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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
4	Universe:	[ba]	Banks
		[bi]	Bank of Italy
		[bp]	Bancoposta
		[cdp]	Cassa Depositi and Prestiti
		[ci]	Collective investment undertakings
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[pi]	Payment Institutions
		[sb]	Sample of banks
		[sf]	Securities firms (SIMs)
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2012

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	724	33,186	210	22,991
b. PIEDMONT	27	2,686	18	2,144
Alessandria	-	300	-	267
Asti	1	165	1	137
Biella	4	134	4	116
Cuneo	13	525	5	370
Novara	-	217	-	133
Turin	9	1,125	8	988
Verbano-Cusio-Ossola	-	88	-	35
Vercelli	-	132	-	98
c. VALLE D'AOSTA	1	98	-	69
Aosta	1	98	-	69
d. LIGURIA	6	941	5	782
Genoa	4	509	3	424
Imperia	-	117	-	90
La Spezia	1	133	1	117
Savona	1	182	1	151
e. LOMBARDY	167	6,478	54	4,090
Bergamo	12	760	2	509
Brescia	14	953	4	542
Como	3	360	-	242
Cremona	4	286	-	132
Lecco	3	237	1	131
Lodi	3	159	-	61
Mantua	4	333	1	244
Milan	115	1,995	44	1,342
Monza-Brianza	5	485	1	289
Pavia	1	331	-	228
Sondrio	3	123	1	26
Varese	-	456	-	344
f. TRENTINO-ALTO ADIGE	103	965	9	308
Bolzano	54	417	5	152
Trento	49	548	4	156
g. VENETO	53	3,558	9	1,980
Belluno	1	184	-	114
Padua	12	645	3	417
Rovigo	4	179	-	109
Treviso	9	644	2	330
Venice	6	528	2	327
Verona	10	728	2	370
Vicenza	11	650	-	313

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	5,436	398	4,439	79	320	5,877
-	334	8	181	1	27	652
-	27	-	4	-	2	91
-	15	-	11	-	2	60
-	17	-	-	-	1	39
-	34	8	120	-	1	149
-	83	-	-	-	1	60
-	73	-	45	1	19	181
-	52	-	1	-	-	27
-	33	-	-	-	1	45
-	8	1	21	-	-	34
-	8	1	21	-	-	34
-	128	-	24	1	7	136
-	78	-	2	1	5	52
-	16	-	10	-	1	23
-	13	-	2	-	1	25
-	21	-	10	-	-	36
5	1,399	44	814	64	175	1,185
1	103	9	143	-	5	203
1	165	9	227	-	19	180
-	66	3	50	-	2	99
-	79	4	74	-	1	92
-	73	2	32	-	1	66
-	54	3	43	-	1	54
-	47	3	42	-	-	70
1	427	6	94	64	132	129
-	118	4	71	-	7	55
-	77	1	25	-	1	100
2	95	-	2	-	-	43
-	95	-	11	-	6	94
1	129	92	525	1	3	298
1	67	47	195	1	3	111
-	62	45	330	-	-	187
5	889	38	675	1	14	544
-	46	1	24	-	-	51
1	95	8	130	-	3	101
-	12	4	58	-	-	47
1	179	6	133	-	2	95
-	113	4	85	-	3	44
1	237	6	117	1	4	95
2	207	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	930	7	590
Gorizia	4	104	-	59
Pordenone	3	223	1	145
Trieste	3	137	1	104
Udine	14	466	5	282
i. EMILIA ROMAGNA	55	3,497	27	2,385
Bologna	13	822	7	553
Ferrara	3	226	2	192
Forlì	10	349	4	217
Modena	6	485	3	288
Parma	2	353	2	279
Piacenza	3	218	1	146
Ravenna	5	339	3	276
Reggio Emilia	6	403	3	262
Rimini	7	302	2	172
l. MARCHE	30	1,187	10	952
Ancona	12	367	5	298
Ascoli Piceno	4	164	1	133
Fermo	4	164	1	133
Macerata	4	239	1	205
Pesaro e Urbino	8	306	2	219
m. TUSCANY	48	2,523	16	1,724
Arezzo	4	239	-	148
Florence	13	690	6	519
Grosseto	3	156	-	106
Livorno	2	212	-	138
Lucca	3	269	2	174
Massa Carrara	2	114	1	98
Pisa	5	292	2	191
Pistoia	8	188	2	121
Prato	1	140	-	82
Siena	7	223	3	147
n. UMBRIA	9	577	6	493
Perugia	7	442	4	372
Terni	2	135	2	121
o. LAZIO	62	2,747	24	1,979
Frosinone	5	214	-	122
Latina	6	189	1	129
Rieti	2	82	1	62
Rome	43	2,055	21	1,522
Viterbo	6	207	1	144
p. ABRUZZO	14	689	6	596
Chieti	5	178	3	161
L'Aquila	2	152	1	128
Pescara	2	175	1	152
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	235	1	3	172
-	8	4	37	-	-	21
-	30	2	48	-	-	39
-	13	1	18	1	2	4
1	51	8	132	-	1	108
4	661	23	438	1	13	333
-	144	6	118	-	7	59
-	13	1	21	-	-	26
-	40	6	92	-	-	30
2	184	-	12	1	1	47
-	55	-	17	-	2	45
1	62	1	9	-	1	41
-	14	2	48	-	1	18
-	97	3	43	-	1	45
1	52	4	78	-	-	22
-	39	20	196	-	-	213
-	8	7	61	-	-	48
-	2	3	29	-	-	30
-	2	3	29	-	-	30
-	3	3	31	-	-	49
-	25	6	62	-	-	57
3	450	29	345	-	4	277
2	62	2	29	-	-	38
-	80	7	90	-	1	44
-	17	3	33	-	-	28
-	52	2	22	-	-	20
-	73	1	22	-	-	29
-	13	1	2	-	1	15
1	67	2	33	-	1	39
-	24	6	42	-	1	22
-	45	1	13	-	-	6
-	17	4	59	-	-	36
-	37	3	47	-	-	82
-	30	3	40	-	-	51
-	7	-	7	-	-	31
5	420	24	285	9	63	263
2	61	3	30	-	1	61
1	40	4	20	-	-	30
-	12	1	8	-	-	31
2	294	11	177	9	62	86
-	13	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	33	1,622	8	1,275
Avellino	4	138	1	97
Benevento	2	97	1	61
Caserta	4	206	2	171
Naples	9	808	4	692
Salerno	14	373	-	254
s. APULIA	29	1,400	2	983
Bari	15	502	2	342
Barletta - Andria - Trani	3	123	-	91
Brindisi	2	121	-	83
Foggia	1	221	-	151
Lecce	3	258	-	188
Taranto	5	175	-	128
t. BASILICATA	3	246	-	157
Matera	-	80	-	60
Potenza	3	166	-	97
u. CALABRIA	17	501	2	405
Catanzaro	5	103	-	82
Cosenza	6	198	1	149
Crotone	3	37	1	28
Reggio Calabria	1	126	-	117
Vibo Valentia	2	37	-	29
v. SICILY	35	1,723	4	1,309
Agrigento	5	157	-	109
Caltanissetta	6	96	-	59
Catania	6	352	2	254
Enna	1	65	-	48
Messina	3	229	1	186
Palermo	6	417	1	347
Ragusa	2	117	-	73
Syracuse	3	124	-	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	204	20	136	-	7	339
-	21	3	20	-	-	52
-	24	1	12	-	-	42
-	26	2	8	-	1	62
4	109	1	3	-	4	85
1	24	13	93	-	2	98
3	300	24	116	-	1	225
2	105	11	54	-	1	40
-	25	3	7	-	-	10
-	27	2	11	-	-	20
-	61	1	9	-	-	48
1	59	2	11	-	-	80
-	23	5	24	-	-	27
-	49	3	40	-	-	84
-	9	-	11	-	-	24
-	40	3	29	-	-	60
1	11	14	85	-	-	182
1	2	4	19	-	-	38
-	8	5	41	-	-	68
-	-	2	9	-	-	16
-	1	1	8	-	-	42
-	-	2	8	-	-	18
3	245	28	168	-	1	330
1	22	4	26	-	-	38
-	9	6	28	-	-	20
1	80	3	18	-	-	56
-	3	1	14	-	-	19
-	32	2	11	-	-	68
-	30	5	39	-	1	74
1	39	1	5	-	-	12
-	24	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

September 2012

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	14
Customer trading	22	20
Underwriting	5	5
Placement	48	45
Individual portfolio management	43	44
Reception of orders	51	48
Investment advice	94	89
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

104

100

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 June	2012 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	555	560
Equity	157	157
Balanced	42	42
Bond	204	209
Liquidity	28	27
Flexible	171	178
b. NUMBER OF SICAV SUB-FUNDS	-	-
Equity	-	-
Balanced	-	-
Bond	-	-
Liquidity	-	-
Flexible	-	-
c. NUMBER OF ASSET MANAGEMENT COMPANIES	41	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 June	2012 Sept.
a. NUMBER OF FINANCIAL INTERMEDIARIES	200	197
Leasing	39	39
Factoring	26	27
Consumer credit	33	36
Other forms of finance	17	17
Acquisition of shareholdings	6	5
Issue and/or management of credit cards	6	4
Securitization	11	9
Foreign exchange trading and other activities	62	60
b. NUMBER OF PAYMENT INSTITUTIONS	44	46

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 Sept.	2011 Dec.	2012 Mar.	2012 June	2012 Sept.
a. TOTAL STOCKS					
Loans	1,985,278	1,977,699	1,972,740	1,973,635	1,960,521
<i>of which: bad debts</i>	103,096	108,171	108,561	114,124	118,567
Deposits	1,129,077	1,155,326	1,175,455	1,184,969	1,228,432
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,947,152	1,939,793	1,937,487	1,934,887	1,924,004
<i>of which: in non-euro-area currencies</i>	20,663	20,270	19,728	20,249	19,378
more than 12 months	-	-	-	-	-
bad debts	102,050	107,206	107,614	113,149	117,655
Deposits	1,116,376	1,142,710	1,161,762	1,170,533	1,214,364
<i>of which: in non-euro-area currencies</i>	13,336	11,984	11,555	11,973	12,076
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	38,083	37,862	35,210	38,707	36,476
<i>of which: bad debts</i>	1,046	964	946	975	912
Deposits	12,693	12,604	13,637	14,348	14,027

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

September 2012		Total	General government	Financial companies
a.	TOTAL	1,924,004	270,268	178,556
b.	NORTH-WEST ITALY	657,452	25,187	118,981
	Piedmont	118,129	12,796	6,249
	Valle d'Aosta	2,757	181	60
	Liguria	37,272	2,023	802
	Lombardy	499,294	10,189	111,870
c.	NORTH-EAST ITALY	410,273	11,840	32,662
	Trentino-Alto Adige	41,641	1,102	1,325
	Veneto	167,900	4,390	14,502
	Friuli-Venezia Giulia	32,791	1,871	1,857
	Emilia-Romagna	167,940	4,478	14,979
d.	CENTRAL ITALY	570,039	207,789	23,984
	Marche	45,016	2,003	2,077
	Tuscany	118,899	5,098	9,158
	Umbria	21,739	1,006	60
	Lazio	384,384	199,683	12,689
e.	SOUTHERN ITALY	193,655	17,623	1,406
	Abruzzo	25,990	1,307	110
	Molise	4,008	289	27
	Campania	78,523	8,436	925
	Apulia	56,970	3,446	323
	Basilicata	7,213	719	5
	Calabria	20,951	3,426	15
f.	ISLANDS	92,585	7,828	1,523
	Sicily	66,906	6,447	131
	Sardinia	25,679	1,381	1,392

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
865,563	264,133	156,598	427,449	98,218	511,398
317,428	103,517	51,101	159,150	28,700	167,155
53,215	18,529	8,873	25,032	7,720	38,149
1,511	618	342	545	231	774
18,532	5,253	3,405	9,767	2,367	13,549
244,170	79,117	38,481	123,805	18,381	114,684
228,397	76,792	41,051	104,943	26,938	110,435
24,870	6,696	4,731	12,637	3,972	10,373
92,604	33,776	15,187	41,826	10,758	45,646
15,643	6,581	2,446	6,102	2,395	11,025
95,280	29,738	18,687	44,377	9,813	43,391
199,866	51,546	40,012	104,006	19,339	119,060
23,727	8,856	5,326	9,014	3,593	13,617
60,769	17,504	10,155	30,853	8,136	35,739
11,933	4,390	2,333	4,692	1,826	6,915
103,438	20,796	22,197	59,447	5,785	62,790
84,187	23,859	17,259	40,674	14,944	75,495
13,567	5,001	3,465	4,762	2,221	8,785
1,791	553	456	720	424	1,477
34,968	8,276	5,745	20,442	4,076	30,117
23,538	7,183	5,178	10,144	5,383	24,281
3,301	932	827	1,398	784	2,404
7,023	1,914	1,589	3,209	2,055	8,432
35,685	8,418	7,176	18,676	8,297	39,252
25,336	6,150	4,502	13,682	6,009	28,984
10,349	2,268	2,674	4,993	2,288	10,268

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

September 2012		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	963,782	346,129	255,335	219,206	99,131	43,982
	Agricultural, forestry and fishing	43,777	12,206	14,520	8,547	5,334	3,171
	Mining and quarrying	3,286	1,697	679	581	213	116
	Manufacturing	224,680	86,098	70,851	40,381	20,921	6,429
	Electricity, gas, steam and air conditioning supply	34,503	15,167	5,184	9,422	2,757	1,973
	Water supply, sewerage, waste management and remediation activities	10,851	3,181	2,438	3,125	1,479	628
	Construction	168,182	54,701	44,168	42,231	18,941	8,141
	Wholesale and retail trade, repair of motor vehicles and motorcycles	143,420	46,082	36,384	29,504	21,080	10,370
	Transportation and storage	44,747	14,431	6,615	13,312	7,108	3,280
	Accommodation and food service activities	38,246	8,603	12,409	8,911	5,243	3,080
	Information and communication	17,574	7,791	2,510	6,062	859	352
	Financial and insurance activities	19,154	8,671	4,389	4,819	801	473
	Real estate activities	122,491	49,294	33,552	31,029	6,172	2,444
	Professional, scientific and technical activities	47,618	23,437	12,053	9,083	2,127	918
	Administrative and support service activities	21,067	7,212	4,237	6,171	2,583	865
	All remaining activities (sections O, P,Q,R,S,T)	24,187	7,557	5,344	6,028	3,516	1,742

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

September 2012		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	378,577	95,687	69,798	183,088	19,875	10,130
	General Government	141,264	2,049	751	137,010	761	693
	Financial and insurance corporations	25,598	17,090	3,804	3,086	522	1,096
	Non-financial corporations	171,252	64,153	53,742	33,818	13,756	5,784
	Producer households	16,032	4,459	4,688	3,125	2,418	1,342
	Consumer households	24,431	7,936	6,813	6,049	2,419	1,215
b.	MORTGAGE LOANS	965,181	322,132	212,745	260,731	115,237	54,335
	General government	120,746	22,336	10,487	66,451	15,589	5,883
	Financial and insurance corporations	29,081	21,753	1,970	4,930	156	271
	Non-financial corporations	358,976	125,830	94,668	84,824	37,190	16,464
	Producer households	60,898	18,437	17,310	12,120	8,314	4,718
	<i>of which: for house purchase</i>	21,294	6,153	5,278	4,706	3,189	1,968
	Consumer households	395,480	133,776	88,310	92,406	53,988	26,999
	<i>of which: for house purchase</i>	332,008	114,940	73,711	76,492	43,987	22,878
c.	LOANS SECURED BY PLEDGE OF SALARY	8,118	1,621	860	1,569	2,714	1,354
	Producer households	6	1	1	3	1	..
	Consumer households	8,111	1,620	860	1,566	2,713	1,353
d.	PERSONAL LOANS	33,025	8,492	5,527	7,082	7,442	4,482
	Non-financial corporations	..	..	..	..	..	..
	Producer households	1,030	274	229	234	182	112
	Consumer households	31,994	8,218	5,298	6,849	7,259	4,371
e.	FACTORING	5,459	1,832	715	1,718	915	279
	General government	720	88	135	133	304	61
	Financial and insurance corporations	192	45	-	147	..	-
	Non-financial corporations	4,435	1,653	575	1,398	595	215
	Producer households	24	6	6	3	6	4
	Consumer households	88	40	..	38	10	..
f.	FINANCIAL LEASING	22,840	8,607	6,328	4,912	2,105	888
	General government	182	20	84	31	32	15
	Financial and insurance corporations	112	41	44	18	7	2
	Non-financial corporations	20,508	7,817	5,718	4,411	1,808	754
	Producer households	1,392	528	365	248	170	82
	Consumer households	646	201	116	204	88	36

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						
September 2012	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,411	5,511	3,242	6,902	2,837	920
Factoring: advances to assignor	13,004	5,458	2,068	3,447	1,646	385
nominal value of credits acquired pro-solvendo	19,789	7,312	3,155	5,936	2,754	633
Total exposure in respect of finance leases	89,698	34,415	23,294	19,545	8,554	3,891
Receivables for consumer credit	54,601	13,778	7,954	11,916	12,817	8,136
Other finance	9,406	3,904	1,178	2,162	1,568	593

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

September 2012

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,411	6,615	325	11,198	772	500
Factoring: advances to assignor	13,004	28	1,185	11,355	97	339
Nominal value of receivables acquired pro-solvendo	19,789	44	1,083	17,659	144	858
Total exposure in respect of finance leases	89,699	612	1,236	81,000	4,173	2,678
Receivables for consumer credit	54,601	-	-	-	-	54,601
Other finance	9,406	111	1,078	4,815	1,490	1,912

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

September 2012

	Total	Banks	Financial intermediaries
a. TOTAL	109,418	54,817	54,601
b. NORTH-WEST ITALY	27,679	13,900	13,778
Piedmont	7,929	4,130	3,799
Valle d'Aosta	225	118	106
Liguria	2,723	1,238	1,485
Lombardy	16,802	8,414	8,388
c. NORTH-EAST ITALY	16,314	8,360	7,954
Trentino-Alto Adige	897	577	320
Veneto	6,890	3,348	3,542
Friuli-Venezia Giulia	1,868	964	904
Emilia-Romagna	6,659	3,471	3,188
d. CENTRAL ITALY	23,708	11,792	11,916
Marche	2,255	1,198	1,057
Tuscany	7,172	3,084	4,088
Umbria	1,709	810	899
Lazio	12,572	6,700	5,872
e. SOUTHERN ITALY	26,004	13,187	12,817
Abruzzo	2,485	1,265	1,219
Molise	551	264	288
Campania	10,688	5,498	5,190
Apulia	7,259	3,585	3,675
Basilicata	927	442	486
Calabria	4,093	2,133	1,960
f. ISLANDS	15,715	7,578	8,136
Sicily	11,609	5,580	6,029
Sardinia	4,106	1,998	2,107

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							
September 2012		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	365,103	82,053	44,269	73,275	165,507	344,556
b.	EUROPE	314,914	74,535	40,931	63,391	136,057	328,619
of which:							
	Albania	501	17	5	165	313	438
	Austria	21,065	2,758	1,485	2,938	13,883	53,506
	Belgium	5,218	3,885	380	606	346	674
	Bosnia and Herzegovina	622	9	16	132	465	2,189
	Bulgaria	4,741	463	16	705	3,557	2,134
	Czech Republic	3,932	51	84	753	3,044	10,320
	Croatia	15,011	375	60	2,747	11,829	8,807
	Denmark	1,536	453	410	212	461	-
	Finland	572	52	148	76	295	-
	France	47,885	27,677	6,625	2,773	10,809	2,014
	Germany	41,139	5,827	5,628	14,617	15,067	164,913
	Greece	417	51	1	155	209	403
	Ireland	8,420	1,204	135	2,764	4,317	1,053
	Liechtenstein	106	..	-	20	86	-
	Luxembourg	17,779	3,352	2,313	5,266	6,848	2,978
	Malta	882	179	109	90	503	-
	Montenegro	1	..	..	..	..	-
	Norway	1,594	451	254	43	846	-
	Netherlands	15,747	2,416	1,587	2,840	8,904	158
	Poland	7,804	159	55	1,549	6,041	27,513
	Portugal	1,355	77	78	248	951	-
	United Kingdom	49,808	18,542	14,888	10,983	5,394	4,301
	Romania	7,645	254	292	1,692	5,407	2,653
	Russia	9,156	368	882	1,347	6,559	10,220
	Serbia	4,371	32	686	729	2,924	2,006
	Slovakia	939	10	..	223	706	14,284
	Slovenia	1,083	63	132	95	794	4,855
	Spain	14,822	1,827	2,360	3,296	7,339	1,584
	Sweden	1,612	482	336	182	613	-
	Switzerland	8,534	1,721	1,452	2,255	3,106	2,847
	Turkey	4,659	1,208	111	1,376	1,964	-
	Hungary	8,998	135	37	1,507	7,320	6,662
c.	ASIA	10,766	1,707	871	1,350	6,837	3,736
of which:							
	Saudi Arabia	217	89	21	15	91	-
	China	1,945	675	488	396	386	508
	South Korea	65	42	13	7	3	-
	Philippines	213	1	1	55	157	-
	Japan	1,083	109	29	44	901	==
	India	923	272	15	92	545	3
	Indonesia	839	5	1	15	818	-

Distribution by country, type of customer and residual maturity

TDB30274							Banks
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	416	133	149	33	101	-
	Israel	56	15	..	8	34	..
	Kazakhstan	2,614	33	25	105	2,451	2,120
	Malaysia	116	7	-	80	29	-
	Pakistan	15	..	..	..	14	-
	Qatar	470	5	-	39	426	-
	Taiwan	25	12	1	11	..	3
	Thailand	32	10	..	19	3	-
d.	AFRICA	2,605	399	199	656	1,351	4,009
	of which: Algeria	141	3	..	91	46	-
	Egypt	935	288	2	385	260	4,009
	Morocco	102	23	26	14	39	-
	South Africa	196	9	1	76	111	-
	Tunisia	146	41	86	13	5	-
e.	AMERICA	19,811	4,435	1,312	5,278	8,786	7,905
	of which: Argentina	257	18	3	169	68	..
	Brazil	755	60	30	422	242	-
	Canada	3,105	700	66	1,680	659	-
	Chile	301	27	..	185	89	1
	Colombia	30	2	..	23	5	-
	Cuba	73	14	57	..	2	-
	Mexico	636	3	1	141	491	-
	Peru	90	6	27	53	3	2
	United States	14,241	3,596	1,119	2,491	7,034	7,902
	Uruguay	12	-	-	5	7	-
	Venezuela	124	2	..	16	105	-
f.	OCEANIA	2,947	249	365	309	2,023	2
	of which: Australia	1,824	227	354	204	1,038	2
	New Zealand	42	22	11	6	4	-
g.	OFF-SHORE CENTRES	9,917	728	584	1,587	7,018	285
	of which: Bahamas	670	277	25	111	256	-
	Cayman Islands	3,204	157	401	102	2,544	-
	Gibraltar	29	-	-	9	20	-
	Hong Kong	524	104	19	164	237	142
	Jersey, C.I.	727	7	74	7	639	-
	Singapore	1,017	40	3	496	478	143
h.	INTERNATIONAL ORGANIZATIONS	3,794	-	-	704	3,090	

Notes:

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

TDC30021			Banks				
Source: Central Credit Register Stocks in millions of euro							
September 2012		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,783,549	754,442	1,335,502	399,717	19,650	518,289
	General government	70,081	24,642	41,746	6,820	66	433
	Financial companies	357,242	120,254	275,767	68,080	4,083	15,983
	Non-Financial companies	1,051,167	551,968	733,509	287,757	12,730	275,858
	of which:industry	371,122	232,288	224,291	104,449	3,896	43,483
	building	158,255	64,750	136,347	46,219	602	81,056
	services	503,818	247,726	357,922	132,806	8,207	143,766
	Producer households	70,681	23,224	62,784	14,956	307	39,026
	Consumer households and nec	229,368	32,653	217,465	21,148	2,449	184,296
b.	NORTH-WEST ITALY	752,965	322,548	553,239	165,555	9,508	178,901
	General government	17,354	7,259	8,657	1,327	66	84
	Financial companies	229,391	82,437	179,336	47,499	3,447	8,608
	Non-Financial companies	411,259	213,468	277,730	104,558	4,283	99,872
	of which:industry	151,475	93,515	90,873	40,108	1,413	17,584
	building	53,641	20,506	45,529	14,326	163	28,907
	services	202,285	98,081	137,987	49,234	2,694	51,682
	Producer households	20,318	6,585	17,858	4,091	119	11,273
	Consumer households and nec	73,072	12,246	68,340	7,753	1,588	58,176
c.	NORTH-EAST ITALY	460,652	199,497	347,924	105,060	3,502	135,768
	General government	8,543	1,972	4,298	570	-	92
	Financial companies	89,588	19,695	71,754	11,131	403	2,878
	Non-Financial companies	281,063	160,989	196,667	82,648	2,598	73,895
	of which:industry	111,334	75,000	67,058	33,335	1,313	13,179
	building	43,036	20,567	36,116	14,269	217	20,192
	services	119,780	62,375	88,173	33,449	1,065	38,002
	Producer households	21,837	7,334	19,144	4,627	133	11,926
	Consumer households and nec	58,108	8,991	54,795	5,801	363	46,164
d.	CENTRAL ITALY	370,007	152,185	268,299	81,565	3,024	116,208
	General government	28,533	6,663	20,994	2,579	..	222
	Financial companies	33,966	14,924	21,875	7,750	232	4,400
	Non-Financial companies	241,616	118,758	163,671	63,503	2,531	61,705
	of which:industry	74,089	43,773	40,866	19,374	884	6,530
	building	39,373	14,587	34,913	11,033	65	20,227
	services	124,168	58,837	84,452	32,120	1,574	32,997
	Producer households	13,480	4,263	12,220	2,893	38	7,806
	Consumer households and nec	51,537	7,277	48,804	4,682	221	41,621

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

TDC30021		Banks				
	Facilities granted	of which:		Used margin	of which:	
		short-term			short-term	in non-euro area currencies
						with real security
e. SOUTHERN ITALY	135,626	57,016	111,492	33,495	3,120	56,683
General government	10,700	5,797	5,371	1,221	-	15
Financial companies	2,590	1,853	1,305	565	..	57
Non-Financial companies	82,346	42,949	66,678	27,329	2,881	27,010
of which: industry	25,060	15,382	18,546	9,030	222	4,303
building	15,936	6,899	14,081	4,996	152	7,992
services	39,245	19,855	32,189	12,756	2,507	13,765
Producer households	9,693	3,327	8,717	2,222	16	5,137
Consumer households and nec	29,558	2,838	28,781	2,014	220	24,091
f. ISLANDS	64,299	23,196	54,548	14,043	496	30,729
General government	4,951	2,950	2,426	1,123	-	20
Financial companies	1,708	1,346	1,496	1,134	-	40
Non-Financial companies	34,883	15,805	28,764	9,720	436	13,376
of which: industry	9,164	4,617	6,948	2,603	63	1,886
building	6,268	2,192	5,708	1,596	6	3,738
services	18,340	8,578	15,120	5,246	367	7,320
Producer households	5,352	1,715	4,846	1,123	2	2,885
Consumer households and nec	17,093	1,301	16,746	898	57	14,243

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

September 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	5,799,864	2,025,256	1,455,793	1,126,716	281,071
Facilities granted	2,189,790	111,939	150,076	200,600	112,577
used margin	1,731,734	101,341	142,374	186,366	93,997
<i>of which: backed by real security</i>	768,683	77,853	127,555	159,358	59,574
Unused margin	502,028	12,708	9,180	16,787	21,326
Overshoot	43,973	2,111	1,478	2,553	2,746

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	125,197	85,528	31,855	24,485	4,647
Facilities granted	107,175	163,372	135,817	299,755	858,200
used margin	85,355	128,950	107,434	234,537	646,582
<i>of which: backed by real security</i>	<i>42,052</i>	<i>59,239</i>	<i>46,392</i>	<i>89,708</i>	<i>106,274</i>
Unused margin	25,016	39,400	32,651	75,448	223,914
Overshoot	3,195	4,978	4,269	10,230	12,296

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						
September 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	744,607	13,717	11,604	21,739	31,497	42,106
Used margin	391,918	6,937	6,037	11,869	17,423	23,367
of which:backed by real security	38,341	516	635	1,398	2,433	3,612
Overshoot	23,109	810	648	1,124	1,324	1,622
unused margin	375,798	7,590	6,215	10,994	15,398	20,360
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,835	27	47	120	206	323
Used margin	7,799	26	42	111	192	307
of which:backed by real security	595	3	7	19	33	46
Overshoot	274	2	2	5	8	23
unused margin	2,309	3	7	15	23	39
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,016,720	45,220	60,587	88,497	44,260	37,714
Used margin	923,934	45,529	60,783	88,562	44,120	37,480
of which:backed by real security	473,819	33,435	55,002	79,658	35,469	27,746
Overshoot	15,963	587	540	817	789	879
unused margin	108,748	278	344	752	930	1,113
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,387	157	307	1,027	492	252
Used margin	11,851	158	307	1,026	493	260
of which:backed by real security	5,535	142	290	965	382	65
Overshoot	136	1	2	3	4	12
unused margin	672	1	1	4	3	4

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		69,200	60,262	148,544	344,669
Used margin		38,542	33,188	78,394	170,582
of which:backed by real security		6,438	5,330	9,739	7,708
Overshoot		2,365	2,008	4,421	3,793
unused margin		33,022	29,083	74,571	177,881
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		639	716	2,081	5,676
Used margin		556	597	1,739	4,203
of which:backed by real security		94	69	171	154
Overshoot		17	10	40	139
unused margin		100	129	382	1,612
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		58,735	51,296	115,202	514,065
Used margin		57,899	50,316	111,047	424,448
of which:backed by real security		42,199	35,383	71,981	91,199
Overshoot		1,364	1,206	2,843	4,317
unused margin		2,200	2,187	6,999	93,934
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		380	353	754	8,665
Used margin		392	352	717	8,139
of which:backed by real security		80	102	286	3,222
Overshoot		16	6	6	79
unused margin		4	7	44	605

Note:

Distribution by type of transaction

TDB30136

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

September 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	2,189,790	104,770	144,961	190,885	103,023
Used margin	1,731,734	98,435	139,741	181,187	88,720
<i>of which: backed by real security</i>	<i>768,683</i>	<i>77,134</i>	<i>126,710</i>	<i>157,758</i>	<i>58,609</i>
Unused margin	502,028	7,918	6,628	11,894	16,620
Overshoot	43,973	1,582	1,408	2,196	2,316

Note:

Distribution by type of transaction

TDB30136

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

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

	from 500,000 to 1,000,000	,from 1.000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25.000.000
Facilities granted	98,530	153,904	132,171	309,922	949,096
Used margin	79,206	121,633	103,367	232,838	675,577
<i>of which: backed by real security</i>	40,236	57,083	45,864	90,500	112,310
Unused margin	22,088	36,322	32,257	85,199	282,407
Overshoot	2,764	4,051	3,452	8,114	8,888

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										
September 2012	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
a. TOTAL										
Number of borrowers	1,258,44	783,335	729,243	267,177	139,434	101,939	39,596	32,469	6,726	
Facilities granted	59,120	72,545	111,383	76,455	80,395	128,953	112,627	266,582	873,076	
Used margin	52,650	67,170	101,567	62,227	61,415	97,389	84,453	191,897	607,372	
b. PIEMONTE										
Number of borrowers	94,027	59,723	52,421	19,520	10,078	7,406	2,730	2,258	420	
Facilities granted	4,401	5,500	7,913	5,548	5,800	9,302	7,803	18,160	42,313	
Used margin	3,864	5,035	7,083	4,373	4,226	6,663	5,484	12,128	27,502	
c. VALLE D'AOSTA										
Number of borrowers	2,955	1,637	1,539	649	287	192	66	60	11	
Facilities granted	139	151	238	195	165	242	171	411	878	
Used margin	117	133	208	156	123	188	132	279	585	
d. LIGURIA										
Number of borrowers	28,882	17,964	17,853	6,727	3,112	2,024	762	612	150	
Facilities granted	1,337	1,639	2,674	1,851	1,732	2,553	2,159	5,388	12,523	
Used margin	1,163	1,496	2,429	1,520	1,324	1,909	1,583	3,863	8,590	
e. LOMBARDY										
Number of borrowers	197,920	151,157	157,618	57,853	32,470	25,103	10,709	9,366	2,246	
Facilities granted	9,392	14,108	24,139	16,428	18,652	31,859	30,475	78,416	387,744	
Used margin	8,076	12,917	21,804	12,891	13,598	23,050	21,950	54,162	279,801	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	33,235	21,678	25,701	11,427	5,925	4,231	1,584	1,044	152	
Facilities granted	1,579	2,028	4,097	3,344	3,461	5,502	4,668	8,641	10,365	
Used margin	1,290	1,796	3,672	2,814	2,867	4,501	3,797	6,702	6,740	
g. VENETO										
Number of borrowers	121,033	84,775	76,251	28,998	16,201	12,174	4,762	3,958	720	
Facilities granted	5,758	7,932	11,568	8,357	9,433	15,495	13,802	32,836	85,765	
Used margin	5,053	7,353	10,460	6,664	7,060	11,402	10,044	22,741	70,338	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	38,691	24,858	17,626	5,886	3,171	2,316	892	690	125	
Facilities granted	1,867	2,315	2,638	1,686	1,827	2,937	2,572	5,622	8,680	
Used margin	1,721	2,193	2,421	1,367	1,399	2,205	1,851	3,876	5,870	
i. EMILIA-ROMAGNA										
Number of borrowers	106,406	70,541	71,021	28,505	15,491	11,759	4,697	3,905	850	
Facilities granted	5,001	6,525	10,865	8,297	9,242	15,418	13,672	33,106	93,123	
Used margin	4,163	5,848	9,602	6,400	6,686	11,104	9,869	22,805	61,329	
l. MARCHE										
Number of borrowers	39,836	25,251	23,711	9,604	5,179	3,622	1,270	954	159	
Facilities granted	1,883	2,320	3,547	2,732	2,883	4,362	3,410	7,036	11,076	
Used margin	1,645	2,136	3,222	2,220	2,215	3,299	2,555	5,057	7,647	

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-	86,366	54,494	57,360	21,933	11,341	8,001	2,969	2,303	396
Facilities granted	4,054	5,035	8,752	6,245	6,527	10,244	8,531	18,661	38,476
Used margin	3,570	4,638	7,996	5,211	5,116	8,021	6,562	13,659	26,771
n. UMBRIA									
Number of borrow-	22,713	12,889	10,746	4,363	2,318	1,633	567	473	79
Facilities granted	1,063	1,178	1,603	1,260	1,337	2,071	1,586	3,728	3,539
Used margin	960	1,103	1,455	1,050	1,060	1,662	1,232	2,664	2,548
o. LAZIO									
Number of borrow-	119,878	68,502	72,986	24,177	10,327	7,593	2,816	2,687	756
Facilities granted	5,595	6,371	11,487	6,809	5,769	9,251	7,794	21,761	131,488
Used margin	5,128	5,985	10,877	5,936	4,785	7,502	6,473	18,124	76,111
p. ABRUZZO									
Number of borrow-	33,354	18,773	14,284	4,977	2,619	1,858	688	548	79
Facilities granted	1,587	1,742	2,199	1,488	1,527	2,358	1,977	4,272	4,033
Used margin	1,472	1,638	2,024	1,250	1,227	1,868	1,640	3,263	2,611
q. MOLISE									
Number of borrow-	5,726	2,913	2,316	835	383	242	95	54	8
Facilities granted	267	270	350	247	215	312	252	393	287
Used margin	248	254	318	206	190	263	210	313	198
r. CAMPANIA									
Number of borrow-	73,769	38,364	34,864	12,249	6,142	4,346	1,573	1,220	200
Facilities granted	3,370	3,538	5,324	3,503	3,462	5,161	4,156	9,518	17,162
Used margin	3,096	3,310	4,972	2,981	2,777	4,208	3,356	7,396	12,113
s. APULIA									
Number of borrow-	68,318	38,500	30,399	9,468	4,874	3,332	1,247	836	114
Facilities granted	3,180	3,551	4,542	2,732	2,867	4,262	3,533	6,817	6,713
Used margin	2,947	3,362	4,219	2,286	2,326	3,353	2,836	5,241	5,054
t. BASILICATA									
Number of borrow-	9,794	4,460	3,410	1,269	693	423	170	119	17
Facilities granted	452	406	523	375	417	535	492	987	788
Used margin	417	380	475	320	324	416	357	813	615
u. CALABRIA									
Number of borrow-	29,727	14,045	10,852	3,718	1,786	1,098	369	224	39
Facilities granted	1,368	1,285	1,653	1,077	1,028	1,368	1,027	1,574	2,690
Used margin	1,271	1,215	1,519	904	822	1,089	832	1,250	1,809
v. SICILY									
Number of borrow-	103,777	46,251	33,336	10,831	5,018	3,406	1,164	800	141
Facilities granted	4,839	4,211	4,996	3,089	2,918	4,296	3,302	6,396	10,822
Used margin	4,558	4,010	4,658	2,631	2,332	3,467	2,657	5,061	7,667
z. SARDINIA									
Number of borrow-	42,033	26,560	14,949	4,188	2,019	1,180	466	358	64
Facilities granted	1,988	2,441	2,273	1,194	1,132	1,425	1,245	2,858	4,612
Used margin	1,892	2,367	2,152	1,049	959	1,220	1,033	2,500	3,478

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

September 2012

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,424,999	1,892,826	50,960
b. GENERAL GOVERNMENT	81,423	53,011	705
central government	19,900	17,694	364
Local government	61,333	35,199	341
Social security funds	190	118	..
c. FINANCIAL COMPANIES	471,848	370,807	2,919
Monetary financial institutions	108,741	89,143	545
Other financial intermediaries	352,653	273,786	2,244
Financial auxiliaries	6,682	5,375	111
Insurance companies and pension funds	3,772	2,503	18
d. NON-FINANCIAL COMPANIES	1,217,502	890,080	33,911
Public companies	54,337	21,208	226
Private companies	1,054,960	779,966	30,399
Associations of non-financial companies	1,421	983	23
Craft non-financial quasi-companies	36,401	28,217	980
Other non-financial quasi-companies	70,383	59,705	2,283
e. HOUSEHOLDS	508,336	490,986	6,635
Producer households	94,364	86,056	2,644
Consumer households	413,972	404,930	3,991
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,459	9,892	189
g. REST OF THE WORLD	125,489	70,972	6,442
General government	1,738	1,546	8
Monetary financial institutions	55,419	25,791	5,418
Other financial institutions	37,080	19,510	624
Non-financial companies	29,310	22,445	351
Households	1,762	1,618	40
Non-profit institutions serving households	20	14	1
International organizations and other institutions	160	48	-
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	179	136	6

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
2,013,838	1,492,301	46,417	411,160	400,525	4,543
70,081	41,746	591	11,342	11,265	114
16,183	13,966	353	3,718	3,728	11
53,730	27,685	238	7,602	7,514	103
168	96	..	22	22	..
465,483	364,405	2,853	6,365	6,402	66
108,241	88,638	537	500	505	8
349,033	270,139	2,193	3,620	3,647	51
4,477	3,165	105	2,205	2,210	7
3,732	2,463	18	40	40	..
1,051,167	733,509	30,448	166,335	156,570	3,463
51,959	18,965	156	2,378	2,244	70
909,371	643,781	27,429	145,589	136,185	2,970
1,352	926	22	69	57	1
30,388	22,203	865	6,013	6,014	115
58,097	47,635	1,976	12,286	12,071	307
288,224	270,956	5,801	220,111	220,030	833
70,681	62,784	2,365	23,683	23,272	279
217,544	208,171	3,436	196,428	196,758	555
11,668	9,180	183	791	712	6
121,071	67,186	6,399	4,418	3,786	43
1,586	1,394	8	152	152	-
55,387	25,784	5,417	32	7	..
36,822	19,258	619	257	252	6
25,583	19,325	322	3,727	3,120	29
1,514	1,365	32	248	254	9
19	13	1	1	1	..
160	48	-	..	..	-
156	114	6	23	22	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

September 2012

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,319,629	983,078	36,708
	Agricultural, forestry and fishing	43,238	38,902	1,104
	Mining and quarrying	3,224	2,438	122
	Manufacturing	363,227	228,650	6,995
	Electricity, gas, steam and air conditioning supply	50,982	37,776	317
	Water supply, sewerage, waste management and remediation activities	15,787	11,357	357
	Construction	186,172	162,521	9,853
	Wholesale and retail trade, repair of motor vehicles and motorcycles	209,979	142,903	4,811
	Transportation and storage	63,847	50,363	1,863
	Accommodation and food service activities	38,555	35,312	1,194
	Information and communication	34,366	18,568	471
	Financial and insurance activities	21,805	15,800	606
	Real estate activities	139,801	135,439	5,909
	Professional, scientific and technical activities	76,383	45,714	1,251
	Administrative and support service activities	30,159	23,041	917
	All remaining activities (sections O, P,Q,R,S,T)	32,146	25,449	727

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
1,127,835	801,498	32,949	191,794	181,580	3,759
38,251	34,074	1,064	4,987	4,828	40
2,774	1,990	103	450	448	18
318,724	188,230	6,358	44,503	40,420	637
42,450	30,118	299	8,531	7,657	19
13,577	9,259	323	2,209	2,097	33
166,208	143,291	9,245	19,964	19,231	608
179,027	114,462	4,380	30,953	28,442	431
53,193	39,919	1,614	10,654	10,444	250
31,772	28,544	1,107	6,784	6,768	87
30,335	14,956	417	4,031	3,613	54
20,467	14,549	591	1,338	1,251	16
104,113	99,014	4,732	35,688	36,425	1,177
70,094	39,803	1,163	6,289	5,910	88
24,825	18,085	773	5,334	4,956	144
24,399	18,635	596	7,746	6,814	130

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

September 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	3,702,071	1,258,440	783,335	729,243	267,177	139,434
Facilities granted	1,783,549	59,120	72,545	111,383	76,455	80,395
Used margin	1,335,502	52,650	67,170	101,567	62,227	61,415
b. GENERAL GOVERNMENT						
Number of borrowers	7,480	627	485	1,053	1,264	1,258
Facilities granted	70,081	31	46	185	438	830
Used margin	41,746	37	30	111	202	384
c. FINANCIAL COMPANIES						
Number of borrowers	8,009	1,932	1,043	1,227	792	448
Facilities granted	357,242	87	94	188	223	252
Used margin	275,767	60	71	151	176	188
d. NON-FINANCIAL COMPANIES						
Number of borrowers	845,697	187,993	105,361	138,151	124,752	99,215
Facilities granted	1,051,167	8,649	9,600	22,165	38,003	58,524
Used margin	733,509	6,042	6,774	15,981	27,508	42,744
<i>of which: industry</i>						
Number of borrowers	181,261	28,239	18,757	27,881	29,028	25,644
Facilities granted	371,122	1,329	1,736	4,582	9,073	15,499
Used margin	224,291	853	1,091	2,877	5,612	9,459
<i>of which: building</i>						
Number of borrowers	145,201	26,598	15,819	22,086	22,426	20,027
Facilities granted	158,255	1,236	1,461	3,616	7,015	12,071
Used margin	136,347	850	1,042	2,698	5,460	9,833
<i>of which: services</i>						
Number of borrowers	500,983	129,513	68,652	85,240	70,533	51,377
Facilities granted	503,818	5,917	6,209	13,488	21,048	29,636
Used margin	357,922	4,211	4,484	10,004	15,696	22,314
e. PRODUCER HOUSEHOLDS						
Number of borrowers	505,488	183,087	95,997	101,056	45,696	17,392
Facilities granted	70,681	8,428	8,645	15,212	12,720	9,530
Used margin	62,784	7,005	7,655	13,677	11,105	8,222
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,304,431	871,217	575,174	483,087	92,472	20,078
Facilities granted	229,368	41,321	53,690	72,923	24,438	10,699
Used margin	217,465	39,064	52,257	71,044	22,701	9,409

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		101,939	39,596	32,469	6,726
Facilities granted		128,953	112,627	266,582	873,076
Used margin		97,389	84,453	191,897	607,372
b. GENERAL GOVERNMENT					
Number of borrowers		1,215	529	585	378
Facilities granted		1,755	1,658	5,316	59,821
Used margin		916	920	2,586	36,417
c. FINANCIAL COMPANIES					
Number of borrowers		458	269	562	563
Facilities granted		642	846	6,066	348,838
Used margin		389	483	3,434	270,289
d. NON-FINANCIAL COMPANIES					
Number of borrowers		85,298	35,770	30,020	5,691
Facilities granted		108,572	101,457	245,199	458,694
Used margin		80,568	75,601	177,420	296,107
<i>of which: industry</i>					
Number of borrowers		23,490	10,949	10,521	2,372
Facilities granted		30,824	32,255	92,298	183,499
Used margin		18,696	19,723	56,593	108,759
<i>of which: building</i>					
Number of borrowers		18,651	7,874	5,856	761
Facilities granted		23,783	21,846	43,951	43,247
Used margin		20,341	19,395	39,093	36,089
<i>of which: services</i>					
Number of borrowers		41,142	15,884	12,864	2,483
Facilities granted		51,252	44,196	102,981	228,849
Used margin		39,183	33,737	76,797	148,991
e. PRODUCER HOUSEHOLDS					
Number of borrowers		7,227	1,342	447	11
Facilities granted		8,493	3,743	2,979	434
Used margin		7,499	3,415	2,719	403
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,140	1,499	771	71
Facilities granted		8,800	4,470	6,553	4,900
Used margin		7,425	3,643	5,332	3,832

Note:

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

TDB10420

Source: Supervisory returns
Stocks in millions of euro

September 2012

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	1,139,841	2,444	84,027	1,274	66,554
b. NORTH-WEST ITALY	414,185	78	26,736	417	18,342
Piedmont	77,271	27	5,126	194	3,535
Valle d'Aosta	1,974	11	207	1	241
Liguria	28,912	4	1,410	20	1,132
Lombardy	306,027	37	19,993	202	13,435
c. NORTH-EAST ITALY	260,157	242	19,228	386	17,222
Trentino-Alto Adige	28,102	121	2,933	172	2,645
Veneto	104,780	44	7,655	86	7,342
Friuli-Venezia Giulia	22,393	52	1,633	45	1,192
Emilia-Romagna	104,882	25	7,007	82	6,044
d. CENTRAL ITALY	262,235	118	21,383	128	18,580
Marche	28,680	16	2,845	80	1,452
Tuscany	80,930	30	6,169	21	6,496
Umbria	14,225	2	1,608	12	1,239
Lazio	138,400	70	10,761	16	9,394
e. SOUTHERN ITALY	132,724	47	11,238	139	9,207
Abruzzo	18,872	4	2,371	22	1,211
Molise	2,575	4	258	10	245
Campania	53,474	15	2,869	5	4,008
Apulia	40,422	11	4,195	77	2,677
Basilicata	4,347	3	387	8	316
Calabria	13,035	11	1,159	16	749
f. ISLANDS	63,026	1,958	5,442	205	3,202
Sicily	44,631	1,456	3,415	98	1,785
Sardinia	18,395	501	2,026	107	1,417

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
		Subsidized	Non-subsidized	Subsidized	Non-subsidized		
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,943	100,482	1,801	288,629	2,084	75,694	5,099	502,297
810	39,919	81	102,146	217	28,454	1,423	195,560
247	7,284	18	23,036	78	4,472	450	32,805
1	309	....	493	..	140	50	522
54	2,077	12	8,942	28	4,056	182	10,997
508	30,250	50	69,675	111	19,787	741	151,237
519	24,371	556	63,907	280	16,560	1,236	115,651
66	1,427	333	3,768	116	1,799	368	14,353
185	11,717	51	26,653	53	6,831	294	43,869
102	2,394	68	6,389	58	1,128	232	9,100
166	8,833	103	27,097	52	6,802	342	48,329
264	19,548	290	67,975	161	17,893	1,118	114,777
121	1,573	20	6,836	56	1,755	481	13,448
66	5,752	28	20,967	51	6,225	136	34,990
31	961	12	3,266	15	861	56	6,161
46	11,262	230	36,906	39	9,052	446	60,178
229	12,653	80	36,958	1,136	7,967	713	52,357
83	1,559	7	4,388	1,018	1,072	122	7,013
19	229	..	704	15	161	22	909
33	5,702	65	15,284	16	3,172	123	22,182
48	3,648	4	12,326	75	2,731	222	14,408
4	493	1	936	4	220	39	1,936
42	1,021	3	3,321	8	610	186	5,909
121	3,990	794	17,643	291	4,820	608	23,952
95	2,895	109	13,318	100	3,187	538	17,634
27	1,095	685	4,325	191	1,633	69	6,318

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2012

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL	85,669	154	3,816	16	1,822
b. NORTH-WEST ITALY	38,768	1	1,124	5	523
Piedmont	5,543	..	169	3	72
Valle d'Aosta	102	....	9	..	16
Liguria	2,245	..	47	..	12
Lombardy	30,878	..	900	1	423
c. NORTH-EAST ITALY	15,193	1	775	7	517
Trentino-Alto Adige	1,857	..	121	4	124
Veneto	5,954	..	292	2	178
Friuli-Venezia Giulia	1,324	..	62	1	55
Emilia-Romagna	6,058	1	300	1	159
d. CENTRAL ITALY	20,282	2	1,072	1	326
Marche	1,718	1	130	1	43
Tuscany	5,823	..	316	..	104
Umbria	650	....	41	....	20
Lazio	12,091	2	585	..	159
e. SOUTHERN ITALY	7,353	1	425	2	260
Abruzzo	1,611	..	157	..	78
Molise	159	..	9	..	9
Campania	2,570	..	68	1	76
Apulia	2,091	..	145	1	68
Basilicata	187	..	18	..	9
Calabria	735	..	27	....	20
f. ISLANDS	4,073	149	419	3	197
Sicily	2,169	36	101	1	37
Sardinia	1,904	114	318	2	160

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
101	12,039	32	5,345	405	2,390	156	59,392
36	8,290	..	1,895	15	683	51	26,145
14	361	..	441	1	117	18	4,346
..	10	....	13	....	3	..	51
2	325	..	178	..	158	3	1,519
21	7,593	..	1,263	13	406	29	20,229
18	1,407	6	1,253	15	779	49	10,366
..	70	1	122	3	259	11	1,142
11	653	..	537	5	135	6	4,135
2	78	..	128	..	21	17	960
5	606	5	466	7	364	15	4,129
33	1,465	2	1,247	3	344	26	15,759
6	76	..	124	..	67	20	1,250
26	255	1	388	3	154	1	4,575
1	55	..	62	....	13	..	458
1	1,079	1	674	....	110	5	9,476
10	642	..	648	269	167	11	4,918
5	70	....	81	264	79	3	874
..	9	....	15	5	12	..	99
2	128	..	257	..	32	1	2,005
3	374	....	219	..	31	6	1,244
..	13	....	18	....	4	..	124
..	48	....	58	....	8	..	573
3	235	24	301	104	418	19	2,203
2	124	....	224	3	41	16	1,585
1	110	24	76	101	377	3	618

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro
September 2012

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,293	557	14,737	6,933	132	6,801
b.	NORTH-WEST ITALY	4,680	155	4,525	2,251	82	2,170
	Piedmont	1,241	27	1,214	553	5	548
	Valle d'Aosta	44	1	44	34	..	33
	Liguria	94	..	94	49	..	49
	Lombardy	3,301	127	3,174	1,616	77	1,539
c.	NORTH-EAST ITALY	4,628	175	4,453	1,941	17	1,923
	Trentino-Alto Adige	602	85	517	306	5	300
	Veneto	1,817	24	1,792	695	2	694
	Friuli-Venezia Giulia	452	43	409	181	8	173
	Emilia-Romagna	1,758	24	1,734	759	3	756
d.	CENTRAL ITALY	3,214	66	3,148	1,594	10	1,584
	Marche	415	37	378	147	3	144
	Tuscany	1,513	9	1,503	751	3	747
	Umbria	355	7	348	200	1	199
	Lazio	933	13	920	496	3	493
e.	SOUTHERN ITALY	1,944	89	1,856	821	15	806
	Abruzzo	177	4	173	64	..	64
	Molise	60	6	54	23	..	23
	Campania	510	16	494	283	2	282
	Apulia	814	21	794	349	4	345
	Basilicata	134	4	130	45	..	45
	Calabria	250	39	211	56	9	47
f.	ISLANDS	827	72	755	326	7	319
	Sicily	518	61	457	160	1	160
	Sardinia	309	11	298	166	7	159

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,577	226	5,351	2,783	198	2,585
1,740	67	1,672	689	6	683
485	21	464	202	1	201
7	..	7	3	-	3
34	..	34	11	..	11
1,213	46	1,167	472	4	467
1,783	61	1,722	904	96	808
106	4	102	190	76	114
830	21	808	291	1	290
196	18	177	75	16	59
652	18	634	347	3	344
934	37	897	686	19	667
151	19	133	116	15	101
478	5	473	284	..	283
89	4	85	65	2	63
215	8	207	222	2	220
832	48	784	292	26	266
82	3	79	31	..	30
26	1	25	11	4	6
145	7	138	82	7	75
341	8	333	124	9	115
71	1	70	18	2	16
168	28	140	26	2	23
288	13	275	213	52	161
179	10	168	179	50	129
109	2	107	34	2	32

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2012

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	459	21	439	160	2	159
b.	NORTH-WEST ITALY	159	7	152	56	..	55
	Piedmont	43	3	40	10	..	10
	Valle d'Aosta	8	..	8	8	-	8
	Liguria	2	-	2	1	-	1
	Lombardy	105	4	101	37	..	37
c.	NORTH-EAST ITALY	152	8	144	47	1	46
	Trentino-Alto Adige	18	1	17	6	..	6
	Veneto	50	3	47	11	..	11
	Friuli-Venezia Giulia	19	1	18	8	..	8
	Emilia-Romagna	66	2	63	21	..	21
d.	CENTRAL ITALY	67	2	65	25	..	25
	Marche	15	1	14	5	..	5
	Tuscany	24	..	24	9	-	9
	Umbria	11	..	11	6	-	6
	Lazio	17	1	16	5	-	5
e.	SOUTHERN ITALY	55	2	52	18	..	18
	Abruzzo	9	1	8	4	-	4
	Molise	3	..	3	2	-	2
	Campania	11	..	10	3	..	3
	Apulia	22	1	21	8	-	8
	Basilicata	3	..	3	..	..	..
	Calabria	7	-	7	1	-	1
f.	ISLANDS	27	1	26	15	1	14
	Sicily	14	..	13	5	..	5
	Sardinia	13	1	12	10	1	9

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
251	18	233	48	1	48
92	7	85	12	-	12
30	3	27	3	-	3
1	..	1	..	-	..
1	-	1	..	-	..
60	4	56	8	-	8
81	6	75	24	1	24
3	..	3	8	1	8
31	3	28	8	-	8
9	1	8	2	..	2
39	2	36	6	..	6
34	2	32	7	-	7
7	1	7	2	-	2
14	..	13	1	-	1
4	..	4	1	-	1
9	1	9	3	-	3
34	2	31	3	..	3
4	1	3	1	-	1
1	..	1	..	-	..
7	..	7	..	..	..
13	1	12	1	-	1
3	..	2	..	-	..
6	-	6	..	-	..
10	1	9	2	..	2
7	..	7	2	-	2
3	..	3	1	..	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

September 2012

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	14,699	97	868	751
b.	NORTH-WEST ITALY	3,001	54	262	237
	Piedmont	1,035	24	62	42
	Valle d'Aosta	56	..	..	49
	Liguria	280	2	10	2
	Lombardy	1,630	27	191	145
c.	NORTH-EAST ITALY	3,270	4	325	263
	Trentino-Alto Adige	1,175	..	15	66
	Veneto	734	1	130	67
	Friuli-Venezia Giulia	560	-	84	28
	Emilia-Romagna	801	3	97	102
d.	CENTRAL ITALY	2,066	7	215	137
	Marche	773	3	153	67
	Tuscany	326	3	12	26
	Umbria	127	..	17	19
	Lazio	840	1	34	25
e.	SOUTHERN ITALY	2,406	25	41	90
	Abruzzo	1,316	1	19	13
	Molise	69	2	1	1
	Campania	257	4	2	13
	Apulia	439	11	9	42
	Basilicata	59	5	..	9
	Calabria	266	1	9	13
f.	ISLANDS	3,955	8	25	24
	Sicily	2,374	2	16	21
	Sardinia	1,581	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
538	374	3,484	1,701	1,101	5,589	197	80
67	81	187	622	55	1,402	33	20
10	19	45	351	46	405	31	20
..	..	1	1	-	5	-	-
41	1	79	80	-	65	-	-
16	62	61	190	9	927	2	-
293	152	710	267	29	1,155	72	10
105	33	423	24	..	506	2	..
21	21	59	154	..	249	31	..
82	74	114	35	..	141	2	-
85	23	114	53	28	258	38	10
91	66	334	376	2	828	10	1
68	26	38	331	2	85	1	..
4	14	47	15	1	198	6	..
2	6	19	8	..	57	-	-
17	20	230	21	..	488	3	1
21	47	108	310	1,008	688	68	44
17	4	9	79	1,005	110	61	41
..	3	1	19	..	43	-	-
..	17	65	28	..	126	1	..
3	16	4	109	2	236	7	2
..	2	3	12	..	27	..	..
1	6	25	64	..	146	..	-
66	26	2,145	126	7	1,516	13	5
35	17	953	77	7	1,233	13	5
31	9	1,192	49	..	283	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2012

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	672	3	44	13
b.	NORTH-WEST ITALY	112	2	11	7
	Piedmont	45	2	1	2
	Valle d'Aosta	1	-	-	..
	Liguria	5	..	..	..
	Lombardy	61	-	10	5
c.	NORTH-EAST ITALY	100	..	16	4
	Trentino-Alto Adige	16	-	..	1
	Veneto	27	-	3	2
	Friuli-Venezia Giulia	20	-	12	..
	Emilia-Romagna	37	..	1	..
d.	CENTRAL ITALY	71	-	12	..
	Marche	28	-	12	..
	Tuscany	35	-	..	-
	Umbria	1	-	..	-
	Lazio	7	-	..	-
e.	SOUTHERN ITALY	294	..	3	2
	Abruzzo	272	-	1	-
	Molise	6	-	..	-
	Campania	4	..	..	1
	Apulia	11	..	2	1
	Basilicata	1	-	..	-
	Calabria	1	-	..	-
f.	ISLANDS	95	..	..	-
	Sicily	60	..	..	-
	Sardinia	35	-	..	-

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
14	22	71	32	266	173	35	10
..	6	3	15	2	53	13	8
-	2	..	12	2	11	13	8
-	..	-	-	-	..	-	-
..	-	3	2	-	..	-	-
..	4	..	1	-	41	..	-
9	10	7	3	3	36	11	1
4	2	1	1	-	6	1	..
1	3	..	1	-	12	5	..
1	3	-	1	-	2	..	-
2	2	6	..	3	16	5	1
2	2	1	10	-	38	5	..
1	1	1	10	-	3	1	..
..	..	..	..	-	29	4	-
-	-	-	..	-	-
..	1	..	-	-	6	..	-
1	2	..	3	261	19	2	1
1	1	..	3	261	5	..	..
-	..	-	..	-	5	-	-
-	..	..	-	-	3	..	-
-	1	-	..	..	6	1	..
-	-	..	-	-
..	-	..	-	-	..	-	-
2	1	60	1	..	27	4	..
1	1	27	1	..	26	4	..
1	..	33	1	-	..	-	-

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

September 2012

Facilities granted

Used margin

Overshoot

a. TOTAL	108,966	107,751	3,283
<i>of which: transactions of financial intermediaries</i>	<i>90,670</i>	<i>90,738</i>	<i>2,587</i>
Piedmont	7,577	7,164	134
Valle d'Aosta	272	244	5
Liguria	1,831	1,817	35
Lombardy	32,165	31,869	794
Trentino-Alto Adige	2,726	2,636	22
Veneto	13,180	12,966	272
Friuli-Venezia Giulia	2,297	2,282	48
Emilia-Romagna	10,782	10,642	269
Marche	4,487	4,411	124
Tuscany	6,650	6,478	202
Umbria	1,435	1,401	28
Lazio	11,276	11,593	682
Abruzzo	1,684	1,695	82
Molise	178	179	8
Campania	4,189	4,245	219
Apulia	2,407	2,281	99
Basilicata	282	286	12
Calabria	1,106	1,136	79
Sicily	2,433	2,434	122
Sardinia	2,008	1,991	47

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						
September 2012		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted used margin	
		Totale	with recourse	without recourse		
a.	TOTAL	37,853	20,274	17,579	43,422	31,346
	of which: transactions of financial intermediaries	32,849	17,082	15,767	36,711	26,598
	Piedmont	2,815	1,840	975	3,604	2,327
	Valle d'Aosta	29	29	-	47	29
	Liguria	981	580	401	1,266	848
	Lombardy	11,394	4,734	6,660	13,444	9,856
	Trentino-Alto Adige	168	100	68	184	146
	Veneto	1,824	1,300	523	2,120	1,336
	Friuli-Venezia Giulia	301	206	95	406	263
	Emilia-Romagna	2,592	1,480	1,112	3,631	2,073
	Marche	288	232	57	269	190
	Tuscany	1,353	845	509	1,535	983
	Umbria	649	277	372	758	580
	Lazio	10,379	4,523	5,855	11,349	9,383
	Abruzzo	403	364	39	368	309
	Molise	50	50	..	52	23
	Campania	2,626	2,161	465	2,451	1,685
	Apulia	532	468	64	553	317
	Basilicata	115	83	32	149	71
	Calabria	349	285	64	272	176
	Sicily	611	579	32	513	403
	Sardinia	394	138	256	450	350

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							
September 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	138,637	5,094	9,816	117,902	2,151	3,673
b.	NORTH-WEST ITALY	57,255	284	5,334	49,450	575	1,611
	Piedmont	7,045	40	314	6,324	176	190
	Valle d'Aosta	192	1	1	176	4	10
	Liguria	4,604	60	16	4,416	36	76
	Lombardy	45,414	183	5,002	38,534	360	1,335
c.	NORTH-EAST ITALY	31,368	893	2,371	26,022	895	1,186
	Trentino-Alto Adige	3,746	179	21	2,946	230	370
	Veneto	8,301	91	1,203	6,437	246	324
	Friuli-Venezia Giulia	6,067	20	929	4,904	130	84
	Emilia-Romagna	13,253	603	219	11,735	288	408
d.	CENTRAL ITALY	42,301	3,373	1,827	36,100	321	679
	Marche	1,200	12	17	989	72	110
	Tuscany	5,964	19	132	5,505	132	176
	Umbria	518	5	5	454	24	30
	Lazio	34,618	3,337	1,673	29,151	94	363
e.	SOUTHERN ITALY	5,043	523	82	4,047	239	152
	Abruzzo	677	17	4	590	42	24
	Molise	115	..	3	105	5	2
	Campania	2,847	440	54	2,237	69	47
	Apulia	963	16	17	785	80	65
	Basilicata	133	..	1	116	12	4
	Calabria	308	49	4	215	31	9
f.	ISLANDS	2,671	22	202	2,282	120	45
	Sicily	1,186	4	15	1,067	75	25
	Sardinia	1,485	18	188	1,215	45	20

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

September 2012		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,931	5,309	1,751	1,229	1,289	353
	General government	176	9	33	106	11	17
	Financial corporations	576	215	296	45	10	10
	Non-financial corporation	1,886	1,537	127	120	88	14
	Producer households	73	12	15	15	24	8
	Consumer households	7,220	3,536	1,281	944	1,155	304
b.	WITH AGREED MATURITY	155,669	47,447	36,569	57,382	10,390	3,881
	General government	27,523	436	78	26,955	21	33
	Financial corporations	33,000	13,849	12,358	6,681	33	79
	Non-financial corporation	18,721	6,854	4,894	5,836	841	296
	Producer households	3,097	826	1,013	640	458	160
	Consumer households	73,327	25,482	18,225	17,271	9,037	3,313
c.	UNREDEEMABLE AT NOTICE	295,266	69,002	49,235	58,624	87,670	30,734
	General government	9,768	1,387	1,142	3,950	2,569	720
	Financial corporations	872	524	103	151	19	76
	Non-financial corporation	4,311	1,017	1,282	1,015	707	291
	Producer households	2,268	324	610	393	601	341
	Consumer households	278,046	65,750	46,099	53,116	83,775	29,307
d.	CUSTOMER CURRENT ACCOUNTS	711,761	260,045	158,481	178,302	78,683	36,251
	General government	21,941	2,360	3,576	12,607	1,932	1,467
	Financial corporations	72,811	34,450	13,671	22,467	1,261	962
	Non-financial corporation	155,418	59,135	38,635	37,616	13,884	6,149
	Producer households	36,307	11,166	9,474	6,882	6,048	2,737
	Consumer households	425,283	152,935	93,125	98,731	55,558	24,935
e.	SAVING CERTIFICATES AND CDs ISSUED	41,737	10,769	12,511	7,631	7,548	3,279
	General government	255	108	12	27	8	100
	Financial corporations	487	317	79	60	24	6
	Non-financial corporation	1,787	576	530	330	269	82
	Producer households	1,306	211	497	230	274	94
	Consumer households	37,902	9,557	11,392	6,985	6,972	2,996

Notes:

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

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
September 2012	Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households	
a. TOTAL	1,244,308	201,512	43,227	856,407	
b. NORTH-WEST ITALY	404,538	74,941	12,579	264,105	
Piedmont	96,688	13,958	3,485	69,482	
Valle d'Aosta	3,374	551	139	2,315	
Liguria	33,346	5,220	1,153	25,596	
Lombardy	271,130	55,212	7,802	166,712	
c. NORTH-EAST ITALY	268,824	51,031	11,629	175,224	
Trentino-Alto Adige	23,648	4,717	1,310	15,819	
Veneto	115,184	19,641	4,561	71,127	
Friuli-Venezia Giulia	28,757	4,898	860	17,904	
Emilia-Romagna	101,235	21,774	4,898	70,374	
d. CENTRAL ITALY	293,942	49,166	8,199	185,189	
Marche	30,169	4,040	1,152	23,923	
Tuscany	70,374	13,131	3,040	51,420	
Umbria	14,666	2,291	504	11,428	
Lazio	178,732	29,704	3,504	98,418	
e. SOUTHERN ITALY	198,008	18,424	7,455	167,451	
Abruzzo	24,127	2,646	1,030	19,806	
Molise	5,628	326	139	4,958	
Campania	81,592	8,311	2,818	68,525	
Apulia	52,533	5,014	2,315	44,125	
Basilicata	9,528	659	300	8,371	
Calabria	24,600	1,467	853	21,666	
f. ISLANDS	78,996	7,950	3,365	64,438	
Sicily	56,650	5,076	2,205	47,412	
Sardinia	22,346	2,874	1,159	17,026	

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

September 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	-	47	130,001	-	12	131,672
Credit default swap	898	3,242	87,696	-	1,497	87,860
Credit default option	-	-	309	-	247	-
Total rate of return swap	-	418	-	-	77	308
Other credit derivatives	-	223	32	-	-	18

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

September 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	28,241	376	1,686	5,130	10,401	10,308
Intrinsic value	8,641	6	26	114	720	7,668
b. NORTH-WEST ITALY						
Number of holders	9,842	109	503	1,648	3,581	3,896
Intrinsic value	3,241	3	6	35	233	2,944
c. NORTH-EAST ITALY						
Number of holders	7,571	146	521	1,432	2,590	2,806
Intrinsic value	1,662	1	13	28	162	1,440
d. CENTRAL ITALY						
Number of holders	6,475	69	407	1,243	2,482	2,190
Intrinsic value	2,759	1	5	32	201	2,469
e. SOUTHERN ITALY						
Number of holders	2,924	30	142	516	1,181	1,000
Intrinsic value	665	1	2	13	83	554
f. ISLAND						
Number of holders	1,429	22	113	291	567	416
Intrinsic value	313	..	1	7	41	262

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

September 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		31,955	647	2,905	5,674	10,769	11,198
Intrinsic value		80,180	29	156	312	2,133	67,273
b. GENERAL GOVERNMENT							
Number of holders		206	4	3	19	51	121
Intrinsic value		6,614	20	1	5	26	6,559
c. FINANCIAL COMPANIES							
Number of holders		367	2	9	24	50	227
Intrinsic value		9,750	1	1	1	26	4,009
d. NON-FINANCIAL COMPANIES							
Number of holders		25,932	226	1,125	4,269	9,795	10,207
Intrinsic value		8,560	6	24	101	680	7,644
<i>of which: industry</i>							
Number of holders		9,640	31	185	988	3,486	4,868
Intrinsic value		2,738	..	3	17	194	2,506
building							
Number of holders		2,790	33	140	461	1,076	1,031
Intrinsic value		1,123	1	3	10	72	994
services							
Number of holders		12,718	158	784	2,691	4,867	4,045
Intrinsic value		4,539	4	19	69	380	4,024
e. PRODUCER HOUSEHOLDS							
Number of holders		2,309	150	561	861	606	101
Intrinsic value		80	..	2	14	40	24
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		2,212	251	1,160	439	142	46
Intrinsic value		99	1	5	7	12	45
g. REST OF THE WORLD							
Number of holders		446	2	9	16	45	205
Intrinsic value		23,127	..	90	170	1,231	17,281

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

September 2012

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,729,014	688,347	187,416
Italian government securities	637,090	221,523	52,684
<i>of which:</i> BOTs	68,217	27,436	2,309
CCTs	63,050	24,995	5,029
BTPs	471,230	162,189	44,324
Other debt securities	538,878	219,079	40,264
<i>of which:</i> in non-euro-area currencies	41,383	17,030	1,846
Equity securities	219,523	60,825	78,002
<i>of which:</i> in non-euro-area currencies	33,953	6,557	1,215
Units of collective investment undertakings	326,355	184,956	13,788
Other securities and the like	3,890	1,160	1,242

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
76,929	48,456	4,306	1,358,076	622,062	161,594
26,768	14,787	1,612	497,999	201,079	45,304
2,403	1,743	161	38,582	25,609	1,958
4,259	2,400	359	47,813	21,659	4,109
16,814	8,348	872	394,660	149,430	38,554
17,278	9,456	734	450,157	203,913	36,889
2,137	1,469	118	26,541	14,747	1,599
4,094	2,058	292	168,153	55,727	66,809
1,074	595	58	12,354	5,762	846
28,752	22,129	1,667	236,432	159,743	10,854
-	-	-	2,951	930	750

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

September 2012

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,729,014	688,347	187,416
b.	NORTH-WEST ITALY	853,753	323,170	53,560
	Piedmont	183,468	85,603	13,371
	Valle d'Aosta	2,457	1,569	278
	Liguria	43,706	29,229	2,182
	Lombardy	624,123	206,770	37,728
c.	NORTH-EAST ITALY	354,965	162,078	28,360
	Trentino-Alto Adige	15,586	9,112	1,598
	Veneto	95,370	58,488	9,622
	Friuli-Venezia Giulia	114,209	13,519	1,321
	Emilia-Romagna	129,800	80,959	15,818
d.	CENTRAL ITALY	424,842	120,148	96,341
	Marche	17,682	14,149	2,666
	Tuscany	62,830	42,933	7,909
	Umbria	9,489	7,265	1,422
	Lazio	334,841	55,801	84,344
e.	SOUTHERN ITALY	69,804	61,683	6,463
	Abruzzo	6,994	5,970	723
	Molise	1,069	924	140
	Campania	32,337	28,438	2,833
	Apulia	20,819	18,729	1,929
	Basilicata	2,206	2,030	174
	Calabria	6,379	5,593	666
f.	ISLANDS	25,650	21,266	2,692
	Sicily	18,317	15,650	1,630
	Sardinia	7,333	5,616	1,062

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
76,929	48,456	4,306	1,358,076	622,062	161,594
40,115	23,727	1,959	619,768	291,662	41,878
13,122	5,173	433	164,254	78,917	11,699
71	70	1	2,242	1,480	222
1,530	1,399	93	34,342	27,129	1,748
25,392	17,085	1,432	418,929	184,136	28,209
19,314	12,993	1,023	320,127	145,349	23,376
1,124	782	38	12,953	8,137	1,401
8,669	3,491	393	81,500	53,530	7,925
941	847	60	111,152	12,441	1,074
8,580	7,873	533	114,522	71,241	12,976
13,496	8,222	868	332,064	108,472	89,286
796	690	77	15,574	13,135	1,910
5,233	2,901	238	53,251	38,971	7,042
480	439	35	8,624	6,627	1,206
6,986	4,192	519	254,615	49,739	79,129
3,014	2,668	315	62,828	56,800	5,036
226	206	20	6,489	5,603	638
21	19	1	945	875	65
1,442	1,300	116	28,645	25,992	2,183
1,080	927	149	18,763	17,165	1,447
70	63	6	2,041	1,902	136
176	153	23	5,945	5,262	566
990	846	140	23,288	19,779	2,018
585	512	73	16,943	14,631	1,302
405	334	67	6,345	5,148	716

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			
3rd quarter 2012	Total	Banks	SIMs
a. TOTAL SECURITIES	837,986	792,208	45,779
Italian government securities	438,268	432,181	6,086
of which: BOTs	141,911	141,390	520
CCT	40,658	39,960	698
BTPs	221,362	216,781	4,581
Other debt securities	232,887	224,440	8,447
Equity securities	148,902	118,611	30,292
Other securities	6,914	5,942	972
b. TOTAL DERIVATIVE INSTRUMENTS	2,408,992	1,607,238	801,754
Futures	536,566	518,464	18,102
of which: on Italian government securities	8,943	8,943	-
on interest rates	129,937	129,937	-
on stock indices	121,814	104,107	17,706
Swaps and forward rate agreements	951,323	951,323	-
of which: interest rate swaps	576,549	576,549	-
currency swaps	1,643	1,643	-
Forward rate agreements	368,452	368,452	-
Options on securities	796,200	14,382	781,818
of which: on Italian government securities	1	1	-
on debt securities	1,802	1,802	-
on equity securities	794,253	12,435	781,818
Options on futures or stock indices	56,556	55,328	1,228
of which: on futures on Italian government securities	1,651	1,651	-
on stock indices or futures on stock indices	38,135	36,909	1,225
Foreign currency options	20,815	20,647	168
Interest rate options	44,992	44,992	-
Other derivative instruments	2,539	2,101	438

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

3rd quarter 2012

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	67,977	70,706	410,513
	Italian government securities	28,669	29,124	194,927
	<i>of which:</i> BOTs	5,122	4,757	8,024
	CCTs	2,042	2,463	14,472
	BTPs	19,514	18,500	162,006
	Other debt securities	15,246	16,158	98,433
	<i>of which:</i> in non-euro-area currencies	1,765	1,691	4,037
	Equity securities	2,537	3,306	44,322
	<i>of which:</i> in non-euro-area currencies	671	829	1,787
	Units of collective investment undertakings	16,108	16,423	106,771
	Other securities and the like	9,272	9,906	-17

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
15,442	15,316	77,093	5,141	5,323	9,033	47,393	50,068	324,388
6,797	6,813	31,878	684	710	1,864	21,188	21,601	161,184
1,473	1,272	2,457	98	121	213	3,551	3,364	5,354
385	521	4,728	99	116	332	1,558	1,826	9,412
4,111	3,840	21,264	377	423	1,124	15,026	14,238	139,618
4,369	4,915	20,941	1,244	1,305	3,774	9,633	9,938	73,718
705	790	3,207	274	226	828	786	674	2
985	1,121	4,000	481	565	877	1,071	1,620	39,445
237	295	1,255	61	58	419	373	476	114
6,120	5,605	31,176	995	921	3,869	8,993	9,897	71,726
209	133	-19	1,942	2,030	14	7,122	7,744	-11

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 June	2012 Sept.	2012 June	2012 Sept.	2012 June	2012 Sept.
a. NUMBER OF BORROWERS	7,749,686	7,704,304	4,834,656	4,773,303	2,915,030	2,931,001
<i>of which: joint borrowers</i>	2,232,813	2,227,327	1,127,730	1,116,361	1,105,083	1,110,966
b. LOAN FACILITIES						
facilities granted	2,445,154	2,424,999	2,038,882	2,013,838	406,272	411,160
used margin	1,905,221	1,892,826	1,511,035	1,492,301	394,187	400,525
overshoot	50,809	50,960	46,440	46,417	4,369	4,543
unused margin	590,742	583,133	574,287	567,954	16,454	15,179
<i>of which: matched loans</i>						
facilities granted	325,400	316,787	283,130	275,722	42,271	41,065
used margin	176,195	168,165	146,070	138,644	30,126	29,521
term loans						
facilities granted	1,810,631	1,802,189	1,448,796	1,434,742	361,835	367,448
used margin	1,565,698	1,563,159	1,203,912	1,194,881	361,786	368,278
revocable loans						
facilities granted	309,018	305,899	306,852	303,251	2,166	2,647
used margin	163,286	161,443	161,011	158,717	2,275	2,726
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	388,825	365,383	372,196	348,662	16,629	16,722
used margin	191,335	188,207	175,172	171,901	16,163	16,305
d. BAD DEBTS	162,972	169,187	111,497	115,921	51,475	53,266
e. NUMBER OF GUARANTORS	4,121,437	4,106,385	2,876,430	2,846,659	1,245,007	1,259,726
<i>of which: joint guarantors</i>	1,422,597	1,421,152	1,006,352	996,699	416,245	424,453
f. GUARANTEES RECEIVED	857,699	846,630	652,661	639,615	205,038	207,015

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			
September 2012		Number of borrowers	Net used
a.	TOTAL	1,082,179	114,936
	from 250 to 30,000	694,452	5,939
	from 30,000 to 75,000	144,895	6,318
	from 75,000 to 125,000	78,165	6,870
	from 125,000 to 250,000	90,993	13,762
	from 250,000 to 500,000	35,118	9,977
	from 500,000 to 1,000,000	18,027	10,035
	from 1,000,000 to 2,500,000	12,580	15,213
	from 2,500,000 to 5,000,000	4,539	12,190
	from 5,000,000 to 25,000,000	3,072	22,258
	more than 25,000,000	338	12,373

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

September 2012

		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
	Number of borrowers	25	1,340	186,156	41,643	34,747	106,582	159,157	727,423
	Bad debts	48	796	77,526	23,727	18,573	33,452	11,139	25,005
b. NORTH-WEST ITALY									
	Number of borrowers	1	420	50,640	11,588	9,327	29,349	34,793	176,284
	Bad debts	..	416	21,085	6,725	5,003	9,044	2,512	7,896
c. NORTH-EAST ITALY									
	Number of borrowers	2	254	35,945	9,150	6,957	19,420	25,234	113,043
	Bad debts	2	67	18,104	6,124	4,702	7,017	1,989	4,640
d. CENTRAL ITALY									
	Number of borrowers	5	347	47,708	10,048	8,460	28,539	33,260	148,211
	Bad debts	14	256	21,802	5,822	5,382	10,164	2,441	5,275
e. SOUTHERN ITALY									
	Number of borrowers	16	205	34,353	7,833	6,603	18,861	39,845	188,641
	Bad debts	33	48	11,558	3,890	2,356	4,888	2,500	4,655
f. ISLANDS									
	Number of borrowers	1	114	17,510	3,024	3,400	10,413	26,025	101,244
	Bad debts	..	9	4,977	1,166	1,129	2,339	1,696	2,539

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2012

	Number of borrowers	Bad debts
a. TOTAL	353,402	89,086
Agricultural, forestry and fishing	16,207	3,941
Mining and quarrying	508	205
Manufacturing	60,888	24,192
Electricity, gas, steam and air conditioning supply	149	152
Water supply, sewerage, waste management and remediation activities	844	520
Construction	68,800	20,894
Wholesale and retail trade, repair of motor vehicles and	97,635	16,070
Transportation and storage	14,263	2,740
Accommodation and food service activities	28,451	3,324
Information and communication	6,351	1,331
Financial and insurance activities	1,447	840
Real estate activities	13,149	8,719
Professional, scientific and technical activities	9,697	1,858
Administrative and support service activities	11,602	2,210
All remaining activities (sections O, P,Q,R,S,T)	13,739	1,598

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

September 2012

September 2012		Total	Banks	Financial intermediaries
a.	TOTAL	169,187	115,921	53,266
b.	GENERAL GOVERNMENT	112	48	64
	Central government	14	12	3
	Local government	98	37	61
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,445	796	649
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,235	638	597
	Financial auxiliaries	204	154	50
	Insurance companies and pension funds	6	4	3
d.	NON-FINANCIAL COMPANIES	113,599	77,526	36,073
	Public companies	296	191	105
	Private companies	97,036	66,787	30,250
	Associations of non-financial companies	153	82	70
	Craft non-financial quasi-companies	4,050	2,857	1,193
	Other non-financial quasi-companies	12,064	7,609	4,456
e.	HOUSEHOLDS	51,352	35,679	15,674
	Producer households	17,364	11,139	6,226
	Consumer households	33,988	24,540	9,448
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	645	461	184
g.	REST OF THE WORLD	1,083	985	99
	General government	1	1	-
	Monetary financial institutions	73	72	1
	Other financial institutions	502	493	10
	Non-financial companies	424	352	73
	Households	83	68	15
	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

3rd quarter 2012

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	55,431	3,735	32,114	621
b.	INORTH-WEST ITALY	14,399	1,256	7,990	177
	Piedmont	3,494	231	2,494	42
	Valle d'Aosta	54	6	49	3
	Liguria	1,563	85	786	16
	Lombardy	9,288	933	4,661	115
c.	NORD-EAST ITALY	7,731	808	4,133	92
	Trentino-Alto Adige	443	48	324	9
	Veneto	3,273	355	1,683	33
	Friuli-Venezia Giulia	665	54	451	6
	Emilia-Romagna	3,350	351	1,675	44
d.	CENTRAL ITALY	11,579	791	6,199	179
	Marche	1,436	107	1,029	38
	Tuscany	3,700	291	1,515	38
	Umbria	910	61	350	5
	Lazio	5,533	331	3,305	98
e.	SOUTHERN ITALY	14,365	578	9,226	113
	Abruzzo	1,951	54	686	11
	Molise	231	27	123	3
	Campania	6,694	264	5,049	55
	Apulia	3,318	166	2,110	28
	Basilicata	289	15	219	4
	Calabria	1,882	52	1,039	12
f.	ISLANDS	7,357	302	4,566	60
	Sicily	5,906	222	3,537	41
	Sardinia	1,451	80	1,029	19

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

3rd quarter 2012		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	55,431	3,735	32,114	621
	General government	-	-	-	-
	Financial companies	82	67	25	1
	Non-financial companies	8,287	2,209	2,815	251
	<i>of which: industry</i>	<i>1,523</i>	<i>569</i>	<i>568</i>	<i>47</i>
	building	1,728	666	466	77
	services	4,926	941	1,734	122
	Producer households	6,832	301	2,962	66
	Consumer households and nec	39,842	1,146	26,124	299

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

September 2012

a.		Bad debts (gross of writeoffs)	of which: backed by real security
TOTAL		106,995	32,465
	Agricultural, forestry and fishing	4,185	2,095
	Mining and quarrying	239	83
	Manufacturing	31,341	6,671
	Electricity, gas, steam and air conditioning supply	163	57
	Water supply, sewerage, waste management and remediation activities	607	125
	Construction	24,366	9,505
	Wholesale and retail trade, repair of motor vehicles and	19,884	3,736
	Transportation and storage	3,175	672
	Accommodation and food service activities	3,566	1,797
	Information and communication	1,657	196
	Financial and insurance activities	980	350
	Real estate activities	9,609	5,361
	Professional, scientific and technical activities	2,216	532
	Administrative and support service activities	2,601	558
	All remaining activities (sections O, P,Q,R,S,T)	1,824	581

Note:

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

TDC30033				Banks					
Source: Central Credit Register Stocks in millions of euro									
September 2012		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Bad debts (gross of writeoffs)	49	1,066	94,703	30,905	21,869	39,965	11,791	25,567
	of which: backed by real security	..	366	32,757	8,076	9,883	13,780	4,910	14,041
b.	NORTH-WEST ITALY								
	Bad debts (gross of writeoffs)	..	480	26,408	9,081	5,894	11,092	2,588	7,977
	of which: backed by real security	..	238	8,867	2,138	2,821	3,699	1,216	5,216
c.	NORTH-EAST ITALY								
	Bad debts (gross of writeoffs)	2	105	22,068	8,064	5,481	8,229	2,056	4,700
	of which: backed by real security	..	31	8,088	1,949	2,735	3,253	994	2,855
d.	CENTRAL ITALY								
	Bad debts (gross of writeoffs)	14	375	26,484	7,435	6,265	12,320	2,603	5,409
	of which: backed by real security	-	83	8,873	1,945	2,594	4,071	1,127	2,761
e.	SOUTHERN ITALY								
	Bad debts (gross of writeoffs)	34	93	13,777	4,875	2,788	5,628	2,698	4,793
	of which: backed by real security	..	11	4,746	1,570	1,097	1,866	969	2,158
f.	ISLANDS								
	Bad debts (gross of writeoffs)	..	13	5,966	1,450	1,441	2,696	1,845	2,688
	of which: backed by real security	-	3	2,183	474	636	891	604	1,051

Note:

Distribution by customer location (region)

TDB30265

Banks

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

September 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	1,054,691	123,830	1.08	56,851	8,099
b.	NORTH-WEST ITALY	255,924	33,853	1.06	14,344	2,535
	Piedmont	74,669	7,184	1.06	3,551	397
	Valle d'Aosta	1,636	138	1.04	58	7
	Liguria	23,401	2,015	1.03	1,559	186
	Lombardy	156,218	24,516	1.06	9,176	1,946
c.	NORTH-EAST ITALY	170,840	26,909	1.08	7,842	1,809
	Trentino-Alto Adige	8,775	1,726	1.06	480	84
	Veneto	68,697	11,404	1.05	3,275	835
	Friuli-Venezia Giulia	16,046	1,887	1.05	694	80
	Emilia-Romagna	77,322	11,892	1.13	3,393	810
d.	CENTRAL ITALY	224,663	32,513	1.09	11,821	1,725
	Marche	27,717	4,201	1.08	1,479	261
	Tuscany	63,042	9,860	1.08	3,734	623
	Umbria	15,828	2,114	1.06	918	96
	Lazio	118,076	16,338	1.10	5,690	745
e.	SOUTHERN ITALY	259,642	20,668	1.09	15,064	1,514
	Abruzzo	23,495	2,533	1.11	1,949	126
	Molise	5,132	566	1.03	246	46
	Campania	117,191	8,636	1.09	7,040	769
	Apulia	63,843	5,344	1.10	3,481	440
	Basilicata	10,466	1,169	1.07	339	44
	Calabria	39,515	2,421	1.09	2,009	88
f.	ISLANDS	143,622	9,887	1.06	7,780	517
	Sicily	115,389	7,289	1.07	6,282	404
	Sardinia	28,233	2,597	1.02	1,498	113

Notes:

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

TDB30265

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

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,668	845
b.	NORTH-WEST ITALY	899	265
	Piedmont	239	19
	Valle d'Aosta	5	2
	Liguria	89	7
	Lombardy	566	237
c.	NORTH-EAST ITALY	612	214
	Trentino-Alto Adige	60	16
	Veneto	212	44
	Friuli-Venezia Giulia	59	4
	Emilia-Romagna	281	151
d.	CENTRAL ITALY	835	170
	Marche	126	46
	Tuscany	251	60
	Umbria	48	5
	Lazio	410	58
e.	SOUTHERN ITALY	857	142
	Abruzzo	104	15
	Molise	15	7
	Campania	327	47
	Apulia	249	47
	Basilicata	30	13
	Calabria	132	12
f.	ISLANDS	465	54
	Sicily	362	41
	Sardinia	103	13

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

September 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	1,054,691	123,830	1.08	56,851	8,099
General government	21	80	1.64	2	..
Financial companies	1,275	1,277	1.60	85	121
Non-financial companies	181,434	84,456	1.09	8,265	6,016
<i>of which: industry</i>	<i>40,821</i>	<i>25,316</i>	<i>1.07</i>	<i>1,491</i>	<i>1,630</i>
building	33,603	20,939	1.13	1,758	1,701
services	93,119	33,735	1.05	4,386	2,489
Producer households	155,332	12,005	1.08	6,808	562
Consumer households and nec	708,737	25,576	1.02	41,310	1,388

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

September 2012

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,668	845
	General government	2	1
	Financial companies	6	104
	Non-financial companies	578	499
	<i>of which: industry</i>	<i>111</i>	<i>118</i>
	building	127	152
	services	282	201
	Producer households	739	84
	Consumer households and nec	2,328	157

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2012-Q3	2012-Q2	2012-Q1
a.	IMPAIRED LOANS			
	Bad debts	118,901	114,211	108,446
	Substandard loans	68,880	65,104	62,089
	Restructured loans	15,416	16,443	16,216
	Overdue / overdrawn loans	25,222	21,198	20,767
b.	TOTAL LOANS	1,779,332	1,796,594	1,786,372

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

September 2012

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	67,865	49,020	5,352	11,615
b. NORTH-WEST ITALY	19,701	14,318	1,139	3,214
Piedmont and Valle d'Aosta	3,164	2,044	298	671
Liguria	1,185	837	100	234
Lombardy	15,352	11,437	740	2,308
c. NORTH-EAST ITALY	16,063	11,710	1,259	2,500
Trentino-Alto Adige	2,326	1,515	259	288
Veneto	6,002	4,563	450	974
Friuli-Venezia Giulia	872	580	108	178
Emilia-Romagna	6,863	5,052	441	1,060
d. CENTRAL ITALY	17,061	12,886	1,238	2,745
Marche	2,189	1,504	207	467
Tuscany	5,608	4,265	575	751
Umbria	1,019	712	122	183
Lazio	8,245	6,405	334	1,344
e. SOUTHERN ITALY	10,231	7,063	1,091	2,034
Abruzzo and Molise	2,010	1,466	212	312
Campania	4,233	3,006	310	909
Apulia and Basilicata	2,672	1,810	352	500
Calabria	1,153	701	187	263
f. ISLANDS	4,809	3,043	625	1,122
Sicily	3,628	2,188	492	930
Sardinia	1,182	855	133	192

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

Banks

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
14,800	24,845	16,462	2,125	5,962
7,996	6,838	4,754	497	1,497
557	1,201	726	130	335
143	447	263	49	135
7,297	5,190	3,765	318	1,027
3,833	5,718	3,930	512	1,215
74	459	292	58	100
2,059	2,441	1,649	224	531
238	414	272	47	92
1,463	2,404	1,716	183	493
2,364	6,332	4,202	540	1,496
163	1,068	722	108	236
860	1,954	1,242	239	469
76	409	245	52	110
1,264	2,900	1,993	141	681
372	4,029	2,465	343	1,181
51	747	476	90	180
119	1,893	1,290	85	499
177	993	540	111	334
11	337	138	48	141
235	1,928	1,111	232	574
165	1,287	659	168	453
70	641	452	64	121

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						
September 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	3,702,071	1,258,440	783,335	729,243	267,177	139,434
of which: 1 facility	3,173,353	1,234,176	727,485	620,824	157,435	53,658
2 facilities	320,278	23,268	52,684	88,508	71,949	40,974
3-4 facilities	152,443	988	3,142	19,651	35,678	38,268
more than 4 facilities	55,997	8	24	260	2,115	6,534
b. GENERAL GOVERNMENT	7,480	627	485	1,053	1,264	1,258
of which: 1 facility	4,416	615	426	842	875	695
2 facilities	2,054	12	59	207	342	475
3-4 facilities	828	-	-	4	47	88
more than 4 facilities	182	-	-	-	-	-
c. FINANCIAL COMPANIES	8,009	1,932	1,043	1,227	792	448
of which: 1 facility	5,579	1,843	819	820	431	210
2 facilities	1,469	87	209	318	230	117
3-4 facilities	641	2	15	89	117	99
more than 4 facilities	320	-	-	-	14	22
d. NON-FINANCIAL COMPANIES	845,697	187,993	105,361	138,151	124,752	99,215
of which: 1 facility	490,758	180,248	79,462	80,005	53,737	31,753
2 facilities	182,490	7,459	24,452	45,668	43,779	30,184
3-4 facilities	120,133	282	1,439	12,332	25,670	31,680
more than 4 facilities	52,316	4	8	146	1,566	5,598
e. PRODUCER HOUSEHOLDS	505,488	183,087	95,997	101,056	45,696	17,392
of which: 1 facility	419,148	176,764	81,434	75,790	24,446	6,540
2 facilities	63,362	6,054	13,616	20,460	13,997	5,568
3-4 facilities	20,617	268	942	4,734	6,853	4,563
more than 4 facilities	2,361	1	5	72	400	721
f. CONSUMER HOUSEHOLDS AND NEC	2,304,431	871,217	575,174	483,087	92,472	20,078
of which: 1 facility	2,224,597	861,306	560,499	459,312	76,163	13,660
2 facilities	69,076	9,473	13,938	21,296	13,264	4,444
3-4 facilities	9,954	435	726	2,437	2,913	1,784
more than 4 facilities	804	3	11	42	132	190

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					
September 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		101,939	39,596	32,469	6,726
of which: 1 facility		29,139	8,459	5,114	691
2 facilities		24,157	7,048	4,191	653
3-4 facilities		33,964	12,012	7,216	1,040
more than 4 facilities		14,679	12,077	15,948	4,342
b. GENERAL GOVERNMENT		1,215	529	585	378
of which: 1 facility		526	174	147	31
2 facilities		487	181	197	93
3-4 facilities		192	157	182	158
more than 4 facilities		10	17	59	96
c. FINANCIAL COMPANIES		458	269	562	563
of which: 1 facility		231	127	266	176
2 facilities		120	72	128	143
3-4 facilities		77	36	88	106
more than 4 facilities		30	34	80	138
d. NON-FINANCIAL COMPANIES		85,298	35,770	30,020	5,691
of which: 1 facility		21,779	6,992	4,299	457
2 facilities		19,589	6,098	3,564	407
3-4 facilities		30,227	11,024	6,604	747
more than 4 facilities		13,703	11,656	15,553	4,080
e. PRODUCER HOUSEHOLDS		7,227	1,342	447	11
of which: 1 facility		2,001	273	41	2
2 facilities		2,030	269	67	2
3-4 facilities		2,487	517	175	3
more than 4 facilities		709	283	164	4
f. CONSUMER HOUSEHOLDS AND NEC		7,140	1,499	771	71
of which: 1 facility		4,138	744	300	15
2 facilities		1,835	407	221	8
3-4 facilities		944	262	161	24
more than 4 facilities		223	86	89	24

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

September 2012		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,783,549	1,335,502	3,702,071	491,919	440,068	3,173,353
b.	NORTH-WEST ITALY	752,965	553,239	1,064,458	186,713	163,080	900,990
	Piedmont	106,896	76,904	271,125	28,163	24,841	233,000
	Valle d’Aosta	2,595	1,931	8,109	899	785	7,063
	Liguria	31,910	24,040	85,846	11,011	9,777	74,722
	Lombardy	611,564	450,363	699,378	146,639	127,676	586,205
c.	NORTH-EAST ITALY	460,652	347,924	941,510	131,829	117,832	794,377
	Trentino-Alto Adige	43,781	34,281	114,628	18,230	14,677	101,098
	Veneto	191,169	152,089	380,217	64,857	60,179	321,336
	Friuli-Venezia Giulia	30,211	23,041	103,229	9,538	8,777	90,475
	Emilia-Romagna	195,491	138,512	343,436	39,203	34,199	281,468
d.	CENTRAL ITALY	370,007	268,299	799,407	94,634	86,379	684,647
	Marche	39,352	30,223	122,527	12,789	11,861	101,108
	Tuscany	106,711	82,148	271,897	29,312	27,047	225,433
	Umbria	17,417	13,881	63,259	5,008	4,690	52,507
	Lazio	206,527	142,047	341,724	47,524	42,781	305,599
e.	SOUTHERN ITALY	135,626	111,492	563,026	51,140	46,838	492,828
	Abruzzo	21,251	17,168	86,542	7,574	7,024	74,622
	Molise	2,602	2,234	14,000	1,090	1,028	12,127
	Campania	55,329	44,861	193,686	19,966	17,685	170,287
	Apulia	38,320	32,159	175,129	14,992	14,166	153,548
	Basilicata	4,994	4,173	22,956	1,889	1,752	19,837
	Calabria	13,130	10,898	70,713	5,630	5,183	62,407
f.	ISLANDS	64,299	54,548	333,670	27,604	25,939	300,511
	Sicily	45,073	37,743	234,285	18,856	17,589	209,223
	Sardinia	19,226	16.804	99,385	8,748	8,351	91,288

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
283,075	213,218	320,278	252,771	182,670	152,443	755,783	499,545	55,997
110,935	83,202	95,473	99,385	69,741	48,480	355,931	237,216	19,515
12,011	8,922	23,381	16,972	10,969	10,974	49,750	32,173	3,770
350	242	733	494	286	252	852	618	61
3,946	2,742	7,054	5,095	3,574	3,006	11,857	7,947	1,064
94,628	71,297	64,305	76,824	54,912	34,248	293,473	196,478	14,620
96,252	72,669	86,860	63,224	44,241	43,289	169,347	113,182	16,984
7,218	5,768	9,445	7,120	5,349	3,274	11,213	8,487	811
35,812	30,883	34,283	25,849	17,540	17,618	64,651	43,487	6,980
3,340	2,601	7,702	4,167	2,955	3,617	13,166	8,709	1,435
49,883	33,418	35,430	26,088	18,397	18,780	80,318	52,499	7,758
46,404	33,997	69,410	54,227	41,336	33,160	174,742	106,587	12,190
5,005	3,853	12,300	6,540	4,590	6,547	15,017	9,918	2,572
16,580	12,678	26,819	17,646	13,198	14,179	43,173	29,225	5,466
2,149	1,739	6,269	2,908	2,200	3,225	7,352	5,251	1,258
22,670	15,727	24,022	27,133	21,347	9,209	109,200	62,193	2,894
19,359	15,602	45,367	24,675	18,608	19,266	40,453	30,444	5,565
2,984	2,459	7,494	3,656	2,549	3,298	7,037	5,136	1,128
402	351	1,227	490	378	519	619	477	127
7,160	5,734	15,181	8,739	6,729	6,251	19,464	14,712	1,967
5,953	4,801	13,819	7,656	5,799	6,109	9,719	7,392	1,653
812	612	1,990	913	690	917	1,379	1,119	212
2,047	1,645	5,656	3,220	2,463	2,172	2,234	1,607	478
10,126	7,747	23,168	11,260	8,745	8,248	15,309	12,117	1,743
7,441	5,460	17,286	8,332	6,337	6,359	10,443	8,357	1,417
2,684	2,287	5,882	2,928	2,407	1,889	4,866	3,760	326

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks					
Source: Central Credit Register Size classes in euro							
September 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(%)		66	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.66	1.02	1.12	1.20	1.35	1.52
First banks share of total credit granted(%)		66	100	96	94	91	88
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.71	1.05	1.23	1.42	1.70	2.00
First banks share of total credit granted(%)		83	98	92	88	84	81
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(%)		51	98	90	83	77	71
<i>of which: industry</i>							
Average number of banks per borrower		2.48	1.05	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		1.79	1.04	1.23	1.48	1.74	2.04
First banks share of total credit granted(%)		66	99	91	85	81	78
<i>of which: services</i>							
Average number of banks per borrower		1.72	1.04	1.26	1.51	1.82	2.22
First banks share of total credit granted(%)		55	98	90	84	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.24	1.04	1.16	1.30	1.67	2.11
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	1.46
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					
September 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	4.89	7.55
First banks share of totalcredit-granted(%)		69	63	54	57
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.78	2.14	2.52	3.87
First banksshare of totalcredit-granted(%)		85	83	82	63
c. FINANCIAL COMPANIES					
Average number of banks per borrower		2.00	2.31	2.69	4.48
First banks share of totalcredit-granted(%)		83	82	79	83
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.85	3.67	5.06	8.10
First banks share of totalcredit-granted(%)		67	61	52	37
<i>of which:industry</i>					
Average number of banks per borrower		3.47	4.49	6.22	9.36
First banks share of total credit granted(%)		55	49	41	30
<i>of which:building</i>					
Average number of banks per borrower		2.36	2.90	3.83	6.72
First banks share of total credit granted(%)		76	73	66	49
<i>of which:services</i>					
Average number of banks per borrower		2.74	3.51	4.71	7.27
First banks share of total credit granted(%)		69	64	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.56	3.20	4.17	3.91
First banks share oft otal credit granted(%)		77	75	66	55
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.71	1.97	2.45	9.11
First banks share of total credit granted(%)		89	86	81	61

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
 Percentages
 Size classes in euros

	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4
a. TOTAL	0.55	0.45	0.47	0.52	0.55
up to 125,000	0.33	0.31	0.35	0.32	0.31
from 125,000 to 500,000	0.59	0.53	0.60	0.53	0.54
more than 500,000	0.59	0.46	0.47	0.56	0.61
b. GENERAL GOVERNMENT	0.02	..	0.03	..	0.61
up to 125,000	0.09	-	-	-	-
from 125,000 to 500,000	-	0.04	0.08	-	-
more than 500,000	0.02	..	0.03	..	0.62
c. FINANCIAL COMPANIES	0.05	0.05	0.02	0.35	0.10
up to 125,000	0.68	0.41	0.44	0.45	0.47
from 125,000 to 500,000	0.68	0.35	0.54	0.40	0.59
more than 500,000	0.05	0.05	0.01	0.35	0.10
d. NON-FINANCIAL COMPANIES	0.73	0.59	0.62	0.65	0.73
up to 125,000	0.75	0.69	0.73	0.66	0.78
from 125,000 to 500,000	0.75	0.67	0.73	0.65	0.78
more than 500,000	0.72	0.58	0.61	0.65	0.73
e. PRODUCER HOUSEHOLDS	0.74	0.68	0.72	0.66	0.74
up to 125,000	0.54	0.52	0.58	0.52	0.55
from 125,000 to 500,000	0.79	0.68	0.75	0.71	0.74
more than 500,000	0.88	0.84	0.82	0.74	0.91
f. CONSUMER HOUSEHOLDS	0.39	0.35	0.39	0.36	0.33
up to 125,000	0.26	0.25	0.27	0.26	0.23
from 125,000 to 500,000	0.47	0.44	0.51	0.45	0.40
more than 500,000	0.91	0.53	0.54	0.55	0.65
g. OTHER SECTORS	0.47	0.06	0.06	0.02	0.27
up to 125,000	0.17	0.15	0.30	0.15	0.13
from 125,000 to 500,000	0.19	0.09	0.23	0.09	0.19
more than 500,000	0.54	0.04	0.01	-	0.30

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

2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
0.43	0.43	0.43	0.58	0.47	0.53	0.53
0.28	0.30	0.30	0.34	0.29	0.29	0.32
0.49	0.50	0.50	0.56	0.48	0.49	0.52
0.45	0.43	0.44	0.63	0.50	0.59	0.58
0.02	..	0.04	..	0.01	..	0.01
-	0.04	0.08	-	-	0.01	-
-	-	-	0.05	-	0.03	0.09
0.02	-	0.04	..	0.01	-	0.01
0.01	..	..	0.01	0.01	0.01	0.05
0.35	0.69	0.36	0.73	0.23	0.40	0.62
0.38	0.35	0.30	0.53	0.82	0.67	0.80
..	..	..	0.01	..	0.01	0.05
0.60	0.57	0.57	0.80	0.68	0.80	0.78
0.62	0.69	0.63	0.82	0.69	0.75	0.72
0.62	0.65	0.56	0.82	0.72	0.75	0.72
0.59	0.56	0.57	0.80	0.68	0.80	0.79
0.61	0.63	0.67	0.74	0.66	0.67	0.71
0.48	0.51	0.48	0.56	0.52	0.56	0.55
0.63	0.66	0.63	0.75	0.67	0.71	0.69
0.70	0.71	0.92	0.89	0.75	0.71	0.88
0.32	0.34	0.36	0.35	0.29	0.30	0.34
0.22	0.23	0.25	0.26	0.22	0.21	0.25
0.41	0.42	0.46	0.42	0.35	0.34	0.41
0.58	0.65	0.58	0.56	0.51	0.71	0.58
0.06	0.09	0.10	4.10	0.04	0.22	0.24
0.16	0.21	0.19	0.30	0.14	0.21	0.14
0.12	0.19	0.06	0.18	0.14	0.14	0.10
0.04	0.06	0.10	5.02	0.02	0.23	0.27

Lending and deposit rates

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

TDB30821

Sample of banks

 Sources: Survey of lending rates
 Percentages

September 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		3.38	4.03	3.99	4.40	3.91	4.25	2.80
from 1 to 5 years		3.41	3.70	3.68	4.09	3.57	5.19	4.59
more than 5 years		3.80	4.20	4.04	4.24	4.23	5.39	5.08
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.93	3.89	3.88	4.19	3.79	4.14	2.78
from 1 to 5 years		3.38	3.62	3.78	3.59	3.56	5.17	4.42
more than 5 years		3.64	3.76	3.72	3.70	3.77	5.37	5.00
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.64	3.94	3.85	4.39	3.82	3.90	2.71
from 1 to 5 years		3.15	3.96	3.62	4.73	3.76	4.64	4.55
more than 5 years		2.51	3.94	3.80	3.45	4.10	5.00	5.00
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.54	3.92	3.89	4.42	3.73	4.33	2.83
from 1 to 5 years		3.67	3.45	3.18	4.24	3.34	5.53	4.80
more than 5 years		4.65	4.42	4.57	4.67	4.26	5.50	5.11
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.49	4.93	4.99	4.96	4.88	5.07	2.99
from 1 to 5 years		5.07	5.08	5.04	4.74	5.27	5.38	4.67
more than 5 years		5.13	5.23	5.07	5.01	5.39	5.50	5.12
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		4.18	4.67	4.69	4.78	4.62	4.87	2.96
from 1 to 5 years		4.74	4.60	4.96	4.28	4.61	5.84	4.66
more than 5 years		4.62	4.68	4.40	4.69	4.76	5.58	5.29

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euro								
September 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	6.73	10.59	10.33	9.42	8.21	7.08	3.66
b.	NORTH-WEST ITALY	5.93	10.84	10.33	9.15	7.79	6.67	3.10
	Piedmont	7.09	10.83	10.30	9.14	8.04	6.62	4.12
	Valle d'Aosta	7.41	10.36	9.39	9.88	8.32	7.45	3.20
	Liguria	7.37	12.08	11.18	9.69	8.13	6.78	4.33
	Lombardy	5.58	10.68	10.22	9.08	7.68	6.68	2.92
c.	NORTH-EAST ITALY	6.79	9.87	9.35	8.44	7.48	6.62	4.49
	Trentino-Alto Adige	5.23	7.61	6.84	6.46	5.60	4.73	3.71
	Veneto	7.12	10.40	10.13	9.07	8.16	7.11	4.42
	Friuli-Venezia Giulia	7.50	11.06	10.04	9.34	8.22	6.76	4.57
	Emilia-Romagna	6.98	9.84	9.43	8.56	7.61	7.06	4.72
d.	CENTRAL ITALY	6.82	10.78	10.42	9.97	8.83	7.66	3.79
	Marche	8.78	10.52	10.10	10.22	9.09	8.39	6.55
	Tuscany	6.51	11.64	10.75	10.03	9.08	7.88	2.43
	Umbria	9.66	11.24	10.88	10.44	9.70	8.83	9.10
	Lazio	6.38	10.15	10.21	9.77	8.45	7.24	4.11
e.	SOUTHERN ITALY	9.17	11.01	11.59	10.60	9.76	8.50	6.23
	Abruzzo	8.96	11.31	11.21	10.20	9.64	8.08	7.44
	Molise	10.73	11.18	10.88	11.10	10.55	12.47	8.41
	Campania	9.44	10.82	11.74	10.73	10.12	9.19	5.62
	Apulia	8.63	10.66	11.34	10.37	9.35	7.77	5.60
	Basilicata	8.98	11.04	11.44	10.38	9.75	8.60	7.81
	Calabria	10.13	12.13	12.42	11.28	9.78	8.60	6.71
f.	ISLANDS	7.63	10.46	10.76	10.22	9.36	8.08	3.11
	Sicily	8.88	10.42	10.79	10.33	9.37	8.14	5.57
	Sardinia	5.59	10.61	10.66	9.92	9.32	7.95	2.18

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

September 2012

September 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	5.18	2.98	3.76	4.38	7.93
	up to 250,000	8.67	3.15	5.54	5.18	11.31
	from 250,000 to 1,000,000	7.62	3.26	5.33	5.48	10.09
	from 1,000,000 to 5,000,000	6.29	3.21	4.77	4.95	8.58
	from 5,000,000 to 25,000,000	4.89	3.09	4.12	4.40	7.35
	more than 25,000,000	3.58	2.75	3.31	3.13	5.34
b.	NORTH-EAST ITALY	4.98	2.94	3.71	3.85	7.48
	up to 250,000	9.24	3.08	5.45	5.51	11.68
	from 250,000 to 1,000,000	7.81	3.18	5.13	5.35	9.95
	from 1,000,000 to 5,000,000	6.23	3.13	4.37	4.69	8.16
	from 5,000,000 to 25,000,000	4.67	3.05	4.27	4.27	6.95
	more than 25,000,000	3.38	2.77	3.42	2.76	4.88
c.	NORTH-WEST ITALY	4.68	3.04	3.96	4.09	7.38
	up to 250,000	8.08	3.03	4.75	4.35	10.47
	from 250,000 to 1,000,000	6.84	3.18	4.91	5.01	9.08
	from 1,000,000 to 5,000,000	5.69	3.15	4.77	4.27	7.83
	from 5,000,000 to 25,000,000	4.43	3.08	4.02	3.97	6.89
	more than 25,000,000	3.44	2.92	3.47	3.70	5.31
d.	CENTRAL ITALY	5.67	2.85	3.42	4.59	8.13
	up to 250,000	8.40	3.18	5.76	4.81	11.42
	from 250,000 to 1,000,000	7.74	3.34	5.54	5.67	10.70
	from 1,000,000 to 5,000,000	6.66	3.29	5.03	5.23	9.27
	from 5,000,000 to 25,000,000	5.41	3.13	3.82	4.74	7.89
	more than 25,000,000	3.95	2.52	3.08	3.33	5.46
e.	SOUTHERN ITALY	6.37	3.24	5.14	5.31	9.62
	up to 250,000	9.00	3.43	6.10	5.61	11.81
	from 250,000 to 1,000,000	8.47	3.51	5.78	5.59	11.01
	from 1,000,000 to 5,000,000	7.20	3.42	5.28	5.39	9.98
	from 5,000,000 to 25,000,000	5.91	3.18	4.51	4.87	8.75
	more than 25,000,000	4.41	2.96	3.75	4.02	7.24
f.	ISLANDS	6.55	3.21	4.76	4.93	9.30
	up to 250,000	7.91	3.32	5.57	5.58	10.99
	from 250,000 to 1,000,000	8.25	3.43	5.51	5.73	10.46
	from 1,000,000 to 5,000,000	7.38	3.35	5.19	5.31	9.53
	from 5,000,000 to 25,000,000	6.32	3.19	4.17	4.95	8.26
	more than 25,000,000	4.49	3.01	4.19	3.05	7.23

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

September 2012

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.18	4.98	4.68	5.67	6.37	6.55
<i>of which:</i> discount lending	6.54	6.22	4.72	6.43	7.38	7.14
advance on loan selling	4.25	4.68	3.94	3.75	4.26	5.23
for factoring						
b. TERM LOANS	3.08	3.01	3.10	2.96	3.49	3.45
Initial period of rate fixation:						
up to 1 year	2.98	2.94	3.04	2.85	3.24	3.21
more than 1 year	4.18	3.80	4.06	4.09	5.28	4.90
<i>of which:</i> leasing	4.11	3.97	4.15	4.14	4.37	4.42
Initial period of rate fixation:						
up to 1 year	4.06	3.97	4.15	4.05	4.21	4.13
more than 1 year	4.42	3.96	4.18	5.26	5.83	5.36
c. REVOCABLE LOANS	7.93	7.48	7.38	8.13	9.62	9.30

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

September 2012

September 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	5.18	3.00	4.38	7.93	3.03	4.92
Agricultural, forestry and fishing	5.81	3.22	5.16	8.03	5.21	5.81
Mining and quarrying	5.69	3.08	4.98	8.75	4.11	6.41
Manufacturing	4.89	3.03	4.16	8.71	2.43	4.10
Electricity, gas, steam and air conditioning supply	4.66	2.76	3.36	5.35	3.14	3.12
Water supply, sewerage, waste management and remediation activities	5.49	2.84	4.38	6.35	3.40	5.53
Construction	6.55	3.23	4.40	7.89	4.56	5.80
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.90	3.31	4.76	9.16	3.95	5.70
Transportation and storage	6.03	2.25	4.62	7.99	2.43	3.78
Accommodation and food service activities	5.77	2.93	4.66	8.54	4.53	6.12
Information and communication	5.89	3.03	4.04	6.51	2.68	5.86
Financial and insurance activities	3.03	3.11	1.93	5.63	3.35	3.61
Real estate activities	4.93	2.82	4.51	6.27	4.07	5.41
Professional, scientific and technical activities	5.57	2.89	4.55	6.73	3.00	5.52
Administrative and support service activities	5.64	3.11	4.93	8.04	3.09	6.59
All remaining activities (sections O, P,Q,R,S,T)	5.49	2.94	4.58	8.17	4.36	5.44

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**September 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	2.98	3.57	4.78	5.44	6.45	5.71
North-west Italy	3.61	3.38	4.70	5.28	6.01	5.49
North-east Italy	3.95	4.48	4.20	5.28	5.66	5.17
Central Italy	1.85	3.09	4.61	5.79	7.10	5.86
Southern Italy	4.27	6.89	5.76	5.75	7.19	6.50
Islands	4.72	4.20	6.60	5.91	6.23	5.74

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						
September 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	3.31	2.52	4.55	5.10	5.45
b.	NORTH-WEST ITALY	3.19	2.49	4.42	5.01	5.27
	Piedmont	3.39	2.57	4.47	5.06	5.36
	Valle d'Aosta	3.42	2.61	4.50	4.47	7.95
	Liguria	3.34	2.50	4.92	5.02	6.00
	Lombardy	3.11	2.47	4.32	5.00	5.17
c.	NORTH-EAST ITALY	3.07	2.41	4.56	5.00	5.36
	Trentino-Alto Adige	3.28	2.77	5.22	4.82	5.48
	Veneto	3.01	2.34	4.80	5.06	4.92
	Friuli-Venezia Giulia	3.16	2.33	5.21	5.08	5.96
	Emilia-Romagna	3.07	2.41	4.25	4.93	5.74
d.	CENTRAL ITALY	3.46	2.57	4.53	5.14	5.19
	Marche	3.35	2.62	5.09	5.02	6.36
	Tuscany	3.19	2.46	4.74	5.04	5.61
	Umbria	3.61	2.64	4.52	5.13	7.21
	Lazio	3.61	2.63	4.36	5.19	4.60
e.	SOUTHERN ITALY	3.68	2.72	4.89	5.15	6.62
	Abruzzo	3.63	2.59	5.10	5.14	7.21
	Molise	3.78	2.63	4.84	5.10	9.42
	Campania	3.72	2.85	5.07	5.17	5.82
	Apulia	3.60	2.62	4.51	5.10	6.52
	Basilicata	3.58	2.60	4.90	4.93	8.92
	Calabria	3.84	2.78	5.24	5.31	8.88
f.	ISLANDS	3.67	2.69	5.17	5.33	7.30
	Sicily	3.60	2.64	5.32	5.38	7.04
	Sardinia	3.82	2.79	4.94	5.24	8.94

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

September 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	2.45	2.37	5.19	4.94
b.	NORTH-WEST ITALY	2.43	2.33	5.14	4.86
	Piedmont and Valle d'Aosta	2.55	2.41	5.11	4.84
	Liguria	2.41	2.31	5.16	4.81
	Lombardy	2.39	2.32	5.15	4.87
c.	NORTH-EAST ITALY	2.24	2.23	5.11	4.86
	Trentino-Alto Adige	2.64	2.58	5.00	4.68
	Veneto	2.15	2.15	5.16	4.95
	Friuli-Venezia Giulia	2.24	2.19	5.18	4.97
	Emilia Romagna	2.30	2.24	5.01	4.76
d.	CENTRAL ITALY	2.52	2.46	5.18	5.02
	Marche	2.49	2.39	4.99	4.83
	Tuscany	2.35	2.35	5.10	4.89
	Umbria	2.60	2.51	5.11	4.83
	Lazio	2.68	2.54	5.27	5.10
e.	SOUTHERN ITALY	2.73	2.57	5.24	4.96
	Abruzzo and Molise	2.57	2.41	5.18	4.99
	Campania	2.88	2.67	5.29	4.99
	Apulia	2.70	2.53	5.21	4.88
	Basilicata	2.71	2.40	5.05	4.79
	Calabria	2.70	2.60	5.33	5.10
f.	ISLANDS	2.67	2.52	5.38	5.12
	Sicily	2.61	2.48	5.44	5.16
	Sardinia	2.79	2.61	5.31	5.07

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 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	4.18	3.75	4.92	4.17
NORTH-WEST ITALY	4.32	3.80	4.61	3.92
NORTH-EAST ITALY	3.84	3.48	4.94	4.28
CENTRAL ITALY	4.27	3.90	4.99	4.23
SOUTHERN ITALY	4.38	3.94	5.36	4.59
ISLANDS	4.50	3.83	5.20	4.48

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

September 2012

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
a. ITALY	5.94	6.31	5.68	7.35	6.43	8.74	5.36
b. NORTH-WEST ITALY	5.44	5.94	5.54	7.01	5.90	8.91	5.29
Piedmont and Valle d'Aosta	6.07	6.16	5.82	7.18	6.11	8.87	5.39
Liguria	6.75	6.81	5.90	7.25	7.07	9.96	5.91
Lombardy	5.22	5.82	5.45	6.95	5.76	8.83	5.21
c. NORTH-EAST ITALY	5.59	5.68	5.10	6.81	5.83	7.89	5.36
Trentino-Alto Adige	4.86	4.84	4.32	5.43	4.84	6.32	5.32
Veneto	5.62	5.74	5.04	7.25	6.13	8.17	4.99
Friuli-Venezia Giulia	5.83	5.78	5.18	6.95	6.35	8.75	5.83
Emilia-Romagna	5.71	5.79	5.28	6.92	5.78	8.15	5.74
d. CENTRAL ITALY	6.28	6.83	5.98	7.86	7.00	8.82	5.06
Marche	6.70	6.63	5.91	8.23	6.81	9.03	6.23
Tuscany	5.97	6.70	6.19	8.41	6.62	9.37	5.55
Umbria	7.12	7.00	6.42	8.30	7.09	9.46	6.94
Lazio	6.23	6.96	5.62	7.52	7.23	7.77	4.70
e. SOUTHERN ITALY	7.76	7.87	7.39	8.29	8.00	9.59	5.95
Campania	7.72	7.98	7.37	8.35	8.19	9.24	5.51
Abruzzo and Molise	7.80	7.78	7.54	7.99	7.91	9.48	6.41
Apulia and Basilicata	7.46	7.50	7.09	8.16	7.39	9.73	5.90
Calabria	9.00	9.14	8.56	9.67	9.25	9.80	7.13
f. ISLANDS	7.17	8.02	7.75	8.40	8.02	9.23	6.30
Sicily	7.89	8.06	7.77	8.41	8.10	9.14	6.32
Sardinia	5.70	7.88	7.67	8.38	7.77	9.59	6.22

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							
September 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.60	1.21	1.41	0.98	0.27	0.35
b.	NORTH-EAST ITALY	0.59	0.93	1.29	0.96	0.27	0.34
	Piedmont	0.64	0.92	2.23	1.01	0.22	0.28
	Valle d'Aosta	0.61	0.54	3.03	1.18	0.16	0.18
	Liguria	0.45	0.78	2.15	0.88	0.22	0.29
	Lombardy	0.59	1.01	0.92	0.95	0.29	0.38
c.	NORTH-WEST ITALY	0.56	1.09	0.72	1.07	0.30	0.33
	Trentino-Alto Adige	0.72	1.40	2.38	1.10	0.29	0.33
	Veneto	0.48	1.08	0.53	0.91	0.25	0.30
	Friuli-Venezia Giulia	0.50	1.04	0.83	1.10	0.23	0.23
	Emilia-Romagna	0.63	0.83	1.07	1.20	0.36	0.38
d.	CENTRAL ITALY	0.82	1.43	1.83	1.07	0.33	0.45
	Marche	0.60	0.78	2.14	1.16	0.39	0.42
	Tuscany	0.47	1.04	1.22	0.77	0.29	0.33
	Umbria	0.71	1.53	1.90	1.39	0.42	0.43
	Lazio	0.98	1.47	1.87	1.18	0.33	0.52
e.	SOUTHERN ITALY	0.36	0.65	1.53	0.70	0.22	0.26
	Abruzzo	0.53	0.92	0.85	1.02	0.35	0.38
	Molise	0.42	0.40	1.59	0.67	0.22	0.33
	Campania	0.33	0.63	2.07	0.60	0.17	0.23
	Apulia	0.37	0.79	0.56	0.78	0.26	0.28
	Basilicata	0.41	1.02	1.21	0.58	0.23	0.35
	Calabria	0.24	0.28	1.51	0.52	0.14	0.19
f.	ISLANDS	0.40	0.62	1.54	0.77	0.21	0.27
	Sicily	0.43	0.67	1.23	0.95	0.24	0.30
	Sardinia	0.35	0.56	1.81	0.48	0.17	0.22

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									
September 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	0.18	0.21	0.35	1.24	0.11	0.17	0.35	1.14
b.	NORTH-WEST ITALY	0.19	0.21	0.34	1.18	0.11	0.17	0.37	1.07
	Piedmont	0.18	0.19	0.32	1.30	0.09	0.15	0.34	0.95
	Valle d'Aosta	0.24	0.21	0.24	1.48	0.07	0.11	0.21	0.61
	Liguria	0.17	0.20	0.34	1.12	0.09	0.15	0.32	1.00
	Lombardy	0.20	0.22	0.35	1.16	0.12	0.19	0.39	1.11
c.	NORTH-EAST ITALY	0.20	0.23	0.40	1.37	0.10	0.17	0.38	1.11
	Trentino-Alto Adige	0.25	0.24	0.38	1.36	0.18	0.20	0.35	1.03
	Veneto	0.21	0.22	0.36	1.18	0.09	0.14	0.33	1.15
	Friuli-Venezia Giulia	0.21	0.21	0.37	1.38	0.07	0.11	0.27	0.85
	Emilia-Romagna	0.18	0.24	0.44	1.53	0.11	0.21	0.44	1.13
d.	CENTRAL ITALY	0.19	0.21	0.37	1.31	0.12	0.19	0.38	1.38
	Marche	0.18	0.26	0.55	1.68	0.09	0.21	0.53	1.57
	Tuscany	0.19	0.21	0.37	0.98	0.11	0.18	0.35	1.14
	Umbria	0.21	0.25	0.49	1.90	0.13	0.21	0.50	1.58
	Lazio	0.18	0.20	0.33	1.39	0.12	0.19	0.37	1.41
e.	SOUTHERN ITALY	0.16	0.17	0.29	0.99	0.08	0.13	0.27	0.93
	Abruzzo	0.19	0.26	0.49	1.39	0.12	0.21	0.44	1.18
	Molise	0.18	0.19	0.29	0.98	0.09	0.17	0.39	1.02
	Campania	0.14	0.14	0.22	0.85	0.07	0.10	0.21	0.85
	Apulia	0.17	0.18	0.32	1.10	0.08	0.14	0.31	1.00
	Basilicata	0.16	0.18	0.33	0.77	0.10	0.18	0.38	1.14
	Calabria	0.15	0.14	0.20	0.76	0.07	0.12	0.22	0.69
f.	ISLANDS	0.18	0.18	0.28	1.07	0.12	0.18	0.30	0.87
	Sicily	0.18	0.20	0.31	1.33	0.12	0.18	0.33	0.98
	Sardinia	0.17	0.16	0.22	0.63	0.14	0.17	0.24	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 July	2012 Aug.	2012 Sept.
a. TOTAL	624,586	622,964	631,756
b. GOLD AND GOLD RECEIVABLES	98,270	98,270	108,580
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	41,114	40,112	39,638
receivables from the IMF	13,190	13,335	13,157
securities	26,158	25,737	25,186
current accounts and other deposits	943	912	835
reverse operations	816	123	454
other claims	6	6	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,695	3,067	2,976
financial counterparties	2,695	3,067	2,976
of which: securities	176	176	216
reverse operations	1,983	2,304	2,162
other claims	536	588	599
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	98	98	98
claims on non-euro-area EU central banks	-	-	-
securities	98	98	98
other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	283,271	280,711	276,734
main refinancing operations	13,774	8,440	4,155
longer-term refinancing operations	269,496	272,271	272,579
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1,063	984	1,028
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	120,187	120,723	121,447
securities held for monetary policy purposes	44,856	44,829	45,016
other securities	75,331	75,894	76,431

TDB40605

Bank of Italy

	2012 July	2012 Aug.	2012 Sept.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	14,663	14,663	14,642
I. INTRA-EUROSISTEM CLAIMS	10,384	11,115	12,293
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	2,033	2,763	3,941
other intra-eurosystem claims (net)	-	-	-
m ITEMS TO BE SETTLED	7	7	122
n. OTHER ASSETS	50,226	50,290	50,949
Euro-area coins	50	50	51
investments of reserves and provisions	36,365	36,423	36,883
intangible fixed assets	64	65	65
tangible fixed assets	3,215	3,220	3,221
accrued income and prepaid expenses	4,045	4,043	4,144
deferred tax assets	5,085	5,085	5,085
sundry	1,400	1,406	1,500
o. EXPENSE FOR THE YEAR	2,608	2,922	3,250

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2012 July	2012 Aug.	2012 Sept.
a. TOTAL	624,586	622,964	631,756
b. BANKNOTES IN CIRCULATION	147,528	147,293	146,646
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	25,925	30,113	33,598
current accounts (covering the minimum reserve system)	23,293	29,504	31,796
deposit facility	2,632	609	1,802
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	26,236	11,236	14,871
general government	26,046	11,050	14,706
of which: treasury payment account	792	801	799
sinking fund for the redemption of government securities	116	116	780
other liabilities	25,138	10,133	13,128
other counterparties	190	186	165
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	1,499	1,410	1,320
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	1,499	1,410	1,320
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	483	472	422
financial sector counterparties	-	-	-
general government	483	472	422
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	628	3	2
deposits and balances	2	2	2
other liabilities	626	1	..
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,928	7,928	7,846
l. INTRA-EUROSISTEM LIABILITIES	280,093	289,320	280,768
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	280,093	289,320	280,768

TDB40615

Bank of Italy

		2012 July	2012 Aug.	2012 Sept.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	31	32	47
n.	OTHER LIABILITIES	1,394	1,377	1,382
	Bank of Italy drafts	93	90	99
	accrued expenses and deferred income	6	3	36
	sundry	1,295	1,284	1,248
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	86,418	86,418	96,666
q.	PROVISION FOR GENERAL RISKS	10,546	10,546	10,546
r.	CAPITAL AND RESERVES	22,129	22,129	22,129
	capital	..	..	..
	ordinary and extraordinary reserves	14,390	14,390	14,390
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	6,071	7,009	7,835
u.	MEMORANDUM ACCOUNTS	638,375	647,519	647,873

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.

As of September 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 930 million euros (including 68 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

Glossary

Glossary of terms in the tables

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". For more details, please refer to our website, Circulare no. 272/2008, Section C.16 - Purpose of the loan (only in italian).

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.