79	4.89	4.73
	Liguria	2.75	2.71	4.96	4.76
	Lombardy	2.76	2.72	4.86	4.64
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2.70</b>	<b>2.67</b>	<b>5.08</b>	<b>4.88</b>
	Trentino-Alto Adige	3.02	2.97	5.05	4.73
	Veneto	2.61	2.60	5.09	4.94
	Friuli-Venezia Giulia	2.67	2.63	5.17	4.99
	Emilia Romagna	2.76	2.69	5.02	4.84
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.87</b>	<b>2.83</b>	<b>4.94</b>	<b>4.75</b>
	Marche	2.86	2.80	4.84	4.68
	Tuscany	2.76	2.75	4.71	4.40
	Umbria	2.98	2.95	4.99	4.67
	Lazio	2.97	2.88	5.07	4.92
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.93</b>	<b>2.84</b>	<b>5.15</b>	<b>4.92</b>
	Abruzzo and Molise	2.93	2.82	5.12	4.85
	Campania	3.01	2.91	5.22	5.01
	Apulia	2.85	2.75	5.12	4.85
	Basilicata	2.90	2.69	4.99	4.72
	Calabria	2.93	2.90	5.13	4.94
<b>f.</b>	<b>ISLANDS</b>	<b>3.00</b>	<b>2.87</b>	<b>5.30</b>	<b>5.04</b>
	Sicily	3.00	2.87	5.32	4.99
	Sardinia	2.99	2.88	5.26	5.12

**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

**March 2012**

	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
<b>ITALY</b>	<b>4.62</b>	<b>4.17</b>	<b>5.56</b>	<b>4.90</b>
NORTH-WEST ITALY	4.65	4.15	5.50	4.73
NORTH-EAST ITALY	4.31	3.92	5.20	4.73
CENTRAL ITALY	4.74	4.33	5.65	4.99
SOUTHERN ITALY	4.90	4.38	5.77	5.12
ISLANDS	4.68	4.45	5.84	5.17

**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								
March 2012		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	<b>ITALY</b>	<b>6.10</b>	<b>6.39</b>	<b>5.80</b>	<b>7.40</b>	<b>6.49</b>	<b>8.83</b>	<b>5.59</b>
b.	<b>NORTH-WEST ITALY</b>	<b>5.64</b>	<b>5.99</b>	<b>5.64</b>	<b>6.94</b>	<b>5.95</b>	<b>8.95</b>	<b>5.48</b>
	Piedmont and Valle d'Aosta	6.14	6.24	5.92	7.15	6.21	9.15	5.62
	Liguria	6.95	6.96	6.32	7.30	7.12	9.99	6.21
	Lombardy	5.44	5.86	5.53	6.85	5.79	8.76	5.37
c.	<b>NORTH-EAST ITALY</b>	<b>5.65</b>	<b>5.82</b>	<b>5.24</b>	<b>6.90</b>	<b>6.00</b>	<b>7.96</b>	<b>5.64</b>
	Trentino-Alto Adige	4.89	4.85	4.24	5.58	4.85	6.22	5.40
	Veneto	5.58	5.94	5.25	7.39	6.31	8.36	5.35
	Friuli-Venezia Giulia	5.94	5.89	5.21	7.43	6.48	8.76	6.08
	Emilia-Romagna	5.86	5.91	5.39	6.92	5.97	8.21	6.00
d.	<b>CENTRAL ITALY</b>	<b>6.58</b>	<b>6.96</b>	<b>6.17</b>	<b>8.09</b>	<b>7.03</b>	<b>8.92</b>	<b>5.29</b>
	Marche	6.71	6.64	5.92	7.88	6.87	8.84	6.58
	Tuscany	6.60	6.91	6.33	8.86	6.86	9.37	5.68
	Umbria	6.88	6.74	6.24	7.93	6.80	9.18	7.18
	Lazio	6.50	7.13	6.12	7.89	7.19	8.27	4.92
e.	<b>SOUTHERN ITALY</b>	<b>7.76</b>	<b>7.86</b>	<b>7.44</b>	<b>8.26</b>	<b>7.95</b>	<b>9.86</b>	<b>6.17</b>
	Campania	7.83	8.06	7.76	8.68	8.03	9.72	5.97
	Abruzzo and Molise	7.60	7.55	7.24	7.62	7.89	9.34	6.52
	Apulia and Basilicata	7.48	7.55	7.07	8.12	7.55	10.12	5.86
	Calabria	8.87	8.93	8.67	9.22	8.96	10.19	7.37
f.	<b>ISLANDS</b>	<b>7.25</b>	<b>8.01</b>	<b>7.84</b>	<b>8.53</b>	<b>7.91</b>	<b>9.40</b>	<b>6.53</b>
	Sicily	7.90	8.08	7.94	8.51	8.01	9.34	6.61
	Sardinia	5.93	7.81	7.57	8.58	7.62	9.63	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							
March 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.68	1.48	1.60	1.13	0.33	0.38
b.	NORTH-EAST ITALY	0.68	1.21	1.52	1.10	0.33	0.38
	Piedmont	0.69	1.16	2.40	1.09	0.29	0.29
	Valle d'Aosta	0.76	1.25	3.04	1.39	0.19	0.21
	Liguria	0.45	1.28	1.76	0.87	0.26	0.31
	Lombardy	0.70	1.21	1.22	1.11	0.35	0.42
c.	NORTH-WEST ITALY	0.64	1.49	0.78	1.23	0.39	0.38
	Trentino-Alto Adige	0.89	1.77	2.56	1.32	0.35	0.36
	Veneto	0.58	1.67	0.58	1.12	0.34	0.34
	Friuli-Venezia Giulia	0.60	1.25	0.97	1.30	0.32	0.26
	Emilia-Romagna	0.68	1.32	0.95	1.31	0.45	0.44
d.	CENTRAL ITALY	0.90	1.78	2.02	1.26	0.36	0.44
	Marche	0.74	1.33	2.00	1.52	0.46	0.47
	Tuscany	0.55	1.34	1.20	0.96	0.35	0.36
	Umbria	0.66	1.44	1.77	1.22	0.48	0.43
	Lazio	1.06	1.84	2.10	1.36	0.33	0.47
e.	SOUTHERN ITALY	0.42	0.92	1.51	0.78	0.26	0.30
	Abruzzo	0.57	1.15	0.97	1.09	0.41	0.42
	Molise	0.49	1.04	0.71	0.84	0.23	0.38
	Campania	0.37	0.74	2.00	0.66	0.21	0.27
	Apulia	0.46	1.11	0.65	0.89	0.30	0.33
	Basilicata	0.48	0.98	1.67	0.59	0.29	0.38
	Calabria	0.29	0.69	1.45	0.60	0.17	0.20
f.	ISLANDS	0.50	1.23	1.79	0.79	0.29	0.32
	Sicily	0.45	1.11	1.02	0.81	0.28	0.32
	Sardinia	0.58	1.34	2.33	0.75	0.30	0.31

**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									
March 2012		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	0.22	0.26	0.44	1.41	0.14	0.21	0.40	1.10
b.	NORTH-WEST ITALY	0.22	0.26	0.43	1.35	0.13	0.20	0.41	1.11
	Piedmont	0.22	0.23	0.39	1.39	0.12	0.17	0.35	0.91
	Valle d'Aosta	0.25	0.25	0.35	1.75	0.09	0.12	0.23	0.62
	Liguria	0.18	0.22	0.42	1.09	0.12	0.18	0.36	0.91
	Lombardy	0.23	0.27	0.44	1.35	0.14	0.22	0.43	1.19
c.	NORTH-EAST ITALY	0.24	0.30	0.52	1.57	0.13	0.21	0.45	1.14
	Trentino-Alto Adige	0.29	0.31	0.49	1.58	0.18	0.22	0.40	1.06
	Veneto	0.26	0.30	0.50	1.43	0.12	0.18	0.40	1.11
	Friuli-Venezia Giulia	0.25	0.28	0.48	1.67	0.09	0.15	0.33	0.86
	Emilia-Romagna	0.22	0.31	0.56	1.68	0.15	0.25	0.52	1.22
d.	CENTRAL ITALY	0.23	0.27	0.44	1.52	0.15	0.23	0.41	1.16
	Marche	0.21	0.31	0.62	2.10	0.13	0.26	0.57	1.69
	Tuscany	0.25	0.29	0.48	1.19	0.15	0.23	0.41	1.03
	Umbria	0.27	0.30	0.56	1.67	0.16	0.26	0.53	1.34
	Lazio	0.21	0.24	0.37	1.60	0.16	0.22	0.38	1.15
e.	SOUTHERN ITALY	0.19	0.21	0.34	1.10	0.11	0.16	0.31	0.97
	Abruzzo	0.23	0.31	0.56	1.47	0.15	0.24	0.48	1.28
	Molise	0.19	0.22	0.39	1.15	0.11	0.20	0.41	1.24
	Campania	0.17	0.17	0.27	0.94	0.09	0.13	0.25	0.88
	Apulia	0.20	0.23	0.37	1.24	0.11	0.19	0.36	1.08
	Basilicata	0.20	0.24	0.39	0.78	0.13	0.22	0.46	1.11
	Calabria	0.17	0.17	0.24	0.84	0.09	0.13	0.25	0.61
f.	ISLANDS	0.25	0.26	0.38	1.05	0.16	0.22	0.36	0.90
	Sicily	0.21	0.23	0.37	1.10	0.14	0.21	0.37	0.94
	Sardinia	0.31	0.30	0.38	0.95	0.19	0.24	0.33	0.79

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 dec.

<b>a. TOTAL</b>	<b>547,093</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>95,924</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>38,016</b>
receivables from the IMF	12,225
securities	24,397
current accounts and other deposits	1,336
reverse operations	53
other claims	5
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2,896</b>
financial counterparties	2,896
<i>of which:</i> securities	302
reverse operations	1,546
other claims	1,048
general government	-
other counterparties	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>99</b>
claims on non-euro-area EU central banks	-
securities	99
other claims	-
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>209,995</b>
main refinancing operations	49,389
longer-term refinancing operations	160,606
fine-tuning reverse operations	-
structural reverse operations	-
marginal lending facility	-
credits related to margin calls	-
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>2,655</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>114,273</b>
securities held for monetary policy purposes	43,056
other securities	71,217

TDB40605

Bank of Italy

2011 dec.

*(cont)*

<b>i. GENERAL GOVERNMENT DEBT</b>	<b>17,458</b>
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>8,352</b>
participating interest in the ECB	1,153
claims deriving from the transfer of foreign reserves to the ECB	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	-
other intra-eurosystem claims (net)	-
<b>m ITEMS TO BE SETTLED</b>	<b>14</b>
<b>n. OTHER ASSETS</b>	<b>49,297</b>
Euro-area coins	31
investments of reserves and provisions	36,873
intangible fixed assets	57
tangible fixed assets	3,204
accrued income and prepaid expenses	3,120
deferred tax assets	5,085
sundry	926
<b>o. EXPENSE FOR THE YEAR</b>	<b>8,115</b>

**Notes:** The October and November 2011 data were published in the previous issue



TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2012 Jan.	2012 Feb.	2012 Mar.
<b>a. TOTAL</b>	<b>534,232</b>	<b>527,326</b>	<b>603,253</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>95,924</b>	<b>95,924</b>	<b>98,020</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>38,189</b>	<b>38,251</b>	<b>37,063</b>
receivables from the IMF	12,234	12,464	12,256
securities	23,942	24,274	23,278
current accounts and other deposits	1,343	1,222	975
reverse operations	665	286	550
other claims	5	5	4
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4,598</b>	<b>4,754</b>	<b>2,861</b>
financial counterparties	4,598	4,754	2,861
of which: securities	267	272	284
reverse operations	3,338	3,347	1,501
other claims	993	1,135	1,076
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>99</b>	<b>99</b>	<b>99</b>
claims on non-euro-area EU central banks	-	-	-
securities	99	99	99
other claims	-	-	-
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>202,590</b>	<b>194,775</b>	<b>270,052</b>
main refinancing operations	52,419	7,784	2,413
longer-term refinancing operations	150,104	140,063	267,603
fine-tuning reverse operations	-	46,928	-
structural reverse operations	-	-	-
marginal lending facility	67	-	37
credits related to margin calls	-	-	-
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>2,674</b>	<b>2,668</b>	<b>2,643</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>114,660</b>	<b>118,089</b>	<b>119,237</b>
securities held for monetary policy purposes	44,214	44,569	44,043
other securities	70,446	73,520	75,194

TDB40605

Bank of Italy

	2012 Jan.	2012 Feb.	2012 Mar.
<i>(cont)</i>			
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>17,458</b>	<b>14,708</b>	<b>14,685</b>
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>8,352</b>	<b>8,352</b>	<b>8,352</b>
participating interest in the ECB	1,153	1,153	1,153
claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	-	-	-
<b>m ITEMS TO BE SETTLED</b>	<b>9</b>	<b>9</b>	<b>8</b>
<b>n. OTHER ASSETS</b>	<b>49,380</b>	<b>49,111</b>	<b>49,223</b>
Euro-area coins	35	38	44
investments of reserves and provisions	37,031	36,689	36,745
intangible fixed assets	57	59	61
tangible fixed assets	3,206	3,206	3,209
accrued income and prepaid expenses	3,139	3,197	3,147
deferred tax assets	5,085	5,085	5,085
sundry	826	837	932
<b>o. EXPENSE FOR THE YEAR</b>	<b>300</b>	<b>587</b>	<b>1,011</b>

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

2011 dec.

<b>a. TOTAL</b>	<b>547,093</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>146,010</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>33,878</b>
current accounts (covering the minimum reserve system)	19,762
deposit facility	12,336
fixed-term deposits	1,780
fine-tuning reverse operations	-
deposits related to margin calls	-
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>-</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>23,739</b>
general government	23,529
of which: treasury payment account	6,292
sinking fund for the redemption of government securities	115
other liabilities	17,122
other counterparties	210
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>2,692</b>
liabilities to non-euro-area EU central banks	-
other liabilities	2,692
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>549</b>
financial sector counterparties	-
general government	549
other counterparties	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2</b>
deposits and balances	2
other liabilities	..
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>7,804</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>198,453</b>
promissory notes covering debt certificates issued by the ECB	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	7,553
other intra-Eurosystem liabilities (net)	190,899

TDB40615

Bank of Italy

	2011 dec.
<i>(cont.)</i>	
<b>m ITEMS TO BE SETTLED</b>	<b>41</b>
<b>n. OTHER LIABILITIES</b>	<b>1,709</b>
Bank of Italy drafts	239
accrued expenses and deferred income	26
sundry	1,444
<b>o. PROVISIONS</b>	<b>7,678</b>
provisions for specific risks	1,117
sundry staff-related provisions	6,561
<b>p. REVALUATION ACCOUNTS</b>	<b>83,004</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>10,546</b>
<b>r. CAPITAL AND RESERVES</b>	<b>21,745</b>
capital	..
ordinary and extraordinary reserves	14,005
other reserves	7,740
<b>s. NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>
<b>t. INCOME FOR THE YEAR</b>	<b>9,244</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>549,205</b>

**Notes:** The October and November 2011 data were published in the previous issue

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2012 Jan.	2012 Feb.	2012 Mar.
<b>a. TOTAL</b>	<b>534,232</b>	<b>527,326</b>	<b>603,253</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>142,761</b>	<b>142,510</b>	<b>142,941</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>16,814</b>	<b>10,797</b>	<b>16,634</b>
current accounts (covering the minimum reserve system)	10,672	9,285	6,684
deposit facility	6,142	1,513	9,949
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>50,789</b>	<b>36,454</b>	<b>28,596</b>
general government	50,550	36,061	28,326
of which: treasury payment account	793	809	591
sinking fund for the redemption of government securities	115	115	115
other liabilities	49,642	35,137	27,620
other counterparties	239	394	269
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>2,943</b>	<b>2,930</b>	<b>2,821</b>
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	2,943	2,930	2,821
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>529</b>	<b>522</b>	<b>480</b>
financial sector counterparties	-	-	-
general government	529	522	480
other counterparties	-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>88</b>	<b>40</b>	<b>48</b>
deposits and balances	2	2	2
other liabilities	86	38	46
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>7,804</b>	<b>7,804</b>	<b>7,633</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>186,124</b>	<b>198,748</b>	<b>274,106</b>
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	5,994	4,667	3,698
other intra-Eurosystem liabilities (net)	180,130	194,082	270,408

TDB40615

Bank of Italy

		2012 Jan.	2012 Feb.	2012 Mar.
	<i>(cont.)</i>			
m	<b>ITEMS TO BE SETTLED</b>	<b>38</b>	<b>43</b>	<b>31</b>
n.	<b>OTHER LIABILITIES</b>	<b>1,462</b>	<b>1,581</b>	<b>1,541</b>
	Bank of Italy drafts	166	323	267
	accrued expenses and deferred income	9	8	29
	sundry	1,287	1,251	1,244
o.	<b>PROVISIONS</b>	<b>7,678</b>	<b>7,678</b>	<b>7,678</b>
	provisions for specific risks	1,117	1,117	1,117
	sundry staff-related provisions	6,561	6,561	6,561
p.	<b>REVALUATION ACCOUNTS</b>	<b>83,004</b>	<b>83,004</b>	<b>84,828</b>
q.	<b>PROVISION FOR GENERAL RISKS</b>	<b>10,546</b>	<b>10,546</b>	<b>10,546</b>
r.	<b>CAPITAL AND RESERVES</b>	<b>21,745</b>	<b>21,745</b>	<b>21,745</b>
	capital	..	..	..
	ordinary and extraordinary reserves	14,005	14,005	14,005
	other reserves	7,740	7,740	7,740
s.	<b>NET PROFITS FOR DISTRIBUTION</b>	<b>1,129</b>	<b>1,129</b>	<b>1,129</b>
t.	<b>INCOME FOR THE YEAR</b>	<b>779</b>	<b>1,795</b>	<b>2,497</b>
u.	<b>MEMORANDUM ACCOUNTS</b>	<b>555,485</b>	<b>629,434</b>	<b>629,372</b>

Notes



# Methodological Appendix





## 1. Content of the publication

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

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

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

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

As regards the geographical aggregates, it should be noted that: for the Regions, reference is made to the list contained in Article 131 of the Italian Constitution; for the Provinces, until September 2008 the breakdown is maintained as at 1 January 1996 (for statistical continuity) and, as of December 2008, it is extended to take account of the established provinces already operative at each reporting date (see complete list in Circular 154/1991).

## 2. Sources of information

The information contained in the publication is drawn from the reports that credit and financial intermediaries send to the Bank of Italy. The principal features of the information flows are described in what follows for the various sources listed below:

- supervisory returns;
- reports to the Central Credit Register;
- surveys of lending and deposit rates;
- registers of intermediaries.

### 2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);

- investment firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

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

## 2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

## 2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

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

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

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

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

## 2.4 Registers of intermediaries

Identification information on credit and financial intermediaries subject to supervision by the Bank of Italy and on the activities they are authorized to carry on is drawn from special registers kept by the Bank of Italy or Consob under the laws in force. In particular:

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;

- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open- end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

The transposition of Directive 2004/39/EC on markets in financial instruments (MiFID) with Legislative Decree 164/2007, which entered into force on 1 November 2007 broadened the range of investment services that can be performed by authorized persons. Accordingly, two new investment services have been added to securities business: "investment advice" and "operation of multilateral trading facilities".

### **3. Information for time-series analysis**

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

#### **3.1 Supervisory returns**

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e. g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest- bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the de-specialization of credit institutions pursuant to the Banking Law is reflected in:

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

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

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

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

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

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

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

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

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

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

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

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

### 3.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

As of January 2009: following the update of Circ. No. 139 of 11 February 1991, the reporting threshold for the inclusion in the Central Credit register has been lowered from § 75,000 to § 30,000. Bad debts continue to be recorded without any limit on their amount. Adjusted bad debts and default rates of loan facilities have been constructed keeping the § 75,000 threshold for inclusion unchanged.

From June 2009 onwards, following the reporting changes introduced by the 12th update of Circular 139 concerning the breakdown of the variables "original maturity" and "residual maturity" used in reports to the Central Credit Register, the concept of short term now refers to maturities of less than 12 months. Previously it had referred to a maturities of less than 18 months.

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

### **3.3 Surveys of interest rates**

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

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

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

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

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

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

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

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

### **3.4 Classifications of intermediaries up to 31 December 1994**

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

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

On that occasion it was decided to:

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

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

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

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

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

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

### 3.5 Specific events

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

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



As of December 1996: there is a break in the series of bad debts drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of mortgage loans in default (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

As of January 1997: following the transfer of claims from Banco di Napoli to a non-bank subsidiary, there is a discontinuity in the series of loans and bad debts and in their breakdown by geographic location and economic sector of the borrower; in particular, there is a reduction of around 8.8 trillion lire in bad debts.

As of September 1997: both the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 2.8 trillion lire is attributable to the subjection of Sicilcassa S.p.A. to bankruptcy proceedings.

As of March 1998: the series of bad debts drawn from supervisory returns shows a discontinuity, of which around 420 billion lire is attributable to a disposal and subsequent securitization of real estate loans in default.

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector "Non-financial corporations" and the subsector "Producer households".

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3.0 trillion lire is attributable to a disposal and subsequent securitization of bad debts.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from investments firms (SIMs) to asset management companies (SGRs).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to a securitization transaction involving bad debts for a total nominal value of about 3 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on "Foreign exposure": claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

As of June 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.9 billion euros.

As of December 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5 billion euros. In addition, some changes have been made to the table "Foreign exposure":

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro area countries comprises claims denominated in euro and the former euro-area currencies.

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table "Foreign exposure", reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

As of June 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.2 billion euros (including 826 million of bad debts).

As of September 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.3 billion euros (including 250 million of bad debts).

As of December 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5.5 billion euros (including 69 million of bad debts).

As of March 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.2 billion euros.

As of June 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4 billion euros.

As of September 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1 billion euros.

As of December 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.2 billion euros.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros.

As of June 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.6 billion euros.

As of September 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 0.9 billion euros.

As of December 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 334 million of bad debts).

As of March 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 173 million of bad debts).

As of June 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.4 billion euros (including 251 million of bad debts).

As of September 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.8 billion euros (including 287 million of bad debts).

As of December 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 14.9 billion euros (including 10.2 million of bad debts).

As of March 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.1 billion euros.

As of June 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.3 billion euros (including 57 million of bad debts).

As of September 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.3 billion euros.

As of 30 September 2006 the classification of customers has been brought into line with the revised provisions of Circular no. 140 of 11 February 1991. It should also be noted that as of the same date some aggregates have been modified by the reclassification of Cassa Depositi e Prestiti S.p.A. (CDP) outside general government and its ceasing to be considered a non-bank customer.

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

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

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

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

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

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

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

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

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

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

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

As of September 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 13.3 billion euros.

As of December 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 24 billion euros (including 278 million of bad debts).

As of March 2010: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.5 billion euros.

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

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

As of June 2010 the loan series derived from Supervisory reports include all loans that have been securitized, or otherwise transferred, but which do not satisfy the criteria for derecognition laid down in International Accounting Standards (IAS). This has led to the rerecognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and, albeit less significantly, on deposits. The overall impact on the data has been estimated with a regional and sector breakdown and it is available in the PDF version of 2010 - III edition of the Statistical Bulletin.

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.

As of March 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 1.5 billion euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.



## Glossary





## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD</b>	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.
<b>AMOUNT BACKED BY REAL SECURITY</b>	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).
<b>APRC</b>	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).
<b>BAD DEBTS</b>	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.
<b>BAD DEBTS ( NET USED MARGIN)</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>BAD DEBTS (GROSS OF WRITEOFFS)</b>	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.
<b>BAD DEBTS DELETED</b>	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.
<b>BAD DEBTS: NUMBER OF BORROWERS</b>	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.
<b>BANKS (NUMBER)</b>	Number of banks with headquarters in the province.
<b>BRANCH LOCATION</b>	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.
<b>BRANCHES (NUMBER)</b>	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.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	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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<b>CREDIT DERIVATIVES: PURCHASE OF PROTECTION</b>	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".
<b>CREDIT DERIVATIVES: SALE OF PROTECTION</b>	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".
<b>CUSTOMER LOCATION</b>	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.
<b>CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY</b>	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.
<b>CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)</b>	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.
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	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.
<b>DEPOSITS AND POSTAL SAVINGS</b>	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).
<b>DERIVATES TRADING (QUARTERLY FLOW)</b>	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](http://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.

<b>GUARANTEES RECEIVED - AMOUNT GUARANTEED</b>	Amount of credit for which third parties have given collateral or personal guarantees.
<b>GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS</b>	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.
<b>HOME AND CORPORATE BANKING: PERSONAL SERVICES</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS</b>	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.
<b>IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS</b>	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.
<b>INDIVIDUAL PORTFOLIO MANAGEMENT</b>	
<b>INITIAL PERIOD OF RATE FIXATION</b>	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.
<b>INTERNATIONAL CLAIMS</b>	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.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>LOAN FACILITIES - FACILITIES GRANTED</b>	<b>LOAN FACILITIES:</b> 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. <b>FACILITIES GRANTED:</b> the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>LOAN FACILITIES - OVERSHOOT</b>	<b>OVERSHOOT:</b> 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.
<b>LOAN FACILITIES - UNUSED MARGIN</b>	<b>UNUSED MARGIN:</b> 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.
<b>LOAN FACILITIES - USED MARGIN</b>	<b>USED MARGIN:</b> The amount of credit actually disbursed to a customer.

<b>LOANS</b>	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. <b>PERFORMING LOANS:</b> Loans net of bad debts.
<b>LOANS FACILITIES: NUMBER OF BORROWERS</b>	<b>BORROWERS (NUMBER)</b> 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.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	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).
<b>MATCHED LOANS: FACILITIES GRANTED</b>	<b>MATCHED LOANS:</b> 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. <b>FACILITIES GRANTED:</b> the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>MATCHED LOANS: USED MARGIN</b>	<b>USED MARGIN:</b> the amount of credit actually disbursed to a customer.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)</b>	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.
<b>NEW ADJUSTED BAD DEBTS (CREDIT USED)</b>	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.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>NUMBER OF ATMS IN OPERATION</b>	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.
<b>OFFSHORE CENTRES</b>	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.
<b>PHONE BANKING</b>	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.
<b>POS - NUMBER</b>	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.
<b>PROPRIETARY TRADING</b>	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).



<b>RESIDUAL MATURITY</b>	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.).
<b>REVOCABLE LOANS: FACILITIES GRANTED</b>	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.
<b>REVOCABLE LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>SECURITIES</b>	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.
<b>SHORT TERM</b>	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.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSIDIZED LOANS - AMOUNTS OUTSTANDING</b>	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.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>TERM LOANS: FACILITIES GRANTED</b>	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.
<b>TERM LOANS: OVERSHOOT</b>	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.
<b>TERM LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES</b>	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).
<b>TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION</b>	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
<b>UNDERWRITING</b>	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.