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

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Director: ENRICO D'ONOFRIO

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Notice to readers

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

II. Symbols:

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

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

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


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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

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

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

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

June 2012

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	731	33,365	212	23,285
b. PIEDMONT	28	2,692	18	2,149
Alessandria	-	301	-	267
Asti	1	165	1	137
Biella	4	135	4	116
Cuneo	13	525	5	370
Novara	-	217	-	133
Turin	10	1,129	8	993
Verbano-Cusio-Ossola	-	88	-	35
Vercelli	-	132	-	98
c. VALLE D'AOSTA	1	99	-	70
Aosta	1	99	-	70
d. LIGURIA	6	964	5	788
Genoa	4	519	3	426
Imperia	-	119	-	92
La Spezia	1	136	1	119
Savona	1	190	1	151
e. LOMBARDY	171	6,532	57	4,233
Bergamo	13	762	3	512
Brescia	15	959	4	548
Como	3	366	-	248
Cremona	4	291	-	134
Lecco	3	240	1	134
Lodi	3	159	-	63
Mantua	4	332	1	243
Milan	117	2,018	46	1,418
Monza-Brianza	5	486	1	316
Pavia	1	332	-	242
Sondrio	3	123	1	26
Varese	-	464	-	349
f. TRENTINO-ALTO ADIGE	103	967	9	308
Bolzano	54	418	5	152
Trento	49	549	4	156
g. VENETO	53	3,575	9	1,995
Belluno	1	186	-	116
Padua	12	647	3	418
Rovigo	4	180	-	110
Treviso	9	654	2	339
Venice	6	530	2	327
Verona	10	727	2	370
Vicenza	11	651	-	315

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
37	5,321	403	4,441	79	318	5,883
-	337	9	179	1	27	651
-	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
-	8	1	21	-	-	34
-	8	1	21	-	-	34
-	145	-	24	1	7	136
-	86	-	2	1	5	52
-	16	-	10	-	1	23
-	14	-	2	-	1	25
-	29	-	10	-	-	36
5	1,311	45	813	64	175	1,186
1	102	9	143	-	5	203
1	165	10	227	-	19	180
-	66	3	50	-	2	100
-	81	4	75	-	1	92
-	73	2	32	-	1	66
-	52	3	43	-	1	54
-	47	3	42	-	-	70
1	375	6	93	64	132	129
-	93	4	70	-	7	55
-	64	1	25	-	1	100
2	95	-	2	-	-	43
-	98	-	11	-	6	94
1	129	92	527	1	3	297
1	67	47	196	1	3	111
-	62	45	331	-	-	186
5	892	38	675	1	13	544
-	46	1	24	-	-	51
1	96	8	130	-	3	101
-	12	4	58	-	-	47
1	180	6	133	-	2	95
-	115	4	85	-	3	44
1	237	6	117	1	3	95
2	206	9	128	-	2	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	24	934	7	595
Gorizia	4	105	-	60
Pordenone	3	224	1	147
Trieste	3	137	1	104
Udine	14	468	5	284
i. EMILIA ROMAGNA	55	3,510	27	2,397
Bologna	13	834	7	562
Ferrara	3	226	2	192
Forlì	10	349	4	216
Modena	6	487	3	288
Parma	2	355	2	280
Piacenza	3	219	1	147
Ravenna	5	339	3	276
Reggio Emilia	6	404	3	264
Rimini	7	297	2	172
l. MARCHE	30	1,188	10	953
Ancona	12	368	5	299
Ascoli Piceno	4	165	1	133
Fermo	4	165	1	133
Macerata	4	239	1	205
Pesaro e Urbino	8	305	2	219
m. TUSCANY	49	2,538	16	1,747
Arezzo	4	239	-	149
Florence	13	697	6	531
Grosseto	3	157	-	106
Livorno	2	212	-	138
Lucca	3	273	2	178
Massa Carrara	2	114	1	98
Pisa	5	292	2	192
Pistoia	9	190	2	124
Prato	1	141	-	84
Siena	7	223	3	147
n. UMBRIA	9	578	6	494
Perugia	7	443	4	373
Terni	2	135	2	121
o. LAZIO	62	2,750	24	2,035
Frosinone	5	214	-	135
Latina	6	189	1	130
Rieti	2	82	1	62
Rome	43	2,058	21	1,556
Viterbo	6	207	1	152
p. ABRUZZO	14	690	6	597
Chieti	5	178	3	161
L'Aquila	2	152	1	128
Pescara	2	176	1	153
Teramo	5	184	1	155

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	102	15	234	1	3	172
-	8	4	37	-	-	21
-	30	2	47	-	-	39
-	13	1	18	1	2	4
1	51	8	132	-	1	108
4	660	23	440	1	13	333
-	147	6	118	-	7	59
-	13	1	21	-	-	26
-	39	6	94	-	-	30
2	185	-	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	78	-	-	22
-	38	20	197	-	-	213
-	8	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	31	-	-	49
-	24	6	62	-	-	57
3	442	30	345	-	4	277
2	62	2	28	-	-	38
-	74	7	91	-	1	44
-	18	3	33	-	-	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
-	37	3	47	-	-	82
-	30	3	40	-	-	51
-	7	-	7	-	-	31
5	370	24	283	9	62	263
2	48	3	30	-	1	61
1	39	4	20	-	-	30
-	12	1	8	-	-	31
2	266	11	175	9	61	86
-	5	5	50	-	-	55
-	8	8	85	-	-	171
-	2	2	15	-	-	54
-	2	1	22	-	-	44
-	3	1	20	-	-	31
-	1	4	28	-	-	42

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
q. MOLISE	3	145	-	108
Campobasso	3	112	-	87
Isernia	-	33	-	21
r. CAMPANIA	34	1,635	8	1,285
Avellino	4	140	1	99
Benevento	2	97	1	61
Caserta	4	209	2	175
Naples	9	810	4	692
Salerno	15	379	-	258
s. APULIA	29	1,408	2	992
Bari	15	500	2	342
Barletta - Andria - Trani	3	124	-	93
Brindisi	2	122	-	84
Foggia	1	225	-	153
Lecce	3	259	-	189
Taranto	5	178	-	131
t. BASILICATA	3	249	-	159
Matera	-	81	-	61
Potenza	3	168	-	98
u. CALABRIA	18	506	2	407
Catanzaro	5	105	-	84
Cosenza	7	198	1	146
Crotone	3	37	1	28
Reggio Calabria	1	129	-	120
Vibo Valentia	2	37	-	29
v. SICILY	34	1,732	3	1,311
Agrigento	5	158	-	110
Caltanissetta	6	97	-	59
Catania	6	355	2	255
Enna	1	65	-	48
Messina	2	229	-	185
Palermo	6	417	1	347
Ragusa	2	119	-	74
Syracuse	3	126	-	92
Trapani	3	166	-	141
z. SARDINIA	5	673	3	662
Cagliari	2	212	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	138	2	138

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	22	2	15	-	-	47
1	12	2	13	-	-	36
-	10	-	2	-	-	11
5	208	21	135	-	7	341
-	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
3	299	24	116	-	1	227
2	103	11	54	-	1	40
-	25	3	6	-	-	10
-	27	2	11	-	-	20
-	62	1	10	-	-	50
1	59	2	11	-	-	80
-	23	5	24	-	-	27
-	49	3	41	-	-	85
-	9	-	11	-	-	24
-	40	3	30	-	-	61
1	11	15	88	-	-	181
1	2	4	19	-	-	38
-	8	6	44	-	-	67
-	-	2	9	-	-	16
-	1	1	8	-	-	42
-	-	2	8	-	-	18
3	252	28	168	-	1	333
1	22	4	26	-	-	38
-	10	6	28	-	-	21
1	82	3	18	-	-	57
-	3	1	14	-	-	19
-	33	2	11	-	-	69
-	30	5	39	-	1	74
1	40	1	5	-	-	12
-	26	3	8	-	-	19
-	6	3	19	-	-	24
-	1	2	8	-	2	310
-	-	1	2	-	2	65
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	1	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 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	44
Reception of orders	51	48
Investment advice	97	92
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

106

102

Notes:

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

Distribution by operational specialization

TDB40225

Collective investment undertakings

Source: Archive of intermediary identification data

	2012 Mar.	2012 June
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	554	555
Equity	159	157
Balanced	43	42
Bond	202	204
Liquidity	28	28
Flexible	170	170
b. NUMBER OF SICAV SUB-FUNDS	1	-
Equity	-	-
Balanced	-	-
Bond	-	-
Liquidity	-	-
Flexible	1	-
c. NUMBER OF ASSET MANAGEMENT COMPANIES	42	41
d. NUMBER OF SICAVs	1	1

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

	2012 Mar.	2012 June
a. NUMBER OF FINANCIAL INTERMEDIARIES	198	200
Leasing	40	39
Factoring	26	26
Consumer credit	34	33
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	58	62
b. NUMBER OF PAYMENT INSTITUTIONS	43	44

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 June	2011 Sept.	2011 Dec.	2012 Mar.	2012 June
a. TOTAL STOCKS					
Loans	1,983,649	1,985,278	1,977,699	1,972,730	1,973,964
<i>of which: bad debts</i>	98,833	103,096	108,171	108,561	114,138
Deposits	1,134,450	1,129,077	1,155,326	1,175,455	1,184,970
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,944,743	1,947,152	1,939,793	1,937,477	1,935,211
<i>of which: in non-euro-area currencies</i>	19,883	20,663	20,270	19,728	20,273
more than 12 months	-	-	-	-	-
bad debts	97,706	102,050	107,206	107,614	113,158
Deposits	1,121,636	1,116,376	1,142,710	1,161,762	1,170,534
<i>of which: in non-euro-area currencies</i>	13,233	13,336	11,984	11,555	11,973
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	38,901	38,083	37,862	35,210	38,712
<i>of which: bad debts</i>	1,127	1,046	964	946	979
Deposits	12,807	12,693	12,604	13,637	14,348

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

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

June 2012		Total	General government	Financial companies
a. TOTAL		1,935,211	265,039	176,288
b. NORTH-WEST ITALY		658,923	25,248	117,347
	Piedmont	118,840	12,740	6,444
	Valle d'Aosta	2,798	187	46
	Liguria	37,436	2,074	777
	Lombardy	499,849	10,248	110,079
c. NORTH-EAST ITALY		413,397	11,917	31,887
	Trentino-Alto Adige	41,938	1,152	1,236
	Veneto	168,329	4,438	13,717
	Friuli-Venezia Giulia	33,460	1,941	2,161
	Emilia-Romagna	169,671	4,386	14,773
d. CENTRAL ITALY		572,857	202,002	24,024
	Marche	45,372	2,033	2,096
	Tuscany	119,616	5,156	8,781
	Umbria	21,874	1,006	59
	Lazio	385,996	193,806	13,089
e. SOUTHERN ITALY		196,165	17,960	1,467
	Abruzzo	26,399	1,340	113
	Molise	4,032	279	27
	Campania	79,759	8,544	950
	Apulia	57,296	3,482	357
	Basilicata	7,213	728	5
	Calabria	21,466	3,587	15
f. ISLANDS		93,869	7,912	1,563
	Sicily	67,811	6,480	138
	Sardinia	26,059	1,431	1,425

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
879,368	271,665	157,416	432,953	99,124	515,392
319,414	103,963	50,738	161,110	28,826	168,087
53,495	18,620	8,884	25,225	7,732	38,429
1,548	647	343	551	234	783
18,553	5,189	3,385	9,875	2,397	13,634
245,819	79,507	38,127	125,458	18,462	115,241
231,537	78,277	41,784	105,863	27,253	110,803
25,164	6,776	4,748	12,826	4,016	10,369
93,434	34,014	15,415	42,208	10,906	45,833
15,830	6,619	2,439	6,271	2,425	11,104
97,109	30,868	19,183	44,558	9,906	43,498
207,480	57,146	40,408	105,634	19,508	119,844
23,890	8,885	5,338	9,142	3,682	13,670
61,453	17,856	10,193	31,143	8,165	36,061
12,012	4,427	2,340	4,725	1,834	6,963
110,124	25,978	22,537	60,624	5,827	63,150
84,908	23,969	17,234	41,323	15,179	76,650
13,862	5,227	3,494	4,805	2,343	8,741
1,787	536	450	738	434	1,504
35,429	8,323	5,791	20,814	4,120	30,716
23,445	7,052	5,078	10,292	5,429	24,582
3,257	925	816	1,374	783	2,439
7,127	1,905	1,605	3,300	2,070	8,667
36,028	8,310	7,252	19,023	8,358	40,008
25,585	6,118	4,526	13,917	6,046	29,561
10,443	2,191	2,727	5,106	2,312	10,447

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

June 2012		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	978,492	348,240	258,791	226,988	100,087	44,387
	Agricultural, forestry and fishing	43,695	12,124	14,485	8,560	5,336	3,190
	Mining and quarrying	5,387	841	696	3,502	217	131
	Manufacturing	230,581	87,425	72,465	43,144	21,223	6,324
	Electricity, gas, steam and air conditioning supply	34,244	15,147	5,113	9,392	2,625	1,967
	Water supply, sewerage, waste management and remediation activities	10,821	3,223	2,419	3,095	1,453	631
	Construction	169,135	54,360	44,946	42,647	18,958	8,224
	Wholesale and retail trade, repair of motor vehicles and motorcycles	145,326	46,676	37,024	29,750	21,322	10,553
	Transportation and storage	42,018	11,151	6,851	13,297	7,313	3,406
	Accommodation and food service activities	39,333	8,895	12,887	9,030	5,382	3,139
	Information and communication	18,519	8,742	2,609	5,951	858	359
	Financial and insurance activities	20,081	9,705	4,206	4,871	816	484
	Real estate activities	124,000	50,480	33,770	31,104	6,228	2,418
	Professional, scientific and technical activities	49,770	24,741	11,727	10,260	2,122	920
	Administrative and support service activities	20,946	7,074	4,139	6,282	2,595	857
	All remaining activities (sections O, P,Q,R,S,T)	24,634	7,655	5,455	6,101	3,640	1,783

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

June 2012		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	376,929	96,825	72,265	177,675	19,943	10,221
	General Government	133,938	1,808	753	130,223	597	556
	Financial and insurance corporations	27,336	17,151	4,765	3,722	573	1,125
	Non-financial corporations	175,150	65,508	55,105	34,635	13,971	5,932
	Producer households	16,051	4,409	4,747	3,125	2,418	1,352
	Consumer households	24,453	7,949	6,895	5,969	2,383	1,257
b.	MORTGAGE LOANS	973,691	323,594	215,152	263,550	116,458	54,937
	General government	122,751	22,632	10,655	67,344	16,099	6,022
	Financial and insurance corporations	27,910	20,479	2,029	4,958	164	281
	Non-financial corporations	364,266	127,533	96,347	86,214	37,521	16,650
	Producer households	61,893	18,636	17,579	12,323	8,565	4,790
	<i>of which: for house purchase</i>	21,967	6,275	5,479	4,823	3,381	2,009
	Consumer households	396,870	134,314	88,542	92,711	54,109	27,194
	<i>of which: for house purchase</i>	333,038	115,331	73,825	76,705	44,142	23,035
c.	LOANS SECURED BY PLEDGE OF SALARY	11,030	2,201	1,168	2,098	3,729	1,834
	Producer households	8	1	1	4	2	..
	Consumer households	11,022	2,200	1,167	2,094	3,727	1,833
d.	PERSONAL LOANS	33,349	8,602	5,522	7,144	7,553	4,528
	Non-financial corporations	..	..	..	..	..	..
	Producer households	1,038	277	230	233	185	113
	Consumer households	32,311	8,325	5,292	6,912	7,368	4,414
e.	FACTORING	5,836	2,022	786	1,703	1,018	306
	General government	733	92	142	131	296	72
	Financial and insurance corporations	213	63	-	148	2	-
	Non-financial corporations	4,757	1,815	638	1,374	699	231
	Producer households	29	7	6	3	9	3
	Consumer households	104	45	..	47	12	..
f.	FINANCIAL LEASING	23,205	8,709	6,473	4,971	2,157	895
	General government	185	18	87	32	32	16
	Financial and insurance corporations	113	43	43	18	7	2
	Non-financial corporations	20,807	7,889	5,849	4,461	1,851	757
	Producer households	1,421	541	371	251	175	83
	Consumer households	679	218	124	208	92	37

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

Distribution by technical form and customer location (geographical area)

TDB10289		Financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Supervisory returns Stocks in millions of euro						
June 2012	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,734	5,488	3,335	7,010	2,926	975
Factoring: advances to assignor	13,596	5,788	2,070	3,648	1,721	370
nominal value of credits acquired pro-solvendo	20,889	8,177	3,222	5,975	2,905	611
Total exposure in respect of finance leases	91,879	34,937	23,326	20,898	8,755	3,964
Receivables for consumer credit	52,557	13,439	7,733	11,585	12,001	7,798
Other finance	9,607	3,996	1,180	2,165	1,641	625

Notes: Transactions are considered to be with recourse/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterparty of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns
Stocks in millions of euro

June 2012

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,734	6,853	383	11,248	764	486
Factoring: advances to assignor	13,596	29	1,480	11,649	102	336
Nominal value of receivables acquired pro-solvendo	20,889	43	1,314	18,522	154	857
Total exposure in respect of finance leases	91,886	611	1,213	82,864	4,402	2,789
Receivables for consumer credit	52,557	-	-	-	-	52,557
Other finance	9,608	39	1,146	4,860	1,543	2,021

Notes: Transactions are considered to be with/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterpart of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. All the loans refer to positions that are not bad debts. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, which basically concerns the consumer household segment, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euro

June 2012

	Total	Banks	Financial intermediaries
a. TOTAL	110,457	57,900	52,557
b. NORTH-WEST ITALY	27,920	14,481	13,439
Piedmont	7,993	4,317	3,677
Valle d'Aosta	227	124	104
Liguria	2,755	1,308	1,447
Lombardy	16,944	8,732	8,212
c. NORTH-EAST ITALY	16,356	8,622	7,733
Trentino-Alto Adige	904	594	310
Veneto	6,937	3,446	3,491
Friuli-Venezia Giulia	1,881	1,013	869
Emilia-Romagna	6,633	3,569	3,064
d. CENTRAL ITALY	23,921	12,336	11,585
Marche	2,286	1,261	1,025
Tuscany	7,266	3,234	4,032
Umbria	1,721	849	872
Lazio	12,649	6,992	5,657
e. SOUTHERN ITALY	26,322	14,321	12,001
Abruzzo	2,520	1,347	1,174
Molise	554	284	270
Campania	10,826	6,019	4,807
Apulia	7,338	3,857	3,481
Basilicata	939	478	461
Calabria	4,145	2,336	1,809
f. ISLANDS	15,939	8,141	7,798
Sicily	11,777	6,018	5,760
Sardinia	4,161	2,123	2,038

Notes:

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

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

Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euro							
June 2012		International claims	of which:				Local claims in local currency
			banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	372,933	79,394	46,936	74,894	171,709	331,939
b.	EUROPE	316,253	70,619	43,244	64,287	138,103	315,217
of which:							
	Albania	506	61	5	140	300	426
	Austria	20,227	1,833	1,778	2,804	13,813	51,970
	Belgium	5,122	3,799	421	563	340	676
	Bosnia and Herzegovina	616	10	37	126	443	2,162
	Bulgaria	4,604	389	16	985	3,215	2,089
	Czech Republic	4,166	176	158	830	3,002	9,905
	Croatia	15,306	382	63	2,651	12,210	8,935
	Denmark	1,685	638	403	205	439	-
	Finland	641	170	96	93	283	-
	France	43,703	22,912	6,739	2,956	11,096	1,775
	Germany	40,343	5,001	5,330	14,722	15,290	156,201
	Greece	425	73	1	128	223	426
	Ireland	8,610	936	253	2,801	4,619	1,091
	Liechtenstein	107	1	-	42	64	-
	Luxembourg	18,382	3,420	2,570	4,744	7,649	3,481
	Malta	876	155	109	76	537	-
	Montenegro	1	..	..	..	..	-
	Norway	1,561	394	234	26	906	-
	Netherlands	15,814	2,299	1,577	2,999	8,938	169
	Poland	7,997	137	53	1,734	6,072	26,248
	Portugal	1,605	271	95	162	1,078	-
	United Kingdom	51,551	19,907	16,870	9,440	5,334	4,291
	Romania	7,723	115	275	1,981	5,352	2,353
	Russia	9,503	477	881	1,247	6,898	9,356
	Serbia	4,311	572	212	700	2,826	1,853
	Slovakia	816	1	2	264	548	13,846
	Slovenia	1,105	42	166	75	821	4,786
	Spain	16,961	1,609	2,479	5,178	7,695	1,579
	Sweden	1,985	762	322	259	643	-
	Switzerland	8,964	2,139	1,528	2,204	3,093	2,767
	Turkey	4,538	1,282	102	1,342	1,812	-
	Hungary	9,136	139	53	1,672	7,272	6,700
c.	ASIA	13,307	2,877	959	1,197	8,272	4,177
of which:							
	Saudi Arabia	231	50	59	19	103	-
	China	2,617	1,446	493	288	389	701
	South Korea	122	92	13	8	9	-
	Philippines	200	1	1	38	159	-
	Japan	2,302	231	44	63	1,963	==
	India	1,008	325	29	101	553	3
	Indonesia	850	5	..	15	830	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	428	122	167	50	89	-
	Israel	79	11	..	29	39	..
	Kazakhstan	2,844	34	30	118	2,663	2,039
	Malaysia	120	9	-	2	109	-
	Pakistan	15	..	..	..	15	-
	Qatar	616	116	-	47	454	-
	Taiwan	27	13	3	1	10	4
	Thailand	38	14	..	22	3	-
d.	AFRICA	2,850	349	357	698	1,446	3,991
	of which: Algeria	137	4	..	82	50	-
	Egypt	1,008	264	47	395	303	3,991
	Morocco	124	36	28	8	52	-
	South Africa	337	15	127	76	119	-
	Tunisia	127	27	84	11	5	-
e.	AMERICA	21,326	4,359	1,409	5,572	9,985	8,306
	of which: Argentina	303	44	3	192	64	..
	Brazil	899	81	38	534	246	-
	Canada	2,890	699	105	1,416	670	-
	Chile	343	22	24	111	186	1
	Colombia	28	1	..	23	5	-
	Cuba	72	11	59	..	2	-
	Mexico	1,005	5	1	564	436	-
	Peru	98	16	29	49	3	2
	United States	15,380	3,473	1,142	2,589	8,175	8,303
	Uruguay	12	-	-	5	7	-
	Venezuela	120	-	..	14	105	-
f.	OCEANIA	3,375	520	377	370	2,108	2
	of which: Australia	2,219	512	373	253	1,080	2
	New Zealand	29	8	3	6	11	-
g.	OFF-SHORE CENTRES	10,794	669	583	1,804	7,738	246
	of which: Bahamas	416	80	25	76	234	-
	Cayman Islands	3,704	44	398	263	3,000	-
	Gibraltar	34	-	-	12	22	-
	Hong Kong	667	252	12	156	247	153
	Jersey, C.I.	778	12	72	34	660	-
	Singapore	1,000	36	2	476	486	93
h.	INTERNATIONAL ORGANIZATIONS	4,682	-	-	965	3,717	

Notes:

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

TDC30021			Banks				
Source: Central Credit Register Stocks in millions of euro							
June 2012		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,799,929	769,949	1,348,736	409,505	20,605	531,206
	General government	69,525	24,717	40,945	6,774	69	439
	Financial companies	343,248	122,703	262,013	72,232	3,646	16,323
	Non-Financial companies	1,074,760	563,214	755,350	292,732	14,036	284,827
	of which:industry	379,557	236,492	234,681	106,809	4,620	45,224
	building	161,531	66,108	136,750	45,817	634	81,523
	services	514,348	253,103	368,089	135,659	8,732	150,031
	Producer households	72,959	23,900	64,541	15,196	315	40,100
	Consumer households and nec	234,127	33,696	221,436	21,619	2,517	186,723
b.	NORTH-WEST ITALY	754,651	327,818	551,488	167,494	9,630	181,034
	General government	17,381	7,267	8,498	1,370	68	85
	Financial companies	225,342	82,281	173,596	47,364	2,984	8,682
	Non-Financial companies	416,775	218,021	282,177	106,127	4,837	102,770
	of which:industry	154,391	95,144	92,428	40,814	1,781	18,048
	building	54,220	20,998	45,210	14,217	201	28,821
	services	203,864	100,503	140,847	50,228	2,847	53,988
	Producer households	20,646	6,745	18,059	4,149	120	11,306
	Consumer households and nec	72,780	12,923	67,757	8,167	1,614	57,269
c.	NORTH-EAST ITALY	460,911	205,128	346,241	109,328	3,788	139,225
	General government	8,409	2,044	4,295	605	-	93
	Financial companies	79,662	21,801	63,227	14,394	432	2,946
	Non-Financial companies	289,842	164,045	202,247	83,432	2,823	76,573
	of which:industry	114,326	76,185	69,012	33,534	1,462	13,766
	building	44,172	20,785	36,355	14,059	212	20,431
	services	124,114	63,943	91,295	34,177	1,145	39,702
	Producer households	22,620	7,529	19,787	4,699	137	12,339
	Consumer households and nec	58,778	9,181	55,321	5,891	391	46,403
d.	CENTRAL ITALY	377,637	155,108	279,370	84,025	3,300	119,993
	General government	28,274	6,879	20,445	2,489	1	224
	Financial companies	33,877	15,387	22,279	8,695	229	4,595
	Non-Financial companies	247,405	120,812	173,011	65,119	2,792	63,745
	of which:industry	75,912	44,873	47,414	20,678	1,085	6,889
	building	40,024	14,895	34,849	10,886	62	20,197
	services	126,986	59,314	87,150	32,524	1,608	34,625
	Producer households	14,009	4,405	12,615	2,923	41	8,088
	Consumer households and nec	53,197	7,352	50,278	4,651	231	42,885

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

TDC30021			Banks				
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security
e.	SOUTHERN ITALY	141,051	58,276	115,908	34,122	3,361	59,659
	General government	10,493	5,567	5,304	1,128	-	15
	Financial companies	2,613	1,852	1,376	617	..	65
	Non-Financial companies	85,174	44,259	68,555	27,996	3,117	28,011
	<i>of which:</i> industry	25,949	15,857	19,079	9,258	230	4,596
	building	16,538	7,112	14,402	4,998	155	8,216
	services	40,554	20,467	33,167	13,167	2,732	14,222
	Producer households	10,159	3,435	9,101	2,261	16	5,425
	Consumer households and nec	31,836	2,907	30,907	1,983	224	25,761
f.	ISLANDS	65,679	23,618	55,729	14,536	526	31,294
	General government	4,968	2,959	2,402	1,182	-	22
	Financial companies	1,753	1,382	1,535	1,163	-	34
	Non-Financial companies	35,564	16,077	29,360	10,058	467	13,729
	<i>of which:</i> industry	8,979	4,433	6,748	2,524	61	1,926
	building	6,577	2,317	5,934	1,657	5	3,858
	services	18,829	8,877	15,630	5,562	400	7,495
	Producer households	5,525	1,786	4,978	1,164	2	2,941
	Consumer households and nec	17,537	1,332	17,172	927	57	14,405

Note: .

Distribution by total credit used

TDB30126

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

June 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	5,857,590	2,050,487	1,459,418	1,136,791	284,139
Facilities granted	2,201,480	113,456	150,980	201,958	114,286
used margin	1,738,788	102,343	142,734	188,158	95,067
<i>of which: backed by real security</i>	<i>774,043</i>	<i>77,747</i>	<i>127,530</i>	<i>160,668</i>	<i>60,130</i>
Unused margin	505,927	13,108	9,677	16,271	21,852
Overshoot	43,235	1,995	1,431	2,471	2,633

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	127,097	86,475	32,320	24,831	4,659
Facilities granted	109,748	166,033	137,927	308,611	847,183
used margin	86,747	130,706	109,400	239,039	639,684
<i>of which: backed by real security</i>	42,509	59,727	46,898	90,775	107,355
Unused margin	26,047	40,142	32,609	79,132	220,583
Overshoot	3,046	4,815	4,082	9,560	13,084

Note:

Distribution by type of transaction and total credit granted

TDB30136						Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro						
June 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	759,447	13,887	11,790	22,036	31,998	42,934
Used margin	400,877	6,846	6,023	11,898	17,487	23,669
of which:backed by real security	37,588	515	622	1,363	2,396	3,490
Overshoot	23,309	782	607	1,101	1,255	1,579
unused margin	381,879	7,823	6,374	11,239	15,766	20,843
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,502	27	49	120	215	327
Used margin	8,628	26	45	113	200	311
of which:backed by real security	634	4	7	19	36	46
Overshoot	336	2	2	7	7	19
unused margin	2,211	3	6	14	22	35
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,017,693	46,727	61,197	90,934	46,033	39,570
Used margin	927,253	46,981	61,378	90,938	45,791	39,227
of which:backed by real security	487,393	33,673	55,276	81,613	36,813	29,163
Overshoot	15,073	555	546	780	709	843
unused margin	105,513	301	365	776	950	1,186
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,287	154	307	1,027	509	261
Used margin	11,978	154	308	1,026	510	270
of which:backed by real security	5,591	139	289	967	396	69
Overshoot	200	1	1	3	5	12
unused margin	509	1	1	4	3	3

Note:

Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
		from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro					
Facilities granted		70,711	61,783	152,157	350,884
Used margin		39,229	33,893	80,057	176,240
of which: backed by real security		6,369	5,306	9,589	7,488
Overshoot		2,323	1,907	4,024	4,772
unused margin		33,804	29,797	76,125	179,417
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		666	745	2,450	5,902
Used margin		589	647	2,034	4,620
of which: backed by real security		102	69	191	159
Overshoot		20	21	41	176
unused margin		97	119	457	1,457
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		61,069	52,901	118,061	500,066
Used margin		60,094	51,858	113,565	413,665
of which: backed by real security		43,974	36,612	74,055	94,448
Overshoot		1,316	1,167	2,625	3,900
unused margin		2,291	2,210	7,121	90,300
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		387	352	719	8,570
Used margin		396	381	688	8,241
of which: backed by real security		84	99	273	3,273
Overshoot		12	36	8	119
unused margin		4	7	39	448

Note:

Distribution by type of transaction

TDB30136

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

June 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	2,201,480	106,049	145,368	192,865	104,495
Used margin	1,738,788	99,412	139,894	182,825	89,621
<i>of which: backed by real security</i>	<i>774,043</i>	<i>76,984</i>	<i>126,618</i>	<i>158,997</i>	<i>59,108</i>
Unused margin	505,927	8,182	6,802	12,156	17,033
Overshoot	43,235	1,545	1,327	2,116	2,159

Note:

Distribution by type of transaction

TDB30136

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

	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	100,349	156,701	134,670	316,959	941,515
Used margin	80,315	123,309	104,935	237,285	670,256
<i>of which: backed by real security</i>	<i>40,542</i>	<i>57,478</i>	<i>46,247</i>	<i>91,653</i>	<i>114,063</i>
Unused margin	22,696	37,366	33,067	87,144	280,778
Overshoot	2,663	3,974	3,331	7,471	9,519

Note:

Distribution by customer location (region) and total credit granted

TDB30146										Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro										
June 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	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
a. TOTAL										
Number of borrowers	1,302,69	795,657	747,708	273,898	142,913	104,303	40,525	33,280	6,865	
Facilities granted	60,795	73,343	114,116	78,755	83,092	132,834	115,781	273,388	865,422	
Used margin	54,007	67,754	103,975	63,988	63,479	100,308	86,779	196,344	602,766	
b. PIEDMONT										
Number of borrowers	95,901	59,546	53,030	19,967	10,365	7,550	2,829	2,305	440	
Facilities granted	4,453	5,449	7,980	5,704	6,023	9,564	8,153	18,492	42,571	
Used margin	3,871	4,964	7,116	4,464	4,411	6,815	5,739	12,375	27,538	
c. VALLE D'AOSTA										
Number of borrowers	3,053	1,578	1,568	643	294	198	64	59	10	
Facilities granted	142	145	242	192	167	247	175	410	862	
Used margin	120	128	212	156	122	199	128	274	553	
d. LIGURIA										
Number of borrowers	29,636	17,959	18,176	6,925	3,169	2,087	791	620	155	
Facilities granted	1,353	1,614	2,696	1,906	1,771	2,628	2,249	5,372	12,473	
Used margin	1,172	1,469	2,446	1,564	1,355	1,958	1,648	3,841	8,209	
e. LOMBARDY										
Number of borrowers	198,572	148,595	158,331	58,886	33,083	25,724	10,924	9,606	2,290	
Facilities granted	9,317	13,750	24,112	16,635	18,980	32,629	31,063	80,303	384,261	
Used margin	7,938	12,530	21,710	12,977	13,777	23,560	22,360	55,460	275,533	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	34,096	21,843	25,936	11,663	6,036	4,273	1,624	1,051	158	
Facilities granted	1,620	2,057	4,179	3,531	3,702	5,810	4,906	8,780	10,398	
Used margin	1,335	1,824	3,756	3,001	3,111	4,818	4,029	6,835	6,777	
g. VENETO										
Number of borrowers	123,468	85,102	77,874	29,778	16,696	12,533	4,887	4,056	736	
Facilities granted	5,853	7,946	11,827	8,691	9,849	16,154	14,277	33,796	77,116	
Used margin	5,112	7,341	10,683	6,912	7,398	11,887	10,405	23,439	61,647	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	39,510	25,108	17,987	6,027	3,292	2,344	917	719	125	
Facilities granted	1,897	2,334	2,712	1,761	1,965	3,037	2,686	6,004	8,723	
Used margin	1,747	2,206	2,488	1,438	1,499	2,299	1,951	4,128	5,797	
i. EMILIA-ROMAGNA										
Number of borrowers	108,664	71,301	72,475	29,161	15,838	11,973	4,823	3,960	859	
Facilities granted	5,092	6,575	11,070	8,487	9,455	15,734	14,065	33,742	94,449	
Used margin	4,241	5,873	9,774	6,536	6,868	11,353	10,139	23,283	62,011	
l. MARCHE										
Number of borrowers	41,319	26,148	24,680	9,793	5,363	3,702	1,321	977	162	
Facilities granted	1,940	2,392	3,682	2,784	2,997	4,445	3,536	7,194	11,277	
Used margin	1,688	2,195	3,333	2,262	2,293	3,363	2,666	5,170	7,697	

Distribution by customer location (region) and total granted

TDB30146		Banks							
	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m. TUSCANY									
Number of borrow-	89,471	56,387	59,892	22,545	11,679	8,186	3,045	2,375	393
Facilities granted	4,182	5,199	9,190	6,529	6,870	10,596	8,774	19,255	37,167
Used margin	3,678	4,789	8,406	5,454	5,409	8,304	6,730	14,151	26,876
n. UMBRIA									
Number of borrow-	23,461	13,259	11,163	4,479	2,396	1,677	562	494	83
Facilities granted	1,092	1,208	1,665	1,313	1,400	2,165	1,580	3,890	3,621
Used margin	983	1,124	1,508	1,097	1,103	1,738	1,204	2,807	2,552
o. LAZIO									
Number of borrow-	124,424	70,387	74,879	24,898	10,607	7,731	2,859	2,784	777
Facilities granted	5,771	6,514	11,784	7,035	5,969	9,468	7,844	22,356	134,413
Used margin	5,251	6,114	11,132	6,104	4,897	7,611	6,452	18,234	83,082
p. ABRUZZO									
Number of borrow-	37,372	21,320	15,630	5,241	2,691	1,900	694	548	87
Facilities granted	1,782	1,981	2,421	1,570	1,593	2,409	2,033	4,271	4,435
Used margin	1,656	1,872	2,236	1,320	1,260	1,926	1,671	3,226	3,023
q. MOLISE									
Number of borrow-	6,393	3,186	2,466	869	402	246	102	55	8
Facilities granted	299	294	374	257	228	320	280	425	286
Used margin	276	277	341	214	180	265	224	337	182
r. CAMPANIA									
Number of borrow-	80,258	40,528	36,745	12,677	6,292	4,448	1,624	1,256	201
Facilities granted	3,642	3,716	5,614	3,637	3,552	5,313	4,318	9,875	17,437
Used margin	3,354	3,478	5,224	3,071	2,862	4,338	3,542	7,560	12,270
s. APULIA									
Number of borrow-	72,624	40,443	31,998	9,749	4,994	3,401	1,263	865	117
Facilities granted	3,356	3,715	4,789	2,832	2,966	4,389	3,661	7,122	6,894
Used margin	3,105	3,509	4,470	2,388	2,401	3,440	2,932	5,447	5,184
t. BASILICATA									
Number of borrow-	10,289	4,671	3,586	1,299	701	447	170	123	16
Facilities granted	473	424	548	387	419	570	511	989	827
Used margin	435	394	502	325	326	434	367	798	635
u. CALABRIA									
Number of borrow-	32,058	14,888	11,453	3,803	1,829	1,139	375	237	40
Facilities granted	1,462	1,359	1,750	1,112	1,055	1,419	1,043	1,658	2,548
Used margin	1,362	1,281	1,614	932	848	1,133	816	1,328	1,845
v. SICILY									
Number of borrow-	108,515	46,906	34,409	11,187	5,133	3,519	1,187	829	142
Facilities granted	5,025	4,244	5,133	3,159	2,982	4,447	3,376	6,571	11,136
Used margin	4,731	4,031	4,778	2,676	2,376	3,584	2,705	5,157	7,922
z. SARDINIA									
Number of borrow-	43,608	26,502	15,430	4,308	2,053	1,225	464	361	66
Facilities granted	2,044	2,428	2,347	1,231	1,149	1,491	1,251	2,882	4,528
Used margin	1,951	2,355	2,247	1,094	982	1,285	1,070	2,494	3,431

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

June 2012

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,445,154	1,905,221	50,809
b. GENERAL GOVERNMENT	80,560	51,890	949
central government	19,996	17,813	455
Local government	60,376	33,973	494
Social security funds	187	103	..
c. FINANCIAL COMPANIES	465,838	363,150	4,409
Monetary financial institutions	116,900	95,442	460
Other financial intermediaries	337,394	258,978	3,807
Financial auxiliaries	8,418	6,237	110
Insurance companies and pension funds	3,128	2,493	33
d. NON-FINANCIAL COMPANIES	1,238,303	907,832	31,610
Public companies	55,566	28,340	275
Private companies	1,071,803	788,629	28,246
Associations of non-financial companies	1,481	1,068	20
Craft non-financial quasi-companies	37,403	28,866	931
Other non-financial quasi-companies	72,051	60,929	2,138
e. HOUSEHOLDS	513,717	495,117	6,420
Producer households	96,051	87,149	2,572
Consumer households	417,666	407,967	3,849
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,726	9,971	170
g. REST OF THE WORLD	126,420	70,639	7,114
General government	1,820	1,619	..
Monetary financial institutions	54,765	24,170	6,053
Other financial institutions	37,189	20,306	531
Non-financial companies	30,688	22,825	502
Households	1,777	1,652	26
Non-profit institutions serving households	20	15	1
International organizations and other institutions	161	53	-
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	189	140	4

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
2,038,882	1,511,035	46,440	406,272	394,187	4,369
69,525	40,945	823	11,035	10,945	126
16,305	14,092	424	3,691	3,722	31
53,051	26,768	399	7,325	7,205	95
169	85	..	18	18	-
459,750	357,058	4,358	6,088	6,092	52
116,502	95,044	454	397	398	6
333,906	255,489	3,768	3,488	3,489	39
6,260	4,077	103	2,157	2,160	7
3,082	2,447	33	46	46	..
1,074,760	755,350	28,305	163,543	152,482	3,305
53,124	26,047	210	2,442	2,293	65
927,996	655,360	25,356	143,807	133,269	2,891
1,414	1,013	19	67	54	1
31,682	23,173	822	5,721	5,693	108
60,545	49,756	1,898	11,507	11,173	240
295,041	276,620	5,604	218,676	218,497	817
72,959	64,541	2,292	23,092	22,608	279
222,083	212,079	3,311	195,584	195,889	538
11,879	9,240	165	847	732	5
122,099	66,905	7,067	4,321	3,734	47
1,631	1,430	..	189	189	-
54,733	24,162	6,052	32	7	..
36,936	20,063	530	253	242	2
27,097	19,791	465	3,591	3,035	38
1,522	1,392	18	256	260	8
19	13	1	1	1	..
161	53	-	..	..	-
166	118	4	23	22	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

June 2012

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,341,756	1,001,464	34,314
	Agricultural, forestry and fishing	43,263	38,737	1,061
	Mining and quarrying	3,399	2,511	119
	Manufacturing	370,936	239,467	6,605
	Electricity, gas, steam and air conditioning supply	51,489	36,707	327
	Water supply, sewerage, waste management and remediation activities	16,128	11,598	400
	Construction	188,830	161,958	9,153
	Wholesale and retail trade, repair of motor vehicles and motorcycles	214,584	145,462	4,527
	Transportation and storage	58,762	46,803	1,529
	Accommodation and food service activities	39,059	36,322	1,205
	Information and communication	35,652	19,445	452
	Financial and insurance activities	25,368	17,393	482
	Real estate activities	143,388	137,791	5,585
	Professional, scientific and technical activities	75,640	47,477	1,068
	Administrative and support service activities	30,699	23,246	872
	All remaining activities (sections O, P,Q,R,S,T)	32,242	25,883	738

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
1,153,381	824,692	30,712	188,375	176,772	3,602
38,941	34,568	1,025	4,321	4,169	35
2,963	2,090	105	435	422	13
326,310	198,830	5,952	44,627	40,637	653
42,772	29,528	313	8,717	7,179	14
14,059	9,637	371	2,069	1,961	29
169,641	143,735	8,603	19,189	18,223	550
184,033	117,662	4,124	30,551	27,800	403
47,909	36,338	1,290	10,853	10,464	239
32,948	30,224	1,090	6,112	6,098	114
31,598	15,863	398	4,054	3,582	53
24,156	16,226	474	1,212	1,167	8
109,125	102,950	4,468	34,262	34,842	1,117
69,294	41,516	989	6,347	5,960	79
25,314	18,253	738	5,386	4,993	134
24,604	19,136	607	7,638	6,748	131

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

June 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					
a. TOTAL						
Number of borrowers	3,785,943	1,302,692	795,657	747,708	273,898	142,913
Facilities granted	1,799,929	60,795	73,343	114,116	78,755	83,092
Used margin	1,348,736	54,007	67,754	103,975	63,988	63,479
b. GENERAL GOVERNMENT						
Number of borrowers	7,453	626	490	1,048	1,263	1,255
Facilities granted	69,525	31	46	186	436	828
Used margin	40,945	26	30	92	184	345
c. FINANCIAL COMPANIES						
Number of borrowers	8,217	2,004	1,062	1,267	801	455
Facilities granted	343,248	90	96	198	233	258
Used margin	262,013	65	69	158	179	193
d. NON-FINANCIAL COMPANIES						
Number of borrowers	862,139	191,533	108,281	141,153	127,570	101,579
Facilities granted	1,074,760	8,784	9,847	22,714	39,155	60,498
Used margin	755,350	6,085	6,916	16,395	28,310	44,273
<i>of which: industry</i>						
Number of borrowers	184,607	28,844	19,266	28,448	29,442	26,246
Facilities granted	379,557	1,352	1,779	4,688	9,264	15,992
Used margin	234,681	852	1,122	2,977	5,799	9,904
<i>of which: building</i>						
Number of borrowers	147,524	26,943	16,156	22,357	22,843	20,555
Facilities granted	161,531	1,246	1,486	3,664	7,192	12,486
Used margin	136,750	835	1,045	2,676	5,500	10,026
<i>of which: services</i>						
Number of borrowers	511,614	132,116	70,666	87,342	72,464	52,601
Facilities granted	514,348	6,019	6,382	13,868	21,800	30,669
Used margin	368,089	4,269	4,586	10,323	16,250	23,174
e. PRODUCER HOUSEHOLDS						
Number of borrowers	516,822	188,246	98,194	103,583	46,884	17,983
Facilities granted	72,959	8,645	8,829	15,648	13,154	9,960
Used margin	64,541	7,144	7,792	14,047	11,462	8,571
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,359,393	906,096	582,222	495,822	95,111	20,557
Facilities granted	234,127	42,615	54,042	74,636	25,120	10,964
Used margin	221,436	40,231	52,554	72,658	23,300	9,611

Note:

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL					
Number of borrowers		104,303	40,525	33,280	6,865
Facilities granted		132,834	115,781	273,388	865,422
Used margin		100,308	86,779	196,344	602,766
b. GENERAL GOVERNMENT					
Number of borrowers		1,188	541	581	370
Facilities granted		1,709	1,677	5,353	59,260
Used margin		822	882	2,516	35,904
c. FINANCIAL COMPANIES					
Number of borrowers		468	284	567	570
Facilities granted		653	910	6,263	334,543
Used margin		404	522	3,325	256,016
d. NON-FINANCIAL COMPANIES					
Number of borrowers		87,298	36,567	30,794	5,833
Facilities granted		112,041	104,229	251,404	465,792
Used margin		83,240	77,731	181,772	306,294
<i>of which: industry</i>					
Number of borrowers		23,939	11,166	10,725	2,405
Facilities granted		31,603	33,100	94,258	187,493
Used margin		19,406	20,392	57,878	115,745
<i>of which: building</i>					
Number of borrowers		19,129	7,961	6,046	785
Facilities granted		24,571	22,075	44,985	43,797
Used margin		20,800	19,494	39,681	35,315
<i>of which: services</i>					
Number of borrowers		42,209	16,394	13,247	2,554
Facilities granted		53,114	45,911	106,071	230,278
Used margin		40,667	35,097	79,157	152,279
e. PRODUCER HOUSEHOLDS					
Number of borrowers		7,462	1,390	453	11
Facilities granted		8,824	3,882	3,081	438
Used margin		7,748	3,533	2,796	401
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,281	1,536	796	69
Facilities granted		8,906	4,575	6,714	4,984
Used margin		7,494	3,681	5,428	3,806

Note:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euro
June 2012

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		1,154,220	2,539	84,606	1,308	67,817
b. NORTH-WEST ITALY		418,649	94	27,023	425	18,773
Piedmont		77,986	29	5,151	199	3,624
Valle d'Aosta		1,996	13	205	1	235
Liguria		28,963	4	1,424	22	1,162
Lombardy		309,703	47	20,243	203	13,751
c. NORTH-EAST ITALY		263,815	254	19,324	398	17,502
Trentino-Alto Adige		28,126	126	2,916	174	2,664
Veneto		105,990	46	7,678	91	7,483
Friuli-Venezia Giulia		22,772	55	1,637	47	1,200
Emilia-Romagna		106,927	26	7,093	86	6,155
d. CENTRAL ITALY		265,607	129	21,464	137	18,983
Marche		28,952	16	2,868	82	1,482
Tuscany		80,787	36	6,262	26	6,641
Umbria		14,431	3	1,625	13	1,274
Lazio		141,438	74	10,709	16	9,587
e. SOUTHERN ITALY		134,677	52	11,282	138	9,315
Abruzzo		18,796	4	2,362	23	1,194
Molise		2,637	4	262	10	253
Campania		54,558	16	2,911	5	4,067
Apulia		40,938	11	4,184	82	2,715
Basilicata		4,414	4	390	8	321
Calabria		13,334	12	1,174	10	766
f. ISLANDS		64,216	2,011	5,514	210	3,244
Sicily		45,561	1,477	3,458	100	1,825
Sardinia		18,655	535	2,057	110	1,419

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
2,065	102,617	1,998	302,321	1,710	67,789	5,230	506,964
864	40,814	126	107,434	204	24,262	1,459	197,171
267	7,628	21	23,913	79	3,865	455	32,755
1	318	..	514	..	124	50	535
58	2,103	14	9,403	28	3,767	186	10,794
539	30,765	91	73,604	97	16,506	769	153,087
566	25,147	564	66,263	275	15,271	1,248	117,003
67	1,476	338	3,898	116	1,766	368	14,217
201	12,057	52	27,813	51	6,139	303	44,075
110	2,503	72	6,468	61	1,051	234	9,334
187	9,110	102	28,084	48	6,315	343	49,378
267	19,779	300	70,810	162	16,654	1,163	115,759
131	1,626	21	6,992	58	1,744	495	13,437
47	5,888	29	21,989	49	5,622	161	34,038
34	980	13	3,365	15	837	58	6,214
55	11,284	239	38,463	40	8,452	449	62,071
237	12,890	83	38,949	872	7,372	742	52,745
84	1,619	7	4,517	755	1,352	129	6,751
21	233	..	730	11	156	23	935
36	5,805	66	16,034	16	2,970	133	22,498
49	3,697	5	13,151	77	2,163	226	14,579
4	500	1	962	4	214	39	1,967
44	1,036	4	3,554	9	519	192	6,015
131	3,987	924	18,865	197	4,229	618	24,286
102	2,936	115	13,888	99	2,999	543	18,020
29	1,051	810	4,977	98	1,230	75	6,266

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2012

2nd quarter 2012		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	104,684	49	3,993	25	2,582
b.	NORTH-WEST ITALY	47,832	1	1,238	5	783
	Piedmont	5,996	..	218	3	95
	Valle d'Aosta	209	....	7	....	7
	Liguria	2,045	..	49	..	35
	Lombardy	39,583	1	963	2	646
c.	NORTH-EAST ITALY	19,111	10	984	12	895
	Trentino-Alto Adige	2,023	3	122	9	94
	Veneto	8,282	6	504	2	562
	Friuli-Venezia Giulia	1,387	..	70	..	51
	Emilia-Romagna	7,418	..	288	1	189
d.	CENTRAL ITALY	25,484	1	1,081	3	532
	Marche	1,975	..	133	2	70
	Tuscany	7,016	..	184	....	191
	Umbria	794	....	52	1	32
	Lazio	15,699	1	712	1	239
e.	SOUTHERN ITALY	8,013	1	459	3	238
	Abruzzo	1,252	..	126	..	38
	Molise	167	..	11	1	12
	Campania	3,101	..	90	..	66
	Apulia	2,481	..	190	2	83
	Basilicata	263	..	10	..	20
	Calabria	749	..	31	....	20
f.	ISLANDS	4,245	37	231	1	132
	Sicily	2,973	20	107	1	47
	Sardinia	1,272	17	124	..	85

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchase of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
97	14,152	61	6,815	191	3,214	229	73,277
37	9,628	3	2,411	3	886	85	32,752
14	778	....	508	1	143	15	4,221
....	113	....	16	....	5	4	55
2	79	..	216	..	162	4	1,495
21	8,658	3	1,671	1	575	62	26,981
21	1,996	25	1,599	21	1,357	48	12,143
1	233	16	144	18	68	7	1,307
11	748	1	722	3	1,017	8	4,699
2	117	..	158	..	80	10	898
7	898	8	573	....	192	23	5,239
17	1,378	4	1,537	3	706	67	20,156
8	116	..	127	2	51	41	1,424
4	331	1	490	1	141	22	5,652
2	59	....	85	....	23	1	539
2	871	3	836	..	491	3	12,541
15	886	..	845	163	179	13	5,210
6	106	....	98	158	50	2	668
1	10	....	14	....	3	1	114
3	251	..	333	..	58	1	2,298
2	397	..	282	..	38	6	1,480
..	43	....	26	....	7	1	155
1	80	....	93	4	23	2	495
7	264	29	423	2	86	16	3,016
7	183	....	291	..	36	15	2,266
1	81	29	133	2	50	1	750

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

June 2012

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,525	553	14,972	7,072	126	6,945
b.	NORTH-WEST ITALY	4,754	154	4,600	2,307	83	2,223
	Piedmont	1,273	28	1,245	575	5	569
	Valle d'Aosta	38	1	37	28	..	27
	Liguria	96	..	96	50	..	50
	Lombardy	3,348	126	3,222	1,654	77	1,577
c.	NORTH-EAST ITALY	4,707	173	4,533	1,997	18	1,979
	Trentino-Alto Adige	604	85	519	308	5	303
	Veneto	1,852	23	1,829	714	2	713
	Friuli-Venezia Giulia	457	43	415	184	8	176
	Emilia-Romagna	1,793	23	1,771	790	3	787
d.	CENTRAL ITALY	3,251	69	3,181	1,614	10	1,604
	Marche	421	40	381	149	3	146
	Tuscany	1,528	10	1,517	756	4	753
	Umbria	353	7	346	197	1	197
	Lazio	949	12	937	511	2	509
e.	SOUTHERN ITALY	1,962	83	1,879	820	8	812
	Abruzzo	167	3	164	52	..	52
	Molise	61	6	55	24	..	24
	Campania	522	17	505	289	2	287
	Apulia	822	21	801	351	4	347
	Basilicata	136	4	133	47	..	47
	Calabria	253	33	221	57	1	56
f.	ISLANDS	851	74	778	335	8	327
	Sicily	531	62	469	161	1	160
	Sardinia	320	11	309	173	7	166

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,650	225	5,425	2,804	203	2,601
1,756	65	1,690	692	6	686
494	21	473	204	1	202
8	..	7	3	..	3
34	..	34	11	..	11
1,219	44	1,176	474	5	470
1,809	59	1,750	902	97	805
110	4	106	187	76	110
846	20	826	291	1	290
198	18	180	76	17	59
655	17	638	348	3	346
943	40	903	694	20	674
155	21	134	117	15	101
485	6	478	287	1	286
90	4	86	66	2	64
213	8	205	225	2	223
844	48	796	298	27	271
84	3	82	31	..	30
27	1	25	11	5	6
148	7	141	85	8	77
344	8	337	126	9	117
71	1	70	18	2	16
170	29	141	26	3	23
298	13	285	219	53	166
187	11	176	183	51	132
111	2	109	36	2	33

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2012

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	678	28	650	263	2	261
b.	NORTH-WEST ITALY	205	10	195	69	1	67
	Piedmont	63	4	60	21	..	21
	Valle d'Aosta	3	-	3	2	-	2
	Liguria	3	..	3	1	..	1
	Lombardy	137	6	130	45	1	44
c.	NORTH-EAST ITALY	274	8	266	122	..	122
	Trentino-Alto Adige	20	..	20	8	..	8
	Veneto	147	4	142	72	..	72
	Friuli-Venezia Giulia	21	1	20	9	-	9
	Emilia-Romagna	87	2	85	33	-	33
d.	CENTRAL ITALY	93	4	89	39	..	39
	Marche	22	2	20	9	..	9
	Tuscany	29	1	28	13	-	13
	Umbria	12	1	11	5	-	5
	Lazio	30	1	29	12	..	12
e.	SOUTHERN ITALY	79	4	75	25	..	25
	Abruzzo	9	..	8	4	-	4
	Molise	4	..	4	1	-	1
	Campania	14	2	12	3	-	3
	Apulia	37	1	36	13	..	13
	Basilicata	5	..	5	1	..	1
	Calabria	10	..	9	4	-	4
f.	ISLANDS	26	1	25	8	-	8
	Sicily	16	1	15	3	-	3
	Sardinia	10	..	10	5	-	5

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
355	26	329	60	..	60
117	9	108	20	-	20
40	3	37	2	-	2
1	-	1	..	-	..
2	-	2	..	-	..
75	6	69	17	-	17
125	7	118	26	..	26
7	..	7	5	-	5
61	4	57	14	..	13
8	1	7	4	-	4
50	2	48	4	-	4
48	4	44	6	-	6
10	1	9	3	-	3
15	1	14	1	-	1
7	1	6	..	-	..
16	1	15	1	-	1
48	4	44	6	-	6
5	..	4	..	-	..
2	..	2	1	-	1
10	2	8	1	-	1
21	1	20	3	-	3
5	..	4	..	-	..
5	..	5	1	-	1
16	1	15	2	-	2
12	1	11	1	-	1
4	..	4	1	-	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

June 2012

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	14,880	100	929	784
b.	NORTH-WEST ITALY	3,138	55	285	242
	Piedmont	1,063	24	65	42
	Valle d'Aosta	59	1	..	50
	Liguria	293	3	10	2
	Lombardy	1,723	27	209	148
c.	NORTH-EAST ITALY	3,365	4	349	277
	Trentino-Alto Adige	1,195	..	15	69
	Veneto	768	1	144	71
	Friuli-Venezia Giulia	581	-	83	32
	Emilia-Romagna	821	3	106	106
d.	CENTRAL ITALY	2,126	7	226	146
	Marche	804	3	161	69
	Tuscany	323	3	13	27
	Umbria	134	..	19	19
	Lazio	865	1	34	31
e.	SOUTHERN ITALY	2,184	26	42	93
	Abruzzo	1,061	1	18	13
	Molise	68	2	2	1
	Campania	273	4	3	15
	Apulia	450	13	8	42
	Basilicata	60	5	..	9
	Calabria	271	1	11	14
f.	ISLANDS	4,067	8	27	25
	Sicily	2,411	3	18	22
	Sardinia	1,656	5	9	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
555	361	3,838	1,793	841	5,491	189	77
72	77	255	647	56	1,423	27	18
11	17	54	363	47	414	25	18
..	..	2	1	..	5	-	-
44	..	84	83	-	67	-	-
16	59	115	200	9	937	2	-
298	147	734	284	27	1,171	73	10
103	33	433	24	..	513	4	..
22	20	65	166	..	246	32	-
87	72	121	37	..	147	1	-
86	22	114	57	26	265	36	10
92	62	360	395	3	825	10	1
68	26	40	346	2	88	..	-
4	16	53	17	1	183	6	..
2	6	19	9	..	59	-	-
17	13	248	23	..	495	3	1
22	48	115	335	747	688	69	44
18	3	10	83	744	109	61	42
..	3	1	20	..	40	-	-
1	17	68	33	..	132	1	..
3	17	5	117	3	236	7	2
..	2	4	13	..	28	..	..
1	6	27	69	..	142	..	-
71	27	2,374	133	8	1,385	10	4
36	17	969	80	8	1,249	10	4
34	10	1,405	53	..	136	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2012

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	673	..	39	51
b.	NORTH-WEST ITALY	148	..	6	28
	Piedmont	35	..	1	-
	Valle d'Aosta	4	-	-	4
	Liguria	15	..	..	..
	Lombardy	94	-	5	24
c.	NORTH-EAST ITALY	151	..	10	11
	Trentino-Alto Adige	45	-	..	1
	Veneto	32	-	2	4
	Friuli-Venezia Giulia	13	-	8	..
	Emilia-Romagna	61	..	1	6
d.	CENTRAL ITALY	74	-	19	10
	Marche	52	-	18	9
	Tuscany	11	-	..	1
	Umbria	3	-	..	..
	Lazio	9	-	..	-
e.	SOUTHERN ITALY	209	..	3	..
	Abruzzo	187	-	1	-
	Molise	3	-	..	-
	Campania	4	-	..	..
	Apulia	12	..	1	..
	Basilicata	2	-	..	..
	Calabria	2	-	..	..
f.	ISLANDS	90	..	1	2
	Sicily	48	..	1	2
	Sardinia	42	-	..	-

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
35	30	84	44	171	143	75	28
10	14	3	21	..	59	6	3
1	3	1	15	..	10	5	3
-	-	-	..	-	..	-	-
10	-	2	3	-	1	-	-
..	12	..	3	-	49	1	-
12	7	26	3	13	31	38	7
8	..	18	..	-	13	4	..
..	3	..	2	..	11	10	-
1	1	..	1	-	2	1	-
4	2	8	..	13	5	23	6
7	5	1	13	..	17	2	..
5	2	..	12	-	4	..	-
..	1	..	1	..	7	2	..
-	1	..	-	-	2	-	-
1	1	1	..	-	5	..	..
1	2	1	5	158	16	22	17
1	..	..	3	158	3	21	16
-	-	-	1	-	2	-	-
-	..	1	-	-	2	..	-
-	1	..	1	..	6	1	1
-	..	..	..	-	1	-	-
-	..	..	-	-	2	..	-
4	1	54	2	..	21	6	2
4	1	12	1	..	21	6	2
..	..	41	..	-	..	-	-

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

June 2012

Facilities granted

Used margin

Overshoot

a. TOTAL	111,545	109,582	3,184
<i>of which: transactions of financial intermediaries</i>	<i>92,981</i>	<i>92,444</i>	<i>2,528</i>
Piedmont	7,794	7,324	126
Valle d'Aosta	277	238	5
Liguria	1,869	1,858	34
Lombardy	32,929	32,491	782
Trentino-Alto Adige	2,750	2,635	26
Veneto	13,515	13,204	257
Friuli-Venezia Giulia	2,372	2,343	49
Emilia-Romagna	10,986	10,811	263
Marche	4,546	4,422	104
Tuscany	6,806	6,582	181
Umbria	1,462	1,418	27
Lazio	11,563	11,710	646
Abruzzo	1,721	1,725	83
Molise	182	180	7
Campania	4,289	4,334	234
Apulia	2,483	2,340	93
Basilicata	280	283	13
Calabria	1,148	1,146	84
Sicily	2,529	2,525	123
Sardinia	2,042	2,013	48

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

Distribution by customer location (region)

TDB30315		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Central Credit Register Stocks in millions of euro						
June 2012		Nominal value of receivables assigned			Advances granted	
		of which:			facilities	
		Total	with recourse	without recourse	granted	used margin
a.	TOTAL	38,499	20,761	17,739	45,060	32,439
	<i>of which: transactions of financial intermediaries</i>	<i>33,148</i>	<i>17,577</i>	<i>15,572</i>	<i>38,053</i>	<i>27,422</i>
	Piedmont	3,113	2,047	1,066	3,773	2,617
	Valle d'Aosta	35	35	-	51	34
	Liguria	885	561	324	1,203	810
	Lombardy	11,834	4,984	6,850	14,126	9,902
	Trentino-Alto Adige	188	110	78	197	156
	Veneto	1,922	1,334	588	2,188	1,420
	Friuli-Venezia Giulia	305	195	109	453	277
	Emilia-Romagna	2,634	1,511	1,122	3,387	2,042
	Marche	294	228	67	275	187
	Tuscany	1,336	816	521	1,561	1,029
	Umbria	676	299	377	772	601
	Lazio	10,100	4,409	5,691	12,113	9,937
	Abruzzo	426	387	39	412	350
	Molise	46	46	..	70	21
	Campania	2,731	2,276	455	2,516	1,718
	Apulia	519	456	63	580	334
	Basilicata	111	79	32	144	74
	Calabria	365	295	70	281	187
	Sicily	594	542	52	539	402
	Sardinia	386	151	236	418	340

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

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
June 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	140,309	5,734	9,908	118,888	2,217	3,561
b.	NORTH-WEST ITALY	58,614	347	5,412	50,776	628	1,451
	Piedmont	7,136	40	300	6,415	182	200
	Valle d'Aosta	175	1	1	157	4	11
	Liguria	5,105	60	21	4,914	37	72
	Lombardy	46,198	246	5,090	39,290	405	1,168
c.	NORTH-EAST ITALY	31,639	947	2,370	26,200	897	1,226
	Trentino-Alto Adige	3,753	180	21	2,949	232	372
	Veneto	8,510	114	1,203	6,619	241	333
	Friuli-Venezia Giulia	5,884	19	939	4,709	129	87
	Emilia-Romagna	13,492	634	207	11,923	296	433
d.	CENTRAL ITALY	42,123	3,891	1,836	35,382	327	687
	Marche	1,225	13	17	1,018	72	105
	Tuscany	6,190	21	131	5,722	133	183
	Umbria	530	5	5	465	26	29
	Lazio	34,179	3,853	1,683	28,177	95	371
e.	SOUTHERN ITALY	5,222	527	84	4,215	244	151
	Abruzzo	684	18	4	596	42	23
	Molise	116	..	2	106	5	3
	Campania	2,989	443	56	2,370	71	48
	Apulia	971	16	17	792	81	64
	Basilicata	151	..	1	134	12	4
	Calabria	312	49	4	218	32	9
f.	ISLANDS	2,711	23	206	2,315	121	45
	Sicily	1,179	4	15	1,061	75	24
	Sardinia	1,532	19	192	1,254	47	21

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

June 2012		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	10,101	5,190	1,751	1,625	1,118	418
	General government	310	14	49	219	8	21
	Financial corporations	341	157	134	40	10	..
	Non-financial corporation	1,525	1,201	115	124	70	16
	Producer households	73	13	16	14	21	9
	Consumer households	7,852	3,805	1,437	1,228	1,009	373
b.	WITH AGREED MATURITY	122,976	43,992	36,062	29,589	9,578	3,754
	General government	3,535	107	67	3,311	21	29
	Financial corporations	34,537	13,568	14,130	6,693	94	52
	Non-financial corporation	15,055	5,695	4,824	3,579	627	331
	Producer households	2,686	723	866	534	422	141
	Consumer households	67,163	23,899	16,176	15,472	8,415	3,201
c.	UNREDEEMABLE AT NOTICE	291,545	67,959	48,329	57,790	87,123	30,343
	General government	10,333	1,433	1,237	4,227	2,707	730
	Financial corporations	886	611	99	143	22	11
	Non-financial corporation	3,898	850	1,232	832	722	262
	Producer households	2,249	321	602	379	598	348
	Consumer households	274,179	64,744	45,159	52,210	83,075	28,991
d.	CUSTOMER CURRENT ACCOUNTS	705,687	257,968	155,231	177,329	78,864	36,295
	General government	23,404	2,662	3,876	13,179	2,013	1,674
	Financial corporations	64,734	30,853	11,279	20,331	1,243	1,028
	Non-financial corporation	155,200	60,718	38,404	36,526	13,809	5,742
	Producer households	37,989	11,849	9,829	7,282	6,198	2,831
	Consumer households	424,359	151,886	91,842	100,010	55,601	25,020
e.	SAVING CERTIFICATES AND CDs ISSUED	40,226	10,205	12,214	7,467	7,339	3,000
	General government	448	197	24	165	8	54
	Financial corporations	527	318	78	98	24	8
	Non-financial corporation	1,811	587	583	346	223	72
	Producer households	1,387	218	541	242	288	98
	Consumer households	36,053	8,884	10,988	6,616	6,796	2,768

Notes:

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

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
June 2012	Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households	
a. TOTAL	1,224,287	196,720	44,562	844,719	
b. NORTH-WEST ITALY	397,542	75,130	13,165	260,129	
Piedmont	95,096	14,791	3,652	68,340	
Valle d'Aosta	3,279	515	138	2,283	
Liguria	32,163	4,478	1,196	25,247	
Lombardy	267,005	55,346	8,180	164,258	
c. NORTH-EAST ITALY	263,689	50,675	11,877	170,667	
Trentino-Alto Adige	22,964	4,426	1,299	15,323	
Veneto	113,319	19,647	4,658	69,579	
Friuli-Venezia Giulia	28,383	5,148	905	17,578	
Emilia-Romagna	99,023	21,454	5,014	68,188	
d. CENTRAL ITALY	288,164	45,281	8,493	183,927	
Marche	29,673	3,999	1,189	23,479	
Tuscany	69,555	12,945	3,103	50,733	
Umbria	14,498	2,279	519	11,253	
Lazio	174,438	26,058	3,681	98,461	
e. SOUTHERN ITALY	196,500	18,106	7,575	166,011	
Abruzzo	23,646	2,581	1,036	19,365	
Molise	5,611	333	144	4,914	
Campania	81,239	8,169	2,863	68,176	
Apulia	52,111	4,978	2,372	43,734	
Basilicata	9,466	647	303	8,293	
Calabria	24,426	1,399	857	21,529	
f. ISLANDS	78,391	7,528	3,452	63,985	
Sicily	56,431	4,966	2,279	47,055	
Sardinia	21,960	2,562	1,173	16,930	

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

June 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	-	218	120,792	-	14	123,124
Credit default swap	898	3,088	86,165	-	1,244	86,550
Credit default option	-	-	459	-	246	350
Total rate of return swap	-	474	-	-	89	302
Other credit derivatives	-	335	74	-	-	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

June 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
a. TOTAL						
Number of holders	28,410	374	1,738	5,166	10,417	10,374
Intrinsic value	8,329	4	30	104	671	7,412
b. NORTH-WEST ITALY						
Number of holders	9,937	117	529	1,644	3,607	3,938
Intrinsic value	3,021	1	7	33	217	2,742
c. NORTH-EAST ITALY						
Number of holders	7,536	138	523	1,428	2,560	2,799
Intrinsic value	1,561	1	12	25	152	1,347
d. CENTRAL ITALY						
Number of holders	6,522	70	430	1,274	2,459	2,211
Intrinsic value	2,849	1	8	28	186	2,579
e. SOUTHERN ITALY						
Number of holders	2,992	28	159	537	1,214	1,006
Intrinsic value	613	1	2	12	79	507
f. ISLAND						
Number of holders	1,423	21	97	283	577	420
Intrinsic value	284	..	1	6	37	237

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

June 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
a. TOTAL							
Number of holders		32,141	653	2,969	5,715	10,772	11,262
Intrinsic value		75,465	25	61	334	1,403	65,102
b. GENERAL GOVERNMENT							
Number of holders		210	4	3	18	52	122
Intrinsic value		6,234	19	..	3	25	6,180
c. FINANCIAL COMPANIES							
Number of holders		368	2	8	22	46	231
Intrinsic value		9,369	1	1	2	199	4,054
d. NON-FINANCIAL COMPANIES							
Number of holders		26,082	232	1,171	4,303	9,802	10,267
Intrinsic value		8,254	3	28	92	636	7,390
of which: industry							
Number of holders		9,661	34	187	990	3,494	4,878
Intrinsic value		2,560	1	4	15	178	2,342
building							
Number of holders		2,888	35	143	486	1,108	1,071
Intrinsic value		1,010	1	2	10	68	891
services							
Number of holders		12,769	160	823	2,701	4,852	4,055
Intrinsic value		4,539	2	21	64	361	4,046
e. PRODUCER HOUSEHOLDS							
Number of holders		2,328	142	567	863	615	107
Intrinsic value		75	..	2	12	35	22
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		2,212	261	1,172	433	131	49
Intrinsic value		99	1	5	7	11	41
g. REST OF THE WORLD							
Number of holders		441	-	8	19	41	201
Intrinsic value		21,505	-	15	189	445	17,649

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

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

June 2012

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,699,053	673,247	185,311
Italian government securities	595,330	214,447	50,423
<i>of which:</i> BOTs	57,696	27,709	2,227
CCTs	61,143	25,010	4,917
BTPs	444,753	154,475	42,319
Other debt securities	570,260	220,679	42,213
<i>of which:</i> in non-euro-area currencies	40,734	16,724	1,740
Equity securities	215,228	61,460	78,170
<i>of which:</i> in non-euro-area currencies	32,184	6,309	1,207
Units of collective investment undertakings	309,886	172,962	12,956
Other securities and the like	3,315	1,444	495

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
73,790	45,952	4,094	1,412,165	610,670	159,342
24,786	13,244	1,518	494,437	196,410	43,671
1,962	1,343	157	39,160	26,262	1,936
4,402	2,522	357	49,783	21,580	4,074
14,963	6,997	775	386,760	143,884	37,038
17,442	9,564	722	489,157	205,604	38,667
2,044	1,351	111	26,650	14,598	1,506
3,861	2,021	282	167,664	56,381	66,226
1,045	556	56	13,537	5,555	832
27,668	21,104	1,568	254,356	148,938	10,170
-	-	-	2,525	1,214	81

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

June 2012

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,699,053	673,247	185,311
b.	NORTH-WEST ITALY	854,932	316,102	50,505
	Piedmont	179,613	84,456	13,079
	Valle d'Aosta	2,451	1,549	292
	Liguria	41,119	28,284	2,108
	Lombardy	631,750	201,814	35,027
c.	NORTH-EAST ITALY	350,739	158,435	25,087
	Trentino-Alto Adige	15,010	8,935	1,580
	Veneto	95,054	57,020	9,158
	Friuli-Venezia Giulia	117,044	13,200	1,298
	Emilia-Romagna	123,631	79,280	13,050
d.	CENTRAL ITALY	400,349	117,866	100,802
	Marche	17,316	13,851	2,613
	Tuscany	62,165	42,248	8,147
	Umbria	9,151	7,064	1,307
	Lazio	311,716	54,703	88,735
e.	SOUTHERN ITALY	68,167	60,189	6,270
	Abruzzo	6,865	5,857	678
	Molise	1,052	909	138
	Campania	31,548	27,708	2,754
	Apulia	20,338	18,300	1,884
	Basilicata	2,145	1,984	159
	Calabria	6,219	5,433	659
f.	ISLANDS	24,866	20,655	2,647
	Sicily	18,008	15,317	1,608
	Sardinia	6,858	5,338	1,039

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
73,790	45,952	4,094	1,412,165	610,670	159,342
38,555	22,368	1,846	685,960	286,449	37,971
12,671	4,817	411	160,509	78,229	11,097
67	66	1	2,247	1,464	237
1,446	1,317	93	33,269	26,297	1,682
24,370	16,168	1,342	489,936	180,459	24,954
18,673	12,491	991	311,691	142,461	20,356
1,101	759	36	12,710	7,964	1,382
8,346	3,317	358	81,703	52,350	7,563
880	776	66	108,259	12,219	1,047
8,347	7,640	531	109,020	69,927	10,364
12,860	7,863	817	330,143	106,797	94,156
779	673	78	15,302	12,901	1,872
4,998	2,788	227	52,848	38,466	7,354
469	429	35	8,394	6,458	1,164
6,613	3,974	478	253,599	48,972	83,766
2,738	2,408	299	61,629	55,719	4,891
206	188	18	6,397	5,520	598
18	16	2	921	852	64
1,271	1,142	104	28,092	25,507	2,121
1,034	882	148	18,386	16,822	1,418
66	59	6	2,000	1,869	129
142	120	22	5,833	5,149	561
965	821	139	22,742	19,246	1,968
578	503	74	16,674	14,347	1,271
387	318	65	6,068	4,899	697

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			
2nd quarter 2012	Total	Banks	SIMs
a. TOTAL SECURITIES	813,919	761,351	52,569
Italian government securities	384,871	378,042	6,829
<i>of which:</i> BOTs	143,480	143,007	473
CCT	25,310	24,374	936
BTPs	187,288	182,135	5,153
Other debt securities	246,434	236,820	9,614
Equity securities	165,255	130,245	35,009
Other securities	5,120	3,994	1,126
b. TOTAL DERIVATIVE INSTRUMENTS	2,056,633	1,985,924	70,709
Futures	722,338	700,038	22,299
<i>of which:</i> on Italian government securities	8,748	8,748	-
on interest rates	213,606	213,606	-
on stock indices	141,708	120,198	21,510
Swaps and forward rate agreements	1,079,939	1,079,939	-
<i>of which:</i> interest rate swaps	599,727	599,727	-
currency swaps	2,773	2,773	-
Forward rate agreements	469,697	469,697	-
Options on securities	82,956	36,053	46,902
<i>of which:</i> on Italian government securities	38	38	-
on debt securities	10,158	10,158	-
on equity securities	72,566	25,664	46,902
Options on futures or stock indices	121,054	119,941	1,112
<i>of which:</i> on futures on Italian government securities	3,929	3,929	-
on stock indices or futures on stock indices	36,714	35,615	1,098
Foreign currency options	20,844	20,635	209
Interest rate options	27,922	27,922	-
Other derivative instruments	1,580	1,394	186

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

2nd quarter 2012

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	67,942	70,971	399,005
	Italian government securities	26,427	23,867	188,289
	<i>of which:</i> BOTs	4,245	4,101	7,772
	CCTs	800	1,691	14,657
	BTPs	19,088	13,852	154,415
	Other debt securities	15,754	19,543	96,893
	<i>of which:</i> in non-euro-area currencies	2,080	1,485	3,936
	Equity securities	2,812	2,873	44,310
	<i>of which:</i> in non-euro-area currencies	771	765	1,812
	Units of collective investment undertakings	16,542	17,688	103,913
	Other securities and the like	10,131	10,166	-8

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
14,423	15,922	73,151	4,244	4,538	8,718	49,275	50,511	317,135
5,544	6,646	29,684	538	725	1,770	20,345	16,496	156,835
1,135	1,077	2,249	143	179	240	2,968	2,845	5,283
409	711	4,855	59	145	336	332	835	9,466
3,320	3,731	19,034	286	352	1,055	15,482	9,769	134,327
4,928	4,998	21,053	1,087	888	3,741	9,739	13,657	72,099
731	522	3,059	336	103	859	1,013	859	18
1,067	1,224	3,984	431	372	925	1,314	1,277	39,401
294	314	1,292	93	65	406	384	386	114
5,871	5,613	29,892	1,066	1,152	3,670	9,606	10,924	70,351
170	120	-65	1,289	1,536	24	8,672	8,510	34

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	
	2012 Mar.	2012 June	2012 Mar.	2012 June	2012 Mar.	2012 June
a. NUMBER OF BORROWERS	7,739,412	7,749,686	4,905,881	4,834,656	2,833,531	2,915,030
<i>of which: joint borrowers</i>	2,232,242	2,232,813	1,159,257	1,127,730	1,072,985	1,105,083
b. LOAN FACILITIES						
facilities granted	2,468,043	2,445,154	2,074,801	2,038,882	393,242	406,272
used margin	1,897,606	1,905,221	1,517,026	1,511,035	380,580	394,187
overshoot	49,488	50,809	45,286	46,440	4,202	4,369
unused margin	619,924	590,742	603,061	574,287	16,863	16,454
<i>of which: matched loans</i>						
facilities granted	329,152	325,400	287,715	283,130	41,437	42,271
used margin	176,123	176,195	147,213	146,070	28,910	30,126
term loans						
facilities granted	1,818,357	1,810,631	1,468,624	1,448,796	349,733	361,835
used margin	1,558,766	1,565,698	1,209,333	1,203,912	349,433	361,786
revocable loans						
facilities granted	320,411	309,018	318,360	306,852	2,050	2,166
used margin	162,660	163,286	160,443	161,011	2,216	2,275
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	386,618	388,825	369,612	372,196	17,006	16,629
used margin	196,409	191,335	180,169	175,172	16,241	16,163
d. BAD DEBTS	157,105	162,972	105,800	111,497	51,305	51,475
e. NUMBER OF GUARANTORS	4,118,098	4,121,437	2,924,748	2,876,430	1,193,350	1,245,007
<i>of which: joint guarantors</i>	1,418,989	1,422,597	1,026,473	1,006,352	392,516	416,245
f. GUARANTEES RECEIVED	855,603	857,699	657,628	652,661	197,974	205,038

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

Distribution by amount

TDB30206		Banks	
Source: Central Credit Register Stocks in millions of euro Size classes in euros			
June 2012		Number of borrowers	Net used
a.	TOTAL	1,059,222	110,453
	from 250 to 30,000	682,520	5,840
	from 30,000 to 75,000	142,721	6,209
	from 75,000 to 125,000	75,683	6,612
	from 125,000 to 250,000	87,278	13,137
	from 250,000 to 500,000	33,985	9,641
	from 500,000 to 1,000,000	17,398	9,656
	from 1,000,000 to 2,500,000	12,056	14,568
	from 2,500,000 to 5,000,000	4,321	11,600
	from 5,000,000 to 25,000,000	2,938	21,248
	more than 25,000,000	322	11,943

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2012

	General government	Financial companies	Non- financial companies	of which: industry	building	services	Producer households	Consumer households
a. ITALY								
Number of borrowers	25	1,281	181,467	40,950	33,662	103,674	155,410	713,123
Bad debts	51	732	74,407	22,845	17,666	32,141	10,861	23,980
b. NORTH-WEST ITALY								
Number of borrowers	1	411	49,273	11,370	9,004	28,509	33,942	172,239
Bad debts	..	360	19,971	6,430	4,558	8,670	2,435	7,508
c. NORTH-EAST ITALY								
Number of borrowers	2	244	35,068	9,045	6,764	18,847	24,736	110,923
Bad debts	2	70	17,328	5,939	4,490	6,625	1,934	4,452
d. CENTRAL ITALY								
Number of borrowers	5	325	46,551	9,910	8,174	27,818	32,436	145,004
Bad debts	16	247	21,247	5,582	5,311	9,942	2,384	5,074
e. SOUTHERN ITALY								
Number of borrowers	16	191	33,509	7,664	6,414	18,372	38,915	185,352
Bad debts	33	47	11,075	3,749	2,252	4,654	2,461	4,496
f. ISLANDS								
Number of borrowers	1	110	17,066	2,961	3,306	10,128	25,381	99,605
Bad debts	..	9	4,786	1,146	1,056	2,251	1,645	2,450

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2012

Number of
borrowers

Bad debts

a. TOTAL	344,804	85,690
Agricultural, forestry and fishing	15,692	3,852
Mining and quarrying	493	196
Manufacturing	59,959	23,409
Electricity, gas, steam and air conditioning supply	138	132
Water supply, sewerage, waste management and remediation activities	819	448
Construction	66,712	19,923
Wholesale and retail trade, repair of motor vehicles and	94,893	15,500
Transportation and storage	13,897	2,599
Accommodation and food service activities	27,596	3,262
Information and communication	6,195	1,342
Financial and insurance activities	1,256	821
Real estate activities	12,662	8,113
Professional, scientific and technical activities	8,911	1,749
Administrative and support service activities	11,174	2,240
All remaining activities (sections O, P,Q,R,S,T)	13,198	1,589

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

June 2012		Total	Banks	Financial intermediaries
a.	TOTAL	162,972	111,497	51,475
b.	GENERAL GOVERNMENT	108	51	57
	Central government	14	12	3
	Local government	94	40	55
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,367	732	635
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,161	577	584
	Financial auxiliaries	199	151	48
	Insurance companies and pension funds	6	4	3
d.	NON-FINANCIAL COMPANIES	109,029	74,407	34,622
	Public companies	268	170	98
	Private companies	92,879	63,929	28,950
	Associations of non-financial companies	140	79	62
	Craft non-financial quasi-companies	3,955	2,786	1,169
	Other non-financial quasi-companies	11,785	7,442	4,343
e.	HOUSEHOLDS	49,779	34,391	15,388
	Producer households	16,962	10,861	6,101
	Consumer households	32,817	23,530	9,287
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	613	446	167
g.	REST OF THE WORLD	1,144	1,044	100
	General government	1	1	-
	Monetary financial institutions	74	73	1
	Other financial institutions	593	583	10
	Non-financial companies	397	324	73
	Households	79	63	16
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	4	2

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2012

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	67,390	4,193	37,131	688
b.	INORTH-WEST ITALY	18,027	1,214	9,165	193
	Piedmont	4,808	279	2,345	38
	Valle d'Aosta	98	4	75	1
	Liguria	1,430	64	938	13
	Lombardy	11,691	866	5,807	140
c.	NORD-EAST ITALY	10,338	834	5,001	127
	Trentino-Alto Adige	600	56	305	11
	Veneto	3,976	324	1,946	41
	Friuli-Venezia Giulia	930	55	459	9
	Emilia-Romagna	4,832	399	2,291	66
d.	CENTRAL ITALY	12,781	1,025	6,928	165
	Marche	1,736	119	848	20
	Tuscany	3,781	294	2,003	39
	Umbria	941	64	514	16
	Lazio	6,323	547	3,563	90
e.	SOUTHERN ITALY	17,181	772	10,743	128
	Abruzzo	1,743	80	622	9
	Molise	356	23	212	3
	Campania	7,932	450	5,013	57
	Apulia	3,768	112	2,593	32
	Basilicata	506	35	291	4
	Calabria	2,876	72	2,012	22
f.	ISLANDS	9,063	349	5,294	76
	Sicily	7,379	240	4,088	54
	Sardinia	1,684	108	1,206	22

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

Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2012		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	67,390	4,193	37,131	688
	General government	1	1	1	..
	Financial companies	69	17	26	1
	Non-financial companies	8,508	2,720	3,912	261
	<i>of which: industry</i>	<i>1,552</i>	<i>523</i>	<i>739</i>	<i>63</i>
	building	1,890	954	632	51
	services	4,920	1,185	2,473	137
	Producer households	8,182	323	3,824	71
	Consumer households and nec	50,227	1,123	29,088	351

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2012

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	103,172	30,490
Agricultural, forestry and fishing	4,094	2,012
Mining and quarrying	231	75
Manufacturing	30,488	6,190
Electricity, gas, steam and air conditioning supply	143	52
Water supply, sewerage, waste management and remediation activities	517	108
Construction	23,317	8,841
Wholesale and retail trade, repair of motor vehicles and	19,187	3,529
Transportation and storage	3,020	616
Accommodation and food service activities	3,496	1,732
Information and communication	1,652	198
Financial and insurance activities	956	348
Real estate activities	8,942	5,012
Professional, scientific and technical activities	2,076	473
Administrative and support service activities	2,635	586
All remaining activities (sections O, P,Q,R,S,T)	1,814	565

Note:

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

TDC30033								Banks
Source: Central Credit Register Stocks in millions of euro								
June 2012	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	52	1,010	91,159	29,934	20,884	38,398	11,512	24,521
of which: backed by real security	..	267	31,155	7,686	9,246	13,238	4,753	13,236
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	424	25,125	8,735	5,416	10,634	2,511	7,583
of which: backed by real security	..	140	8,114	1,925	2,472	3,526	1,162	4,907
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	117	21,202	7,859	5,264	7,770	2,001	4,505
of which: backed by real security	..	31	7,727	1,911	2,569	3,084	958	2,709
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	16	365	25,814	7,185	6,166	12,018	2,547	5,205
of which: backed by real security	-	82	8,762	1,906	2,551	4,057	1,103	2,612
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	34	91	13,284	4,742	2,676	5,384	2,659	4,630
of which: backed by real security	..	11	4,512	1,481	1,062	1,761	953	2,040
f. ISLANDS								
Bad debts (gross of writeoffs)	..	13	5,734	1,412	1,362	2,592	1,794	2,598
of which: backed by real security	-	3	2,040	463	592	810	577	968

Note:

Distribution by customer location (region)

TDB30265

Banks

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

June 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
a.	TOTAL	1,032,498	117,976	1.07	59,124	8,113
b.	NORTH-WEST ITALY	250,027	32,384	1.07	14,782	2,188
	Piedmont	72,785	6,812	1.05	4,202	500
	Valle d'Aosta	1,622	135	1.04	87	8
	Liguria	23,054	1,957	1.05	1,253	94
	Lombardy	152,566	23,481	1.08	9,240	1,586
c.	NORTH-EAST ITALY	166,302	25,640	1.08	9,597	1,904
	Trentino-Alto Adige	8,524	1,677	1.06	569	102
	Veneto	66,966	10,969	1.04	3,666	674
	Friuli-Venezia Giulia	15,622	1,805	1.05	905	137
	Emilia-Romagna	75,190	11,190	1.12	4,457	991
d.	CENTRAL ITALY	219,858	30,905	1.06	11,717	2,150
	Marche	27,096	4,018	1.06	1,522	305
	Tuscany	61,407	9,426	1.08	3,624	622
	Umbria	15,497	1,977	1.05	862	159
	Lazio	115,858	15,484	1.06	5,709	1,063
e.	SOUTHERN ITALY	255,570	19,571	1.07	14,746	1,321
	Abruzzo	22,654	2,418	1.09	1,437	154
	Molise	5,054	531	1.02	292	40
	Campania	115,176	8,070	1.06	7,021	662
	Apulia	63,073	5,129	1.10	3,349	254
	Basilicata	10,422	1,084	1.02	352	100
	Calabria	39,191	2,339	1.08	2,295	112
f.	ISLANDS	140,741	9,477	1.05	8,282	550
	Sicily	112,762	6,970	1.06	6,807	433
	Sardinia	27,979	2,507	1.02	1,475	118

Notes:

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

TDB30265

BanksSource: Central Credit Register
Stocks and flows in millions of euro**June 2012**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	4,463	665
b.	NORTH-WEST ITALY	1,004	158
	Piedmont	263	37
	Valle d'Aosta	6	..
	Liguria	98	8
	Lombardy	637	113
c.	NORTH-EAST ITALY	663	152
	Trentino-Alto Adige	49	11
	Veneto	250	66
	Friuli-Venezia Giulia	79	31
	Emilia-Romagna	285	44
d.	CENTRAL ITALY	1,020	174
	Marche	130	17
	Tuscany	299	54
	Umbria	83	8
	Lazio	508	95
e.	SOUTHERN ITALY	1,122	119
	Abruzzo	127	29
	Molise	23	1
	Campania	435	43
	Apulia	284	20
	Basilicata	38	3
	Calabria	215	22
f.	ISLANDS	654	62
	Sicily	533	56
	Sardinia	121	6

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

June 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
a.	TOTAL	1,032,498	117,976	1.07	59,124	8,113
	General government	22	91	1.78	2	..
	Financial companies	1,239	1,261	1.72	66	32
	Non-financial companies	177,497	79,945	1.07	8,359	6,255
	<i>of which: industry</i>	<i>40,239</i>	<i>24,514</i>	<i>1.07</i>	<i>1,544</i>	<i>1,512</i>
	building	32,559	19,255	1.09	1,821	2,136
	services	90,997	31,758	1.03	4,341	2,359
	Producer households	151,875	11,669	1.07	7,341	540
	Consumer households and nec	694,022	24,574	1.03	43,002	1,275

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

June 2012

Ceased to be adjusted bad debts

	Number of borrowers	Amount
a. TOTAL	4,463	665
General government	1	-
Financial companies	3	..
Non-financial companies	603	384
<i>of which: industry</i>	<i>130</i>	<i>112</i>
building	133	117
services	293	116
Producer households	769	82
Consumer households and nec	3,066	197

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2012-Q2	2012-Q1	2011-Q4
a.	IMPAIRED LOANS			
	Bad debts	114,211	108,446	107,924
	Substandard loans	65,059	62,087	58,243
	Restructured loans	16,426	16,216	15,279
	Overdue / overdrawn loans	21,229	20,768	13,393
b.	TOTAL LOANS	1,796,594	1,786,084	1,805,293

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

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

TDB30262

Source: supervisory returns
Stocks in millions of euro

June 2012

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	63,958	45,259	5,205	11,664
b. NORTH-WEST ITALY	18,971	13,447	1,123	3,365
Piedmont and Valle d'Aosta	3,089	1,972	293	681
Liguria	1,178	844	99	228
Lombardy	14,704	10,630	731	2,456
c. NORTH-EAST ITALY	15,124	10,895	1,218	2,475
Trentino-Alto Adige	2,138	1,489	260	282
Veneto	5,586	4,060	423	999
Friuli-Venezia Giulia	834	544	103	181
Emilia-Romagna	6,566	4,802	431	1,013
d. CENTRAL ITALY	15,699	11,630	1,184	2,692
Marche	1,983	1,333	198	444
Tuscany	5,320	3,993	553	753
Umbria	897	599	115	181
Lazio	7,499	5,705	318	1,314
e. SOUTHERN ITALY	9,546	6,430	1,067	2,008
Abruzzo and Molise	1,934	1,403	219	290
Campania	4,019	2,811	293	908
Apulia and Basilicata	2,443	1,588	343	500
Calabria	985	545	178	260
f. ISLANDS	4,617	2,857	613	1,125
Sicily	3,509	2,064	487	938
Sardinia	1,108	793	127	187

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
15,720	20,967	13,347	1,842	5,328
8,477	5,528	3,563	425	1,342
514	925	511	111	298
172	403	221	46	129
7,791	4,200	2,831	268	915
4,438	4,826	3,212	425	1,071
53	447	290	54	93
2,084	2,156	1,449	169	439
241	301	180	38	82
2,061	1,923	1,292	164	458
2,212	5,380	3,525	463	1,318
127	826	491	98	228
881	1,560	952	190	413
113	388	235	50	101
1,090	2,606	1,846	125	576
339	3,515	2,039	336	1,096
59	708	441	90	159
115	1,559	982	85	477
157	872	464	105	301
3	323	138	46	133
254	1,718	1,008	192	501
184	1,114	563	140	398
70	604	445	53	103

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						
June 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	3,785,943	1,302,692	795,657	747,708	273,898	142,913
of which: 1 facility	3,241,603	1,277,268	737,506	636,044	161,303	54,497
2 facilities	330,294	24,431	54,840	91,225	73,912	42,243
3-4 facilities	156,728	982	3,285	20,186	36,506	39,446
more than 4 facilities	57,318	11	26	253	2,177	6,727
b. GENERAL GOVERNMENT	7,453	626	490	1,048	1,263	1,255
of which: 1 facility	4,398	617	426	846	862	689
2 facilities	2,018	9	64	199	353	470
3-4 facilities	850	-	-	3	48	96
more than 4 facilities	187	-	-	-	-	-
c. FINANCIAL COMPANIES	8,217	2,004	1,062	1,267	801	455
of which: 1 facility	5,758	1,911	841	841	436	223
2 facilities	1,474	90	204	330	236	113
3-4 facilities	650	3	17	95	119	96
more than 4 facilities	335	-	-	1	10	23
d. NON-FINANCIAL COMPANIES	862,139	191,533	108,281	141,153	127,570	101,579
of which: 1 facility	499,108	183,847	81,901	81,986	54,971	32,213
2 facilities	186,348	7,425	24,833	46,501	44,837	31,082
3-4 facilities	123,232	260	1,538	12,533	26,159	32,551
more than 4 facilities	53,451	1	9	133	1,603	5,733
e. PRODUCER HOUSEHOLDS	516,822	188,246	98,194	103,583	46,884	17,983
of which: 1 facility	427,473	181,747	83,228	77,242	24,973	6,650
2 facilities	65,584	6,236	14,031	21,363	14,442	5,768
3-4 facilities	21,264	261	930	4,907	7,031	4,802
more than 4 facilities	2,501	2	5	71	438	763
f. CONSUMER HOUSEHOLDS AND NEC	2,359,393	906,096	582,222	495,822	95,111	20,557
of which: 1 facility	2,275,215	895,170	566,171	470,958	78,235	13,883
2 facilities	72,893	10,461	15,252	22,231	13,677	4,631
3-4 facilities	10,457	457	787	2,585	3,075	1,840
more than 4 facilities	828	8	12	48	124	203

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					
June 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		104,303	40,525	33,280	6,865
of which: 1 facility		29,503	8,647	5,203	723
2 facilities		24,753	7,238	4,265	668
3-4 facilities		34,996	12,346	7,472	1,042
more than 4 facilities		15,051	12,294	16,340	4,432
b. GENERAL GOVERNMENT		1,188	541	581	370
of which: 1 facility		514	173	150	30
2 facilities		462	189	189	83
3-4 facilities		202	162	180	159
more than 4 facilities		10	17	62	98
c. FINANCIAL COMPANIES		468	284	567	570
of which: 1 facility		240	134	275	179
2 facilities		113	81	123	144
3-4 facilities		81	33	85	102
more than 4 facilities		34	36	84	145
d. NON-FINANCIAL COMPANIES		87,298	36,567	30,794	5,833
of which: 1 facility		22,018	7,120	4,357	489
2 facilities		20,117	6,264	3,645	430
3-4 facilities		31,130	11,319	6,878	755
more than 4 facilities		14,033	11,864	15,914	4,159
e. PRODUCER HOUSEHOLDS		7,462	1,390	453	11
of which: 1 facility		2,068	283	42	2
2 facilities		2,092	282	70	2
3-4 facilities		2,549	541	163	2
more than 4 facilities		753	284	178	5
f. CONSUMER HOUSEHOLDS AND NEC		7,281	1,536	796	69
of which: 1 facility		4,196	779	314	14
2 facilities		1,871	394	221	9
3-4 facilities		997	272	162	21
more than 4 facilities		217	91	99	25

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

June 2012		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,799,929	1,348,736	3,785,943	495,143	442,196	3,241,603
b.	NORTH-WEST ITALY	754,651	551,488	1,068,306	189,222	164,881	900,876
	Piedmont	108,546	77,841	274,000	28,608	25,005	234,927
	Valle d'Aosta	2,589	1,952	8,162	836	781	7,095
	Liguria	32,117	23,821	87,092	11,085	9,790	75,592
	Lombardy	611,399	447,874	699,052	148,692	129,305	583,262
c.	NORTH-EAST ITALY	460,911	346,241	956,479	126,628	113,319	805,518
	Trentino-Alto Adige	45,081	35,589	116,427	18,790	15,291	102,409
	Veneto	185,731	146,178	386,167	58,198	54,268	325,637
	Friuli-Venezia Giulia	31,188	23,683	104,853	9,734	8,958	91,665
	Emilia-Romagna	198,911	140,791	349,032	39,907	34,801	285,807
d.	CENTRAL ITALY	377,637	279,370	822,220	97,052	88,257	703,783
	Marche	40,351	30,884	126,472	13,141	12,166	104,447
	Tuscany	107,949	84,347	280,429	29,988	27,497	232,450
	Umbria	17,986	14,240	65,018	5,141	4,771	53,875
	Lazio	211,352	149,899	350,301	48,782	43,823	313,011
e.	SOUTHERN ITALY	141,051	115,908	596,504	54,061	49,297	523,545
	Abruzzo	22,566	18,361	95,239	8,292	7,651	82,744
	Molise	2,773	2,330	15,206	1,191	1,105	13,237
	Campania	57,235	46,275	204,342	20,867	18,426	180,032
	Apulia	39,844	33,337	183,232	15,790	14,884	160,922
	Basilicata	5,167	4,268	23,910	1,947	1,799	20,700
	Calabria	13,466	11,337	74,575	5,975	5,431	65,910
f.	ISLANDS	65,679	55,729	342,434	28,180	26,442	307,881
	Sicily	46,273	38,646	240,974	19,282	17,890	214,741
	Sardinia	19,406	17,083	101,460	8,898	8,552	93,140

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
278,860	206,585	330,294	257,847	187,762	156,728	768,079	512,193	57,318
107,340	76,729	97,875	98,555	68,811	49,631	359,535	241,067	19,924
12,561	9,323	23,886	16,962	11,082	11,337	50,415	32,430	3,850
480	268	759	397	275	248	876	628	60
4,095	2,806	7,320	5,296	3,642	3,080	11,640	7,583	1,100
90,204	64,332	65,910	75,900	53,812	34,966	296,602	200,426	14,914
95,324	72,379	89,209	64,827	46,084	44,403	174,132	114,459	17,349
7,646	6,222	9,787	7,222	5,644	3,407	11,423	8,432	824
34,116	29,631	35,377	26,301	18,199	18,003	67,117	44,080	7,150
3,402	2,692	7,949	4,385	3,114	3,776	13,667	8,918	1,463
50,160	33,834	36,096	26,920	19,127	19,217	81,925	53,029	7,912
46,062	33,790	71,645	57,606	44,590	34,231	176,917	112,732	12,561
5,160	3,986	12,672	6,292	4,370	6,710	15,757	10,361	2,643
16,010	12,917	27,681	18,458	13,961	14,651	43,492	29,971	5,647
2,197	1,806	6,491	3,042	2,291	3,358	7,606	5,371	1,294
22,694	15,081	24,801	29,814	23,967	9,512	110,062	67,028	2,977
19,811	15,778	47,309	25,539	19,346	19,955	41,640	31,487	5,695
3,093	2,550	7,884	3,869	2,721	3,449	7,312	5,439	1,162
415	352	1,314	555	407	528	613	464	127
7,351	5,773	15,806	9,108	7,062	6,496	19,909	15,015	2,008
5,990	4,762	14,284	7,742	5,930	6,333	10,322	7,761	1,693
846	640	2,064	931	700	925	1,444	1,129	221
2,116	1,702	5,957	3,335	2,525	2,224	2,040	1,678	484
10,323	7,908	24,256	11,320	8,931	8,508	15,856	12,448	1,789
7,586	5,537	18,192	8,374	6,487	6,589	11,031	8,732	1,452
2,737	2,371	6,064	2,946	2,443	1,919	4,824	3,717	337

Distribution by customer segment of economic activity and total credit granted

TDB30466						Banks
Source: Central Credit Register Size classes in euro						
June 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	1.66	1.01	1.13	1.20	1.36	1.53
First banks share of total credit granted(%)	67	100	95	94	91	89
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.70	1.05	1.22	1.42	1.69	1.96
First banks share of total credit granted(%)	82	98	92	88	84	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	83	77	72
<i>of which: industry</i>						
Average number of banks per borrower	2.48	1.04	1.28	1.61	2.07	2.67
First banks share of total credit granted(%)	40	98	89	80	71	63
<i>of which: building</i>						
Average number of banks per borrower	1.80	1.04	1.23	1.47	1.74	2.05
First banks share of total credit granted(%)	66	99	92	85	81	77
<i>of which: services</i>						
Average number of banks per borrower	1.73	1.04	1.26	1.51	1.82	2.22
First banks share of total credit granted(%)	55	98	90	84	79	73
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.24	1.04	1.16	1.31	1.68	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	1.47
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					
June 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	3.54	4.90	7.53
First banks share of totalcredit-granted(%)		69	63	54	57
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.79	2.15	2.55	3.92
First banksshare of totalcredit-granted(%)		85	83	81	64
c. FINANCIAL COMPANIES					
Average number of banks per borrower		2.02	2.30	2.74	4.50
First banks share of totalcredit-granted(%)		83	81	79	82
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.86	3.66	5.06	8.06
First banks share of totalcredit-granted(%)		67	61	52	38
<i>of which:industry</i>					
Average number of banks per borrower		3.46	4.51	6.20	9.37
First banks share of total credit granted(%)		55	49	41	30
<i>of which:building</i>					
Average number of banks per borrower		2.38	2.90	3.87	6.78
First banks share of total credit granted(%)		76	73	66	50
<i>of which:services</i>					
Average number of banks per borrower		2.75	3.49	4.71	7.21
First banks share of total credit granted(%)		69	64	56	42
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.57	3.19	4.20	4.45
First banks share oft otal credit granted(%)		77	74	67	52
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.71	1.95	2.46	9.10
First banks share of total credit granted(%)		89	87	81	60

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
Percentages
Size classes in euros

	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3
a. TOTAL	0.52	0.55	0.45	0.47	0.52
up to 125,000	0.27	0.33	0.31	0.35	0.32
from 125,000 to 500,000	0.47	0.59	0.53	0.60	0.53
more than 500,000	0.58	0.59	0.46	0.47	0.56
b. GENERAL GOVERNMENT	0.27	0.02	..	0.03	..
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	..
c. FINANCIAL COMPANIES	0.17	0.05	0.05	0.02	0.35
up to 125,000	0.47	0.68	0.41	0.44	0.45
from 125,000 to 500,000	0.49	0.68	0.35	0.54	0.40
more than 500,000	0.17	0.05	0.05	0.01	0.35
d. NON-FINANCIAL COMPANIES	0.68	0.73	0.59	0.62	0.65
up to 125,000	0.61	0.75	0.69	0.73	0.66
from 125,000 to 500,000	0.62	0.75	0.67	0.73	0.65
more than 500,000	0.69	0.72	0.58	0.61	0.65
e. PRODUCER HOUSEHOLDS	0.63	0.74	0.68	0.72	0.66
up to 125,000	0.47	0.54	0.52	0.58	0.52
from 125,000 to 500,000	0.62	0.79	0.68	0.75	0.71
more than 500,000	0.82	0.88	0.84	0.82	0.74
f. CONSUMER HOUSEHOLDS	0.29	0.39	0.35	0.39	0.36
up to 125,000	0.21	0.26	0.25	0.27	0.26
from 125,000 to 500,000	0.36	0.47	0.44	0.51	0.45
more than 500,000	0.53	0.91	0.53	0.54	0.55
g. OTHER SECTORS	0.85	0.47	0.06	0.06	0.02
up to 125,000	0.14	0.17	0.15	0.30	0.15
from 125,000 to 500,000	0.19	0.19	0.09	0.23	0.09
more than 500,000	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-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
0.55	0.43	0.43	0.43	0.58	0.47	0.53
0.31	0.28	0.30	0.30	0.34	0.29	0.29
0.54	0.49	0.50	0.50	0.56	0.48	0.49
0.61	0.45	0.43	0.44	0.63	0.50	0.59
0.61	0.02	..	0.04	..	0.01	..
-	-	0.04	0.08	-	-	0.01
-	-	-	-	0.05	-	0.03
0.62	0.02	-	0.04	..	0.01	-
0.10	0.01	..	..	0.01	0.01	0.01
0.47	0.35	0.69	0.36	0.73	0.23	0.41
0.59	0.38	0.35	0.30	0.53	0.82	0.68
0.10	..	..	..	0.01	..	0.01
0.73	0.60	0.57	0.57	0.80	0.68	0.80
0.78	0.62	0.69	0.63	0.82	0.69	0.76
0.78	0.62	0.65	0.56	0.82	0.72	0.75
0.73	0.59	0.56	0.57	0.80	0.68	0.80
0.74	0.61	0.63	0.67	0.74	0.66	0.67
0.55	0.48	0.51	0.48	0.56	0.52	0.56
0.74	0.63	0.66	0.63	0.75	0.67	0.71
0.91	0.70	0.71	0.92	0.89	0.75	0.71
0.33	0.32	0.34	0.36	0.35	0.29	0.30
0.23	0.22	0.23	0.25	0.26	0.22	0.21
0.40	0.41	0.42	0.46	0.42	0.35	0.34
0.65	0.58	0.65	0.58	0.56	0.51	0.71
0.27	0.06	0.09	0.10	4.10	0.04	0.22
0.13	0.16	0.21	0.19	0.30	0.14	0.21
0.19	0.12	0.19	0.06	0.18	0.14	0.14
0.30	0.04	0.06	0.10	5.02	0.02	0.23

Lending and deposit rates

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

TDB30821

Sample of banks

 Sources: Survey of lending rates
 Percentages

June 2012		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
a. ITALY								
Initial period of rate fixation:								
up to 1 year		3.75	4.31	4.23	4.72	4.21	4.47	2.96
from 1 to 5 years		3.46	3.35	3.86	4.06	2.97	5.29	4.61
more than 5 years		4.43	4.49	4.31	4.86	4.46	5.40	5.03
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		3.37	4.12	4.08	4.56	3.98	4.38	2.93
from 1 to 5 years		3.47	3.60	3.69	3.50	3.59	5.16	4.31
more than 5 years		3.81	4.01	4.01	4.73	3.82	5.36	4.93
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.75	4.15	4.07	4.63	4.02	4.08	2.87
from 1 to 5 years		3.60	4.37	3.82	4.72	4.73	4.94	4.74
more than 5 years		4.46	4.31	4.11	4.06	4.46	5.05	4.99
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		4.00	4.41	4.30	4.76	4.31	4.58	3.02
from 1 to 5 years		2.88	2.58	3.81	4.54	2.12	5.49	4.72
more than 5 years		4.74	4.81	4.71	5.02	4.78	5.47	5.06
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.69	5.13	5.10	5.22	5.11	5.31	3.11
from 1 to 5 years		5.09	5.05	5.24	4.84	5.08	5.47	5.01
more than 5 years		5.12	5.27	5.06	5.31	5.35	5.48	5.07
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		4.49	4.97	4.92	5.29	4.88	5.14	3.13
from 1 to 5 years		4.95	4.77	5.15	4.12	4.92	5.85	5.18
more than 5 years		4.85	4.95	4.61	5.37	4.91	5.64	5.26

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euro								
June 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
a.	ITALY	6.83	10.96	10.53	9.70	8.42	7.27	3.74
b.	NORTH-WEST ITALY	6.05	11.19	10.54	9.44	7.99	6.80	3.18
	Piedmont	7.24	11.11	10.46	9.54	8.23	6.93	4.06
	Valle d'Aosta	8.14	10.76	9.94	10.34	9.17	7.52	4.55
	Liguria	7.81	12.44	11.44	10.13	8.48	6.93	4.97
	Lombardy	5.66	11.04	10.45	9.32	7.88	6.76	2.99
c.	NORTH-EAST ITALY	6.63	10.11	9.49	8.69	7.65	6.78	4.33
	Trentino-Alto Adige	5.30	7.75	6.94	6.60	5.68	4.80	3.86
	Veneto	6.40	10.77	10.30	9.34	8.43	7.17	3.78
	Friuli-Venezia Giulia	7.77	10.59	9.94	9.53	8.40	7.46	4.71
	Emilia-Romagna	7.18	10.16	9.55	8.85	7.75	7.22	4.92
d.	CENTRAL ITALY	7.19	11.17	10.80	10.27	9.08	8.04	4.11
	Marche	8.88	10.96	10.10	10.22	9.28	8.49	6.60
	Tuscany	6.99	11.76	11.18	10.45	9.39	8.27	2.87
	Umbria	9.85	11.39	11.13	10.51	9.82	9.20	9.16
	Lazio	6.74	10.73	10.67	10.09	8.68	7.70	4.38
e.	SOUTHERN ITALY	9.27	11.51	11.74	10.98	9.93	8.63	5.79
	Abruzzo	8.94	11.02	11.16	10.41	9.64	8.28	6.87
	Molise	10.79	11.33	11.66	11.16	10.59	12.29	7.67
	Campania	9.53	11.30	11.98	11.20	10.32	9.29	5.25
	Apulia	8.77	11.49	11.44	10.72	9.60	7.84	5.36
	Basilicata	9.24	11.49	11.77	10.61	9.80	8.76	7.63
	Calabria	10.27	12.95	12.48	11.72	9.83	8.82	5.59
f.	ISLANDS	7.89	11.01	10.78	10.44	9.63	7.96	3.29
	Sicily	9.02	10.98	10.76	10.58	9.68	7.86	5.51
	Sardinia	6.03	11.11	10.82	10.08	9.46	8.23	2.42

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2012

June 2012		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	5.43	3.26	3.40	4.64	8.13
	up to 250,000	8.85	3.32	5.67	5.51	11.62
	from 250,000 to 1,000,000	7.77	3.46	5.33	5.51	10.39
	from 1,000,000 to 5,000,000	6.46	3.48	4.76	5.22	8.79
	from 5,000,000 to 25,000,000	5.09	3.37	4.54	4.65	7.56
	more than 25,000,000	3.99	3.05	2.80	3.40	5.43
b.	NORTH-EAST ITALY	5.12	3.17	3.75	4.10	7.66
	up to 250,000	9.35	3.24	5.65	5.49	11.95
	from 250,000 to 1,000,000	7.93	3.38	5.14	5.40	10.28
	from 1,000,000 to 5,000,000	6.41	3.40	4.42	5.13	8.40
	from 5,000,000 to 25,000,000	4.90	3.33	4.23	4.65	7.10
	more than 25,000,000	3.49	2.97	3.43	2.97	5.00
c.	NORTH-WEST ITALY	4.89	3.26	4.43	4.43	7.55
	up to 250,000	8.17	3.18	4.97	5.23	10.73
	from 250,000 to 1,000,000	7.03	3.33	4.97	5.08	9.36
	from 1,000,000 to 5,000,000	5.85	3.37	4.83	4.60	7.98
	from 5,000,000 to 25,000,000	4.64	3.32	5.14	4.12	7.08
	more than 25,000,000	3.69	3.16	3.77	3.99	5.37
d.	CENTRAL ITALY	6.29	3.26	2.51	4.93	8.43
	up to 250,000	8.64	3.39	5.81	5.56	11.90
	from 250,000 to 1,000,000	7.92	3.58	5.54	5.64	10.97
	from 1,000,000 to 5,000,000	6.86	3.59	4.80	5.44	9.53
	from 5,000,000 to 25,000,000	5.62	3.49	4.40	4.92	8.30
	more than 25,000,000	5.65	2.99	2.14	3.71	5.65
e.	SOUTHERN ITALY	6.51	3.50	5.10	5.33	9.76
	up to 250,000	9.37	3.58	6.08	5.57	12.11
	from 250,000 to 1,000,000	8.57	3.70	5.73	5.64	11.37
	from 1,000,000 to 5,000,000	7.38	3.69	5.24	5.46	10.15
	from 5,000,000 to 25,000,000	6.03	3.37	4.44	5.08	8.85
	more than 25,000,000	4.59	3.31	4.13	4.16	6.79
f.	ISLANDS	6.61	3.55	4.92	5.15	9.53
	up to 250,000	8.37	3.55	5.65	5.65	11.20
	from 250,000 to 1,000,000	8.32	3.74	5.45	5.75	10.67
	from 1,000,000 to 5,000,000	7.35	3.73	5.28	5.58	9.82
	from 5,000,000 to 25,000,000	6.32	3.54	4.46	5.22	8.32
	more than 25,000,000	4.60	3.36	4.22	3.18	7.41

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

June 2012

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.43	5.12	4.89	6.29	6.51	6.61
<i>of which:</i> discount lending	5.52	3.25	4.25	6.50	7.54	7.40
advance on loan selling for factoring	4.53	4.96	4.17	4.04	4.61	5.72
b. TERM LOANS	3.35	3.24	3.33	3.31	3.73	3.76
Initial period of rate fixation:						
up to 1 year	3.26	3.17	3.26	3.26	3.50	3.55
more than 1 year	4.21	3.97	4.43	3.69	5.30	5.12
<i>of which:</i> leasing	4.11	4.14	4.06	4.02	4.34	4.27
Initial period of rate fixation:						
up to 1 year	4.03	4.06	4.06	3.92	4.17	4.09
more than 1 year	4.70	4.50	4.11	5.22	5.94	5.13
c. REVOCABLE LOANS	8.13	7.66	7.55	8.43	9.76	9.53

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

June 2012

June 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	5.43	3.26	4.64	8.13	3.19	5.10
Agricultural, forestry and fishing	5.98	3.47	5.20	8.11	5.24	5.87
Mining and quarrying	5.96	3.32	4.90	9.17	5.65	9.40
Manufacturing	5.10	3.20	4.40	8.91	2.59	5.03
Electricity, gas, steam and air conditioning supply	10.97	3.00	3.65	4.99	3.57	5.40
Water supply, sewerage, waste management and remediation activities	5.55	3.12	4.91	6.69	4.01	2.42
Construction	6.62	3.59	4.97	8.15	4.57	5.73
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.10	3.47	5.23	9.41	4.31	5.81
Transportation and storage	6.13	2.96	4.69	8.29	3.36	4.19
Accommodation and food service activities	5.73	3.22	4.84	8.68	4.62	4.55
Information and communication	6.18	3.34	4.14	6.83	2.27	6.91
Financial and insurance activities	3.18	3.09	1.98	5.93	3.25	7.56
Real estate activities	5.01	3.05	4.55	6.57	4.37	4.76
Professional, scientific and technical activities	5.10	3.03	4.36	6.33	2.84	5.82
Administrative and support service activities	5.85	3.29	5.04	8.39	3.15	5.46
All remaining activities (sections O, P,Q,R,S,T)	5.58	3.20	5.16	8.34	4.54	6.12

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

June 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
ITALY	3.14	3.37	4.92	5.43	6.40	5.94
North-west Italy	3.83	4.24	4.44	5.23	6.01	5.66
North-east Italy	4.17	4.24	4.65	5.40	5.47	4.92
Central Italy	1.96	2.55	4.76	5.54	6.91	6.52
Southern Italy	4.63	7.28	7.04	5.80	7.52	6.51
Islands	4.58	5.57	6.79	6.07	6.82	6.73

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
June 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	3.47	2.67	4.60	5.05	5.61
b.	NORTH-WEST ITALY	3.31	2.63	4.30	4.94	5.42
	Piedmont	3.51	2.70	4.53	4.97	5.61
	Valle d'Aosta	3.54	2.82	3.69	4.30	8.56
	Liguria	3.53	2.70	5.07	4.97	6.36
	Lombardy	3.22	2.60	4.11	4.92	5.27
c.	NORTH-EAST ITALY	3.24	2.58	4.74	5.00	5.46
	Trentino-Alto Adige	3.47	2.99	5.32	4.86	5.56
	Veneto	3.19	2.51	5.04	5.03	4.99
	Friuli-Venezia Giulia	3.36	2.51	5.70	5.10	6.05
	Emilia-Romagna	3.22	2.55	4.43	4.96	5.90
d.	CENTRAL ITALY	3.64	2.75	4.62	5.08	5.41
	Marche	3.50	2.76	5.48	4.97	6.44
	Tuscany	3.42	2.67	4.80	4.97	5.68
	Umbria	3.79	2.87	4.80	5.09	7.18
	Lazio	3.77	2.80	4.35	5.14	4.91
e.	SOUTHERN ITALY	3.84	2.82	5.22	5.09	7.01
	Abruzzo	3.77	2.77	5.25	5.13	7.37
	Molise	3.95	2.78	5.45	4.96	8.41
	Campania	3.91	2.94	5.47	5.16	6.35
	Apulia	3.75	2.72	4.85	5.00	6.80
	Basilicata	3.70	2.73	4.61	4.79	8.87
	Calabria	4.00	2.85	5.75	5.16	9.41
f.	ISLANDS	3.87	2.83	5.70	5.29	6.99
	Sicily	3.77	2.80	5.95	5.31	6.70
	Sardinia	4.08	2.90	5.30	5.27	8.82

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 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
a.	ITALY	2.60	2.53	5.10	4.90
b.	NORTH-WEST ITALY	2.58	2.50	4.99	4.80
	Piedmont and Valle d'Aosta	2.65	2.55	4.98	4.79
	Liguria	2.60	2.52	5.04	4.79
	Lombardy	2.55	2.48	5.00	4.81
c.	NORTH-EAST ITALY	2.42	2.40	5.07	4.87
	Trentino-Alto Adige	2.86	2.80	5.00	4.71
	Veneto	2.33	2.32	5.09	4.92
	Friuli-Venezia Giulia	2.40	2.37	5.18	4.99
	Emilia Romagna	2.45	2.38	5.00	4.81
d.	CENTRAL ITALY	2.71	2.64	5.11	4.95
	Marche	2.64	2.55	4.95	4.80
	Tuscany	2.57	2.55	5.01	4.81
	Umbria	2.81	2.77	5.07	4.77
	Lazio	2.85	2.70	5.19	5.04
e.	SOUTHERN ITALY	2.81	2.68	5.13	4.92
	Abruzzo and Molise	2.73	2.60	5.15	4.94
	Campania	2.93	2.76	5.23	5.00
	Apulia	2.77	2.62	5.04	4.81
	Basilicata	2.79	2.51	4.92	4.74
	Calabria	2.79	2.72	5.11	4.97
f.	ISLANDS	2.79	2.67	5.32	5.10
	Sicily	2.77	2.65	5.35	5.07
	Sardinia	2.85	2.72	5.27	5.14

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 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
ITALY	4.28	3.88	5.27	4.47
NORTH-WEST ITALY	4.23	3.86	5.18	4.28
NORTH-EAST ITALY	4.05	3.68	5.02	4.33
CENTRAL ITALY	4.42	4.02	5.34	4.56
SOUTHERN ITALY	4.57	4.07	5.38	4.74
ISLANDS	4.36	4.00	5.57	4.80

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

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

TDB30921		Sample of banks						
Source: Survey of ending rates Percentages								
June 2012		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	6.12	6.53	5.99	7.52	6.61	8.94	5.50
b.	NORTH-WEST ITALY	5.57	6.09	5.76	7.12	6.02	9.11	5.45
	Piedmont and Valle d'Aosta	6.24	6.36	6.06	7.42	6.27	9.30	5.68
	Liguria	7.07	7.13	6.15	7.48	7.48	10.24	6.23
	Lombardy	5.33	5.96	5.66	7.00	5.85	8.92	5.30
c.	NORTH-EAST ITALY	5.66	5.88	5.29	7.01	6.04	8.06	5.47
	Trentino-Alto Adige	4.95	4.93	4.38	5.64	4.91	6.33	5.39
	Veneto	5.55	5.98	5.29	7.46	6.34	8.48	5.07
	Friuli-Venezia Giulia	5.99	5.96	5.35	7.40	6.50	8.74	5.95
	Emilia-Romagna	5.90	5.98	5.44	7.09	6.02	8.29	5.88
d.	CENTRAL ITALY	6.74	7.30	6.86	8.14	7.26	9.06	5.23
	Marche	6.86	6.81	6.06	8.33	7.06	9.13	6.31
	Tuscany	6.34	7.03	6.53	8.76	6.97	9.55	5.64
	Umbria	7.31	7.19	6.74	8.38	7.19	9.66	6.94
	Lazio	6.88	7.66	7.92	7.85	7.47	8.15	4.89
e.	SOUTHERN ITALY	7.87	7.99	7.50	8.37	8.15	9.94	6.18
	Campania	7.83	8.08	7.67	8.44	8.19	9.66	5.84
	Abruzzo and Molise	7.82	7.78	7.34	7.95	8.21	9.76	6.53
	Apulia and Basilicata	7.65	7.73	7.26	8.33	7.70	10.13	6.00
	Calabria	9.07	9.20	8.69	9.55	9.31	10.21	7.37
f.	ISLANDS	7.36	8.18	8.02	8.70	8.07	9.24	6.17
	Sicily	8.00	8.23	8.09	8.67	8.13	9.08	6.17
	Sardinia	6.03	8.06	7.84	8.76	7.89	9.90	6.18

Note: Only lending in euros is considered.

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

TDB30951		Sample of banks					
Source: Survey of deposit rates Percentages							
June 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.62	1.29	1.27	1.04	0.30	0.35
b.	NORTH-EAST ITALY	0.61	0.96	1.10	1.02	0.29	0.36
	Piedmont	0.64	0.97	2.20	1.03	0.23	0.28
	Valle d'Aosta	0.62	0.75	2.70	1.30	0.16	0.18
	Liguria	0.44	0.99	2.08	0.85	0.24	0.29
	Lombardy	0.62	0.97	0.78	1.03	0.33	0.40
c.	NORTH-WEST ITALY	0.59	1.24	0.76	1.13	0.34	0.34
	Trentino-Alto Adige	0.81	1.52	2.82	1.16	0.35	0.34
	Veneto	0.51	1.23	0.55	0.99	0.29	0.31
	Friuli-Venezia Giulia	0.50	1.19	0.85	1.09	0.26	0.23
	Emilia-Romagna	0.64	0.96	0.91	1.25	0.39	0.40
d.	CENTRAL ITALY	0.81	1.55	1.74	1.14	0.34	0.42
	Marche	0.66	0.91	1.98	1.32	0.40	0.43
	Tuscany	0.50	1.13	0.99	0.87	0.31	0.33
	Umbria	0.61	1.64	1.46	1.14	0.41	0.39
	Lazio	0.95	1.60	1.82	1.24	0.33	0.47
e.	SOUTHERN ITALY	0.38	0.66	1.51	0.73	0.24	0.27
	Abruzzo	0.53	1.05	0.89	1.01	0.37	0.39
	Molise	0.42	0.54	1.39	0.67	0.23	0.33
	Campania	0.34	0.61	2.03	0.63	0.18	0.24
	Apulia	0.39	0.71	0.59	0.83	0.29	0.29
	Basilicata	0.44	0.86	1.55	0.57	0.29	0.37
	Calabria	0.25	0.45	1.43	0.58	0.15	0.19
f.	ISLANDS	0.40	0.80	1.52	0.65	0.23	0.29
	Sicily	0.40	0.77	1.06	0.73	0.25	0.30
	Sardinia	0.40	0.83	1.95	0.52	0.21	0.25

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

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

TDB30960					Sample of banks				
Source: Survey of deposit rates Percentages Size classes in euro									
June 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	0.20	0.23	0.39	1.29	0.12	0.18	0.37	1.09
b.	NORTH-WEST ITALY	0.21	0.24	0.38	1.25	0.12	0.18	0.38	1.10
	Piedmont	0.20	0.21	0.35	1.32	0.10	0.15	0.33	0.90
	Valle d'Aosta	0.25	0.22	0.28	1.59	0.07	0.10	0.21	0.59
	Liguria	0.17	0.21	0.36	1.08	0.10	0.16	0.33	0.94
	Lombardy	0.22	0.25	0.40	1.24	0.13	0.20	0.41	1.17
c.	NORTH-EAST ITALY	0.22	0.26	0.45	1.44	0.12	0.19	0.40	1.09
	Trentino-Alto Adige	0.27	0.28	0.43	1.40	0.18	0.21	0.37	1.07
	Veneto	0.24	0.26	0.42	1.27	0.10	0.15	0.35	1.09
	Friuli-Venezia Giulia	0.23	0.24	0.41	1.40	0.08	0.13	0.29	0.80
	Emilia-Romagna	0.20	0.27	0.48	1.59	0.13	0.22	0.47	1.14
d.	CENTRAL ITALY	0.20	0.24	0.40	1.37	0.13	0.20	0.38	1.18
	Marche	0.19	0.28	0.55	1.81	0.10	0.22	0.53	1.64
	Tuscany	0.22	0.25	0.42	1.08	0.13	0.20	0.37	1.03
	Umbria	0.23	0.27	0.48	1.54	0.14	0.22	0.49	1.28
	Lazio	0.19	0.22	0.35	1.43	0.14	0.20	0.37	1.18
e.	SOUTHERN ITALY	0.17	0.19	0.31	1.03	0.09	0.14	0.28	0.93
	Abruzzo	0.21	0.28	0.52	1.36	0.13	0.22	0.46	1.23
	Molise	0.20	0.19	0.31	0.97	0.10	0.17	0.39	1.06
	Campania	0.15	0.16	0.24	0.89	0.08	0.11	0.22	0.87
	Apulia	0.19	0.22	0.35	1.16	0.10	0.16	0.34	0.98
	Basilicata	0.19	0.21	0.38	0.76	0.11	0.20	0.42	1.19
	Calabria	0.16	0.15	0.24	0.79	0.07	0.11	0.23	0.62
f.	ISLANDS	0.20	0.21	0.31	0.86	0.14	0.19	0.32	0.84
	Sicily	0.19	0.21	0.34	0.97	0.13	0.19	0.35	0.94
	Sardinia	0.20	0.20	0.27	0.66	0.16	0.20	0.27	0.59

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

	2012 Apr.	2012 May	2012 June
a. TOTAL	605,244	606,923	622,397
b. GOLD AND GOLD RECEIVABLES	98,020	98,020	98,270
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	37,860	37,963	40,211
receivables from the IMF	12,372	12,373	12,963
securities	24,184	24,500	25,933
current accounts and other deposits	887	848	1,003
reverse operations	412	236	305
other claims	4	7	6
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,194	2,200	2,638
financial counterparties	2,194	2,200	2,638
of which: securities	284	249	199
reverse operations	1,500	1,501	1,954
other claims	410	449	485
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	99	99	98
claims on non-euro-area EU central banks	-	-	-
securities	99	99	98
other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	270,973	272,703	281,440
main refinancing operations	2,592	4,012	11,703
longer-term refinancing operations	268,381	268,691	269,737
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	2,605	1,496	1,309
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	119,754	120,298	120,897
securities held for monetary policy purposes	44,715	44,717	44,862
other securities	75,039	75,581	76,035

TDB40605

Bank of Italy

	2012 Apr.	2012 May	2012 June
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	14,685	14,685	14,663
I. INTRA-EUROSISTEM CLAIMS	8,352	8,352	10,272
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	-	-	1,920
other intra-eurosystem claims (net)	-	-	-
m ITEMS TO BE SETTLED	9	8	7
n. OTHER ASSETS	49,297	49,314	50,321
Euro-area coins	43	47	45
investments of reserves and provisions	36,792	36,825	36,466
intangible fixed assets	62	62	63
tangible fixed assets	3,210	3,212	3,212
accrued income and prepaid expenses	3,153	3,152	4,048
deferred tax assets	5,085	5,085	5,085
sundry	953	931	1,401
o. EXPENSE FOR THE YEAR	1,397	1,784	2,270

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2012 Apr.	2012 May	2012 June
a. TOTAL	605,244	606,923	622,397
b. BANKNOTES IN CIRCULATION	143,584	145,088	146,850
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	20,166	17,212	19,684
current accounts (covering the minimum reserve system)	7,360	9,561	7,396
deposit facility	12,806	7,651	12,235
fixed-term deposits	-	-	53
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	17,242	28,287	37,811
general government	17,042	28,069	37,493
of which: treasury payment account	808	842	1,223
sinking fund for the redemption of government securities	115	115	115
other liabilities	16,119	27,112	36,155
other counterparties	201	218	318
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	2,832	2,108	1,509
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	2,832	2,108	1,509
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	477	472	601
financial sector counterparties	-	-	-
general government	477	472	601
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	39	23	42
deposits and balances	2	2	2
other liabilities	37	20	40
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,633	7,633	7,928
l. INTRA-EUROSISTEM LIABILITIES	282,556	274,807	274,291
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	3,177	181	-
other intra-Eurosystem liabilities (net)	279,379	274,626	274,291

TDB40615

Bank of Italy

		2012 Apr.	2012 May	2012 June
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	30	34	122
n.	OTHER LIABILITIES	1,502	1,384	1,480
	Bank of Italy drafts	123	109	103
	accrued expenses and deferred income	24	20	51
	sundry	1,355	1,255	1,325
o.	PROVISIONS	7,678	7,678	7,678
	provisions for specific risks	1,117	1,117	1,117
	sundry staff-related provisions	6,561	6,561	6,561
p.	REVALUATION ACCOUNTS	84,828	84,828	86,418
q.	PROVISION FOR GENERAL RISKS	10,546	10,546	10,546
r.	CAPITAL AND RESERVES	21,745	21,745	22,129
	capital	..	..	..
	ordinary and extraordinary reserves	14,005	14,005	14,390
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	1,129	1,129	-
t.	INCOME FOR THE YEAR	3,258	3,951	5,309
u.	MEMORANDUM ACCOUNTS	630,099	615,390	630,436

Notes

Methodological Appendix

1. Content of the publication

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

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

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

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

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

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

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

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

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

2.4 Registers of intermediaries

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

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

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

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

3. Information for time-series analysis

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

3.1 Supervisory returns

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

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

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

3.3 Surveys of interest rates

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

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

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

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

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

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

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

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of December 2010, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 1.73 billion euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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

In June 2011 a break occurred in the bad debt statistics based on Central Credit Register data owing to bank mergers involving financial companies (cf. previous quarter). As of June 2011, some series based on supervisory return and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 109 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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.

As of June 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 600 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD	The total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
AMOUNT BACKED BY REAL SECURITY	AMOUNT BACKED BY REAL SECURITY: this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
BAD DEBTS	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS (NET USED MARGIN)	USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
BAD DEBTS DELETED	the amount of loans outstanding to borrowers no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: - the state of insolvency or equivalent ceases to exist; - the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported; - the credit is transferred to a third party; - the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings.
BAD DEBTS: NUMBER OF BORROWERS	BAD DEBTS: see item. BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BANKS (NUMBER)	Number of banks with headquarters in the province.
BRANCH LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.

CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and NACE sections/division of economic activity (see item) are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attivita' economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries.
CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
DEPOSITS AND POSTAL SAVINGS	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
DERIVATES TRADING (QUARTERLY FLOW)	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

ECONOMIC ACTIVITY

Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 2007 classification published by Istat (www.istat.it/strumenti/definizioni/ateco). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: <http://ec.europa.eu/eurostat> following the path Statistics/standard code lists/item 36

ECONOMIC PURPOSE OF THE INVESTMENT

Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations".

END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)

Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).

FACTORING - ADVANCES ON RECEIVABLES FACILITIES GRANTED

FACTORING - ADVANCES ON RECEIVABLES In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

FACTORING - ADVANCES ON RECEIVABLES FACILITIES USED MARGIN

see item FACTORING - ADVANCES ON RECEIVABLES: - FACILITIES GRANTED
USED MARGIN: the amount of credit actually disbursed to a customer.

FINANCIAL DERIVATES: INTRINSIC VALUE

is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.

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

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

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

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

GUARANTEES GRANTED

transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.

GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED

GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN

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

GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
INDIVIDUAL PORTFOLIO MANAGEMENT	
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES - FACILITIES GRANTED	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
LOAN FACILITIES - OVERSHOOT	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
LOAN FACILITIES - UNUSED MARGIN	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
LOAN FACILITIES - USED MARGIN	USED MARGIN: The amount of credit actually disbursed to a customer.

LOANS	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
LOANS FACILITIES: NUMBER OF BORROWERS	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS: FACILITIES GRANTED	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
MATCHED LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW ADJUSTED BAD DEBTS (CREDIT USED)	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
PHONE BANKING	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS - NUMBER	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.

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

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

**RECEIVABLES FOR CONSUMER
CREDIT**

Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).

RECEPTION OF ORDERS

the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

REPORTING INSTITUTION

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

RESIDENTS

bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).

RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS: FACILITIES GRANTED	REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
REVOCABLE LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SHORT TERM	Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSIDIZED LOANS - AMOUNTS OUTSTANDING	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidizes loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
TERM LOANS: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
TERM LOANS: OVERSHOOT	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
TERM LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.