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Statistical publications and distribution options

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

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

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

Requests for clarifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it.

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Director: GRAZIA MARCHESE

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Notice to readers

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

II. Symbols:

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

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

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

Additional information concerning this issue

With this edition the tables relating to the classification of customers by sector and branch of activity are adapted to the new classification, in force from December 2014, consistent with the latest version of the European system of national and regional accounts, ESA 2010. The new rules have resulted in breaks in some series, in particular for the data on “financial companies” and “non-financial corporations,” both resident and non-resident, and as a consequence also on the NACE classification, in particular “financial and insurance activities” (section K).

In addition, starting with this edition, in Table TDB40230, giving data on the number and types of financial intermediaries listed in the register referred to in Article 107 of the Consolidated Law on Banking, there are specific data on intermediaries that engage primarily in factoring, on ‘bad finance’ companies, and on loan guarantee consortiums.

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

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

Key to symbols and information in the index

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

- 1 **BDS on-line:** ☒ Table distributed on the “BDS on-line statistical database” with the same characteristics
 ∅ Table distributed on the “BDS on-line statistical database” with greater disaggregation of data
 ○ Table distributed on the “BDS on-line statistical database” only
- 2 **Frequency:** M Monthly
 Q Quarterly
 H Half-yearly
 A Annual
- 3 **Source:** 1 Supervisory returns
 2 Central Credit Register
 3 Survey of lending rates
 4 Survey of deposit rates
 5 Archives of intermediary identification data
 6 Bank of Italy
- 4 **Universe:** [ba] Banks
 [bi] Bank of Italy
 [bp] Bancoposta
 [cdp] Cassa Depositi and Prestiti
 [ci] Collective investment undertakings
 [em] Electronic money Institutions
 [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 “BDS on-line statistical database”**
- 9 **Page on which table appears in this issue**

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Structural information

Distribution by location (province) and institutional category of bank

[TDB10207](#)

Source: Archives of intermediary identification data

December 2014		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a.	TOTAL	664	30,740	171	19,778
b.	PIEDMONT	26	2,494	17	1,874
	Alessandria	-	270	-	183
	Asti	1	160	1	128
	Biella	4	132	4	115
	Cuneo	13	498	5	337
	Novara	-	200	-	109
	Turin	8	1,022	7	883
	Verbano-Cusio-Ossola	-	85	-	27
	Vercelli	-	127	-	92
c.	VALLE D'AOSTA	1	95	-	65
	Aosta	1	95	-	65
d.	LIGURIA	6	857	5	689
	Genoa	4	461	3	371
	Imperia	-	105	-	79
	La Spezia	1	126	1	110
	Savona	1	165	1	129
e.	LOMBARDY	160	6,004	50	3,411
	Bergamo	11	717	1	383
	Brescia	15	900	5	443
	Como	3	340	-	206
	Cremona	4	268	-	119
	Lecco	2	224	1	118
	Lodi	3	149	-	50
	Mantua	4	311	1	223
	Milan	110	1,793	41	1,115
	Monza-Brianza	5	447	1	243
	Pavia	1	313	-	214
	Sondrio	2	122	-	22
	Varese	-	420	-	275
f.	TRENTINO-ALTO ADIGE	101	916	7	276
	Bolzano	55	402	4	136
	Trento	46	514	3	140
g.	VENETO	42	3,287	5	1,710
	Belluno	1	174	-	102
	Padua	10	597	2	373
	Rovigo	2	159	-	90
	Treviso	8	586	1	271
	Venice	5	491	1	284
	Verona	7	671	1	315
	Vicenza	9	609	-	275

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	6,278	376	4,432	80	252	5,754
-	411	8	189	1	20	627
-	80	-	6	-	1	84
-	20	-	11	-	1	60
-	16	-	-	-	1	39
-	37	8	123	-	1	140
-	91	-	-	-	-	59
-	77	-	47	1	15	173
-	56	-	2	-	-	27
-	34	-	-	-	1	45
-	8	1	22	-	-	30
-	8	1	22	-	-	30
-	138	-	24	1	6	135
-	84	-	2	1	4	51
-	15	-	10	-	1	23
-	13	-	2	-	1	25
-	26	-	10	-	-	36
5	1,661	42	802	63	130	1,169
1	190	9	142	-	2	202
1	215	9	229	-	13	179
-	87	3	46	-	1	96
-	76	4	73	-	-	86
-	75	1	30	-	1	64
-	54	3	44	-	1	52
-	46	3	42	-	-	68
1	487	5	90	63	101	129
-	129	4	69	-	6	55
-	74	1	24	-	1	99
2	98	-	2	-	-	44
-	130	-	11	-	4	95
1	123	90	510	3	7	297
1	66	47	194	3	6	111
-	57	43	316	-	1	186
5	901	32	664	-	12	539
-	47	1	25	-	-	50
1	101	7	120	-	3	101
-	18	2	51	-	-	43
1	181	6	133	-	1	95
-	120	4	85	-	2	44
1	232	5	120	-	4	94
2	202	7	130	-	2	112

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	22	878	5	468
Gorizia	4	93	-	41
Pordenone	3	207	1	115
Trieste	3	121	1	86
Udine	12	457	3	226
i. EMILIA ROMAGNA	45	3,220	19	2,083
Bologna	11	726	5	473
Ferrara	3	219	2	175
Forlì	9	321	3	188
Modena	5	442	2	253
Parma	2	332	2	257
Piacenza	1	209	-	130
Ravenna	3	315	1	216
Reggio Emilia	5	379	3	242
Rimini	6	277	1	149
l. MARCHE	27	1,095	7	815
Ancona	10	343	3	247
Ascoli Piceno	4	142	1	108
Fermo	4	142	1	108
Macerata	4	222	1	177
Pesaro e Urbino	7	285	1	195
m. TUSCANY	47	2,297	15	1,511
Arezzo	4	216	-	130
Florence	14	621	6	450
Grosseto	3	145	-	94
Livorno	2	198	-	123
Lucca	3	248	2	155
Massa Carrara	1	105	1	90
Pisa	5	276	2	175
Pistoia	8	172	2	106
Prato	1	117	-	61
Siena	6	199	2	127
n. UMBRIA	6	517	3	423
Perugia	4	396	1	318
Terni	2	121	2	105
o. LAZIO	60	2,583	20	1,776
Frosinone	6	205	-	113
Latina	5	185	-	110
Rieti	2	78	1	56
Rome	40	1,916	17	1,363
Viterbo	7	199	2	134
p. ABRUZZO	11	633	3	439
Chieti	3	169	1	114
L'Aquila	1	136	-	69
Pescara	2	161	1	127
Teramo	5	167	1	129

						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	162	15	245	1	3	171
-	16	4	36	-	-	20
-	40	2	52	-	-	39
-	15	1	18	1	2	4
1	91	8	139	-	1	108
4	685	21	439	1	13	325
-	128	6	118	-	7	55
-	25	1	19	-	-	24
-	43	6	90	-	-	30
2	175	-	12	1	2	47
-	57	-	17	-	1	44
1	63	-	15	-	1	41
-	50	2	48	-	1	18
-	93	2	43	-	1	45
1	51	4	77	-	-	21
-	88	20	192	-	-	208
-	38	7	58	-	-	46
-	5	3	29	-	-	29
-	5	3	29	-	-	29
-	14	3	31	-	-	49
-	28	6	62	-	-	56
3	435	29	347	-	4	267
2	57	2	29	-	-	36
-	79	8	91	-	1	42
-	17	3	34	-	-	28
-	51	2	24	-	-	18
-	71	1	22	-	-	28
-	12	-	2	-	1	15
1	66	2	34	-	1	37
-	23	6	42	-	1	21
-	42	1	14	-	-	6
-	17	4	55	-	-	36
-	46	3	48	-	-	82
-	37	3	41	-	-	51
-	9	-	7	-	-	31
5	472	25	291	10	44	260
2	62	4	29	-	1	61
1	50	4	25	-	-	30
-	14	1	8	-	-	31
2	332	11	178	10	43	83
-	14	5	51	-	-	55
-	107	8	87	-	-	170
-	39	2	16	-	-	55
-	45	1	22	-	-	42
-	14	1	20	-	-	31
-	9	4	29	-	-	42

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
q. MOLISE	2	136	-	87
Campobasso	2	104	-	71
Isernia	-	32	-	16
r. CAMPANIA	31	1,499	7	1,046
Avellino	3	131	-	61
Benevento	2	90	1	49
Caserta	4	193	2	152
Naples	9	735	4	595
Salerno	13	350	-	189
s. APULIA	28	1,300	1	850
Bari	14	458	1	291
Barletta - Andria - Tranii	3	115	-	76
Brindisi	2	115	-	77
Foggia	1	208	-	122
Lecce	3	248	-	179
Taranto	5	156	-	105
t. BASILICATA	3	229	-	101
Matera	-	72	-	32
Potenza	3	157	-	69
u. CALABRIA	12	465	1	336
Catanzaro	5	98	-	67
Cosenza	4	186	1	134
Crotone	1	34	-	16
Reggio Calabria	1	110	-	95
Vibo Valentia	1	37	-	24
v. SICILY	30	1,581	4	1,175
Agrigento	4	144	-	96
Caltanissetta	6	91	-	56
Catania	4	325	2	231
Enna	1	59	-	43
Messina	3	203	1	160
Palermo	7	387	1	317
Ragusa	2	107	-	65
Syracuse	1	116	-	81
Trapani	2	149	-	126
z. SARDINIA	4	654	2	643
Cagliari	1	206	-	202
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	37	-	37
Nuoro	-	67	-	67
Ogliastra	-	26	-	26
Olbia Tempio	-	71	-	70
Oristano	1	78	-	72
Sassari	2	135	2	135

						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	33	1	16	-	-	46	
1	20	1	13	-	-	34	
-	13	-	3	-	-	12	
5	307	19	138	-	8	324	
-	50	3	20	-	-	51	
-	28	1	13	-	-	41	
-	33	2	7	-	1	57	
4	131	1	4	-	5	81	
1	65	12	94	-	2	94	
3	329	24	120	-	1	223	
2	113	11	53	-	1	39	
-	30	3	9	-	-	10	
-	26	2	12	-	-	20	
-	76	1	10	-	-	48	
1	58	2	11	-	-	79	
-	26	5	25	-	-	27	
-	84	3	44	-	-	83	
-	29	-	11	-	-	23	
-	55	3	33	-	-	60	
1	53	10	75	-	1	171	
1	12	4	19	-	-	37	
-	21	3	30	-	1	65	
-	9	1	9	-	-	16	
-	7	1	8	-	-	35	
-	4	1	9	-	-	18	
3	234	23	171	-	1	323	
-	21	4	27	-	-	37	
-	6	6	29	-	-	20	
1	75	1	19	-	-	55	
-	2	1	14	-	-	19	
-	32	2	11	-	-	64	
1	30	5	39	-	1	73	
1	37	1	5	-	-	12	
-	27	1	8	-	-	19	
-	4	2	19	-	-	24	
-	1	2	8	-	2	304	
-	-	1	2	-	2	65	
-	-	-	-	-	-	20	
-	-	-	-	-	-	22	
-	-	-	-	-	-	43	
-	-	-	-	-	-	20	
-	1	-	-	-	-	26	
-	-	1	6	-	-	52	
-	-	-	-	-	-	56	

Distribution by location (province)

[TDB10214](#)Banks and financial intermediaries
(Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI

Source: Supervisory returns

December 2014	Number of devices in operation	
	POS terminals	ATMs
a. TOTAL	1,792,232	40,529
b. PIEDMONT	138,100	4,193
Alessandria	13,128	335
Asti	6,027	177
Biella	6,512	152
Cuneo	18,363	571
Novara	11,387	323
Turin	69,623	2,382
Verbano-Cusio-Ossola	5,349	109
Vercelli	7,711	144
c. VALLE D'AOSTA	6,139	130
Aosta	6,139	130
d. LIGURIA	53,769	1,130
Genoa	26,807	575
Imperia	8,116	151
La Spezia	7,933	191
Savona	10,913	213
e. LOMBARDY	293,980	7,762
Bergamo	32,564	827
Brescia	34,381	1,423
Como	14,397	409
Cremona	8,294	402
Lecco	8,013	272
Lodi	5,529	211
Mantua	9,928	385
Milan	120,507	2,484
Monza-Brianza	11,008	332
Pavia	14,150	355
Sondrio	7,193	171
Varese	28,016	491
f. TRENTO-ALTO ADIGE	44,738	1,213
Bolzano	24,040	578
Trento	20,698	635
g. VENETO	153,018	4,193
Belluno	7,137	216
Padua	26,546	743
Rovigo	6,270	169
Treviso	23,892	765
Venice	36,305	605
Verona	29,393	967
Vicenza	23,475	728

Distribution by location (province)

TDB10214		Banks and financial intermediaries (Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	38,157	1,171
	Gorizia	4,806	161
	Pordenone	8,154	281
	Trieste	7,354	185
	Udine	17,843	544
i.	EMILIA ROMAGNA	150,559	4,199
	Bologna	35,104	938
	Ferrara	10,652	312
	Forlì	13,125	406
	Modena	22,249	560
	Parma	15,671	505
	Piacenza	8,391	286
	Ravenna	13,766	389
	Reggio Emilia	15,655	461
	Rimini	15,946	342
l.	MARCHE	49,000	1,300
	Ancona	16,183	382
	Ascoli Piceno	8,783	227
	Fermo	3,155	91
	Macerata	10,101	245
	Pesaro e Urbino	10,778	355
m.	TUSCANY	136,034	3,120
	Arezzo	10,369	259
	Florence	39,685	921
	Grosseto	8,841	185
	Livorno	14,277	260
	Lucca	16,681	322
	Massa Carrara	6,804	114
	Pisa	14,084	341
	Pistoia	7,393	209
	Prato	6,765	137
	Siena	11,135	372
n.	UMBRIA	29,958	683
	Perugia	22,364	574
	Terni	7,594	109
o.	LAZIO	240,278	3,314
	Frosinone	12,914	289
	Latina	14,399	243
	Rieti	3,747	88
	Rome	200,879	2,476
	Viterbo	8,339	218
p.	ABRUZZO	36,327	768
	Chieti	10,984	223
	L'Aquila	7,815	160
	Pescara	9,309	192
	Teramo	8,219	193

Distribution by location (province)

	TDB10214	Banks and financial intermediaries (Art. 107 of the 1993 Banking Law), Payment Institutions and ELMI	
		Number of devices in operation	
		POS terminals	ATMs
q. MOLISE		6,962	157
Campobasso		5,060	114
Isernia		1,902	43
r. CAMPANIA		121,108	2,151
Avellino		7,494	155
Benevento		5,647	96
Caserta		16,796	236
Naples		67,538	1,239
Salerno		23,633	425
s. APULIA		87,384	1,488
Bari		31,566	553
Barletta-Andria-Trani		3,259	70
Brindisi		8,898	119
Foggia		11,302	246
Lecce		19,692	331
Taranto		12,667	169
t. BASILICATA		10,803	209
Matera		4,064	73
Potenza		6,739	136
u. CALABRIA		39,302	593
Catanzaro		8,489	120
Cosenza		13,559	237
Crotone		2,717	48
Reggio Calabria		11,504	130
Vibo Valentia		3,033	58
v. SICILY		110,903	2,114
Agrigento		7,416	192
Caltanissetta		4,135	120
Catania		24,362	413
Enna		2,921	81
Messina		16,790	280
Palermo		28,354	525
Ragusa		7,996	170
Syracuse		8,934	149
Trapani		9,995	184
z. SARDINIA		45,678	641
Cagliari		16,656	232
Carbonia Iglesias		1,827	28
Medio Campidano		1,247	24
Nuoro		4,291	65
Ogliastra		1,185	15
Olbia Tempio		6,724	66
Oristano		2,868	58
Sassari		10,880	153

Notes:

Distribution by customer location (province)

TDB10218

Banks

Source: Supervisory returns

December 2014	Number of customers		
	Home e corporate banking		Phone banking
	personal services	business services	
a. TOTALE	22,376,682	2,621,476	10,750,993
b. PIEMONTE	1,967,048	204,782	738,699
Alessandria	161,566	19,688	65,943
Asti	67,497	8,159	20,992
Biella	67,287	8,461	26,217
Cuneo	208,404	30,751	105,100
Novara	159,968	14,768	82,119
Turin	1,180,546	111,727	378,560
Verbano-Cusio-Ossola	58,324	5,453	34,801
Vercelli	63,456	5,775	24,967
c. VALLE D'AOSTA	60,373	8,170	15,586
Aosta	60,373	8,170	15,586
d. LIGURIA	639,940	69,221	335,590
Genoa	384,225	36,837	188,485
Imperia	66,655	8,856	28,787
La Spezia	86,040	9,950	69,866
Savona	103,020	13,578	48,452
e. LOMBARDY	4,823,653	556,122	2,530,639
Bergamo	490,305	61,240	320,427
Brescia	513,729	62,787	282,780
Como	250,721	26,516	107,204
Cremona	133,244	15,101	76,085
Lecco	163,777	13,961	85,035
Lodi	94,224	9,645	52,903
Mantua	180,014	18,651	128,870
Milan	1,868,062	233,274	905,771
Monza-Brianza	434,503	48,493	204,572
Pavia	226,857	22,049	130,358
Sondrio	71,294	2,720	12,587
Varese	396,923	41,685	224,047
f. TRENTO-ALTO ADIGE	490,460	53,395	72,273
Bolzano	223,914	19,923	35,565
Trento	266,546	33,472	36,708
g. VENETO	2,153,484	256,462	998,059
Belluno	99,062	8,123	25,257
Padua	400,689	54,393	202,273
Rovigo	72,484	11,339	29,123
Treviso	361,707	48,947	173,956
Venice	361,535	45,174	173,103
Verona	487,737	45,574	233,140
Vicenza	370,270	42,912	161,207

Distribution by customer location (province)

		Number of customers		Banks
		Home e corporate banking personal services	business services		Phone banking
TDB10218				
h.	FRIULI-VENEZIA GIULIA	522,241	62,810	233,034
	Gorizia	53,989	6,971	17,103
	Pordenone	125,971	16,358	64,178
	Trieste	125,330	12,650	61,117
	Udine	216,951	26,831	90,636
i.	EMILIA ROMAGNA	1,801,883	253,501	936,666
	Bologna	496,448	69,984	193,615
	Ferrara	111,558	11,417	43,761
	Forlì	130,867	21,067	56,324
	Modena	274,044	42,431	130,835
	Parma	187,658	28,189	143,554
	Piacenza	113,381	15,509	85,522
	Ravenna	147,320	18,207	70,289
	Reggio Emilia	214,010	26,413	140,509
	Rimini	126,597	20,284	72,257
l.	MARCHE	505,869	79,668	219,177
	Ancona	173,417	22,870	86,349
	Ascoli Piceno	63,383	11,815	22,020
	Fermo	53,237	8,788	22,929
	Macerata	97,679	15,521	47,069
	Pesaro e Urbino	118,153	20,674	40,810
m.	TUSCANY	1,408,203	205,898	806,529
	Arezzo	110,721	17,526	58,106
	Florence	418,756	66,110	218,408
	Grosseto	76,334	10,695	41,099
	Livorno	130,364	14,578	83,072
	Lucca	144,980	18,642	94,772
	Massa Carrara	64,724	8,325	42,387
	Pisa	165,315	21,761	104,793
	Pistoia	93,820	14,385	45,335
	Prato	94,387	15,979	58,427
	Siena	108,802	17,897	60,130
n.	UMBRIA	310,200	37,769	129,455
	Perugia	239,151	28,743	97,896
	Terni	71,049	9,026	31,559
o.	LAZIO	2,455,476	292,095	1,105,241
	Frosinone	122,188	16,480	46,164
	Latina	172,386	19,321	91,816
	Rieti	43,491	3,866	14,092
	Rome	2,029,119	241,346	911,614
	Viterbo	88,292	11,082	41,555
p.	ABRUZZO	344,864	55,394	145,646
	Chieti	93,352	14,542	43,788
	L'Aquila	67,579	11,318	30,684
	Pescara	96,232	13,255	42,880
	Teramo	87,701	16,279	28,294

Distribution by customer location (province)

<u>TDB10218</u>		Banks		
		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
q.	MOLISE	81,033	9,031	34,124
	Campobasso	60,343	6,517	24,877
	Isernia	20,690	2,514	9,247
r.	CAMPANIA	1,443,757	165,497	835,596
	Avellino	76,112	11,030	36,206
	Benevento	57,303	7,431	28,394
	Caserta	186,570	21,211	109,220
	Naples	859,128	89,981	503,392
	Salerno	264,644	35,844	158,384
s.	APULIA	1,003,093	103,204	527,100
	Bari	332,255	38,372	162,257
	Barletta-Andria-Trani	86,524	9,154	46,852
	Brindisi	89,777	8,767	51,443
	Foggia	131,493	14,039	64,318
	Lecce	212,022	19,247	118,399
	Taranto	151,022	13,625	83,831
t.	BASILICATA	109,226	14,469	64,911
	Matera	37,735	5,205	20,657
	Potenza	71,491	9,264	44,254
u.	CALABRIA	430,971	40,113	277,758
	Catanzaro	85,497	8,574	47,565
	Cosenza	159,940	15,467	103,722
	Crotone	29,010	3,502	17,275
	Reggio Calabria	127,514	9,859	88,424
	Vibo Valentia	29,010	2,711	20,772
v.	SICILY	1,459,110	103,242	614,390
	Agrigento	103,902	7,627	43,847
	Caltanissetta	68,636	5,236	27,003
	Catania	351,361	23,265	156,517
	Enna	43,402	3,436	14,536
	Messina	179,351	12,906	76,774
	Palermo	389,959	23,502	157,348
	Ragusa	89,854	9,501	34,533
	Syracuse	123,799	8,234	55,532
	Trapani	108,846	9,535	48,300
z.	SARDINIA	365,798	50,633	130,520
	Cagliari	165,492	18,960	68,980
	Carbonia Iglesias	22,876	2,221	7,136
	Medio Campidano	13,740	2,117	4,858
	Nuoro	26,014	3,757	7,314
	Ogliastra	6,686	1,324	2,045
	Olbia Tempio	35,707	7,798	9,763
	Oristano	26,068	3,638	8,215
	Sassari	69,215	10,818	22,209

Notes:

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

[TDB10219](#)Source: supervisory reports
Numbers in units

December 2014		Total	Major banks
a. TOTAL		303,690	115,620
b. PIEDMONT		27,869	16,472
Alessandria		1,684	805
Asti		1,129	333
Biella		2,448	185
Cuneo		3,222	805
Novara		1,357	900
Turin		16,618	12,795
Verbano-Cusio-Ossola		742	281
Vercelli		678	369
c. VALLE D'AOSTA		534	331
Aosta		534	331
d. LIGURIA		7,449	2,778
Genoa		4,804	1,821
Imperia		705	298
La Spezia		859	208
Savona		1,084	451
e. LOMBARDY		75,020	24,680
Bergamo		7,674	1,807
Brescia		6,673	1,800
Como		2,457	905
Cremona		1,626	744
Lecco		1,430	415
Lodi		962	454
Mantua		2,367	1,599
Milan		41,332	13,390
Monza-Brianza		3,671	1,216
Pavia		2,080	954
Sondrio		1,615	101
Varese		3,148	1,298
f. TRENTO-ALTO ADIGE		7,091	559
Bolzano		3,740	108
Trento		3,352	452
g. VENETO		31,076	14,361
Belluno		798	325
Padua		5,619	1,969
Rovigo		978	215
Treviso		5,021	1,219
Venice		3,772	1,953
Verona		9,932	7,370
Vicenza		4,965	1,311

Banks

Large banks	Medium banks	Small banks	Minor banks
21,849	60,446	68,144	37,631
441	2,411	6,705	1,840
299	328	229	23
21	49	712	14
-	36	2,200	27
10	653	573	1,181
36	154	267	-
52	1,112	2,070	589
12	50	399	-
13	32	257	7
-	22	57	124
-	22	57	124
46	3,094	1,382	149
22	2,486	434	41
3	230	126	48
-	174	457	20
22	204	366	41
12,431	13,846	17,050	7,013
3,989	410	812	656
211	1,814	2,162	686
276	567	562	147
53	321	65	443
210	527	151	127
15	131	48	314
61	291	53	363
5,689	7,741	10,761	3,751
700	308	1,122	325
66	561	388	111
-	870	640	4
1,164	308	289	89
12	82	2,721	3,717
-	16	1,916	1,700
12	66	805	2,017
191	6,451	5,121	4,952
8	195	174	96
34	1,931	741	944
19	343	73	328
11	903	2,178	710
16	315	860	628
84	748	450	1,280
21	2,018	647	968

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

6.429

	Total	Major banks
h. FRIULI-VENEZIA GIULIA	1,523	709
Gorizia	110	1,645
Pordenone	288	1,206
Trieste	521	2,874
Udine	605	32,383
i. EMILIA ROMAGNA	8,505	7,978
Bologna	3,268	1,622
Ferrara	368	2,658
Forlì	419	6,358
Modena	1,678	3,697
Parma	540	1,517
Piacenza	285	2,156
Ravenna	513	4,431
Reggio Emilia	1,184	1,975
Rimini	252	8,390
l. MARCHE	1,358	3,006
Ancona	545	1,252
Ascoli Piceno	291	617
Fermo	55	1,526
Macerata	217	1,992
Pesaro e Urbino	251	24,574
m. TUSCANY	10,593	2,219
Arezzo	486	7,638
Florence	1,956	879
Grosseto	419	1,168
Livorno	708	1,677
Lucca	926	747
Massa Carrara	318	2,279
Pisa	697	1,408
Pistoia	286	1,220
Prato	377	5,348
Siena	4,423	3,680
n. UMBRIA	1,372	2,874
Perugia	1,133	807
Terni	239	27,378
o. LAZIO	13,867	1,234
Frosinone	579	1,287
Latina	705	466
Rieti	117	23,327
Rome	12,175	1,069
Viterbo	292	4,618
p. ABRUZZO	888	1,235
Chieti	171	862
L'Aquila	259	1,264
Pescara	308	1,258
Teramo	151	5

Banks

Large banks	Medium banks	Small banks	Minor banks
514	2,934	1,453	-
27	340	232	-
91	958	308	-
71	467	147	5
326	1,171	767	5,284
7,744	7,032	3,818	572
1,471	1,591	1,076	86
125	925	118	222
67	1,127	823	3,600
530	223	327	161
2,455	488	53	27
588	528	89	232
40	1,295	76	257
2,352	121	517	128
119	736	740	45
3,081	2,312	1,594	8
1,397	561	495	16
126	584	235	-
169	336	57	8
724	265	312	13
665	567	496	64
6,473	3,892	3,552	-
363	1,096	274	35
4,169	643	835	-
173	88	199	-
224	80	156	13
135	268	335	-
28	146	255	-
265	913	404	7
100	471	544	10
661	55	117	-
356	135	434	7
256	734	1,311	-
218	658	865	7
39	76	446	1,047
2,673	6,898	2,893	11
69	177	398	67
83	175	257	8
22	300	19	958
2,331	6,138	1,725	3
169	109	496	595
220	2,479	436	233
48	695	88	244
13	293	53	76
124	627	129	42
35	864	166	717

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

338

	Total	Major banks
q. MOLISE	557	272
Campobasso	161	66
Isernia	12,809	4,402
r. CAMPANIA	784	154
Avellino	518	215
Benevento	1,389	435
Caserta	7,649	2,904
Naples	2,473	694
Salerno	11,776	3,060
s. APULIA	5,395	1,236
Bari	783	105
Barletta-Andria-Trani	803	190
Brindisi	1,519	348
Foggia	2,042	740
Lecce	1,239	441
Taranto	1,201	189
t. BASILICATA	430	65
Matera	772	124
Potenza	3,613	1,030
u. CALABRIA	794	281
Catanzaro	1,372	272
Cosenza	267	50
Crotone	941	382
Reggio Calabria	243	45
Vibo Valentia	12,331	7,682
v. SICILY	1,011	553
Agrigento	616	344
Caltanissetta	2,451	1,482
Catania	305	192
Enna	1,314	925
Messina	3,783	2,745
Palermo	994	375
Ragusa	829	527
Syracuse	1,034	540
Trapani	4,650	1,640
z. SARDINIA	1,347	763
Cagliari	187	73
Carbonia Iglesias	151	53
Medio Campidano	321	115
Nuoro	93	21
Ogliastra	396	172
Olbia Tempio	319	99
Oristano	1,841	345
Sassari	58	37

Note:

Banks

Large banks	Medium banks	Small banks	Minor banks
204	80	46	22
151	66	12	15
54	14	634	5,232
1,203	1,338	177	184
119	150	33	118
28	124	37	666
136	115	137	3,550
786	272	251	715
135	678	437	3,430
3,698	1,151	75	1,505
1,984	595	49	398
140	91	-	310
223	80	298	442
348	83	-	424
794	84	15	353
211	219	170	315
354	173	109	127
82	47	61	188
273	126	293	1,545
135	610	73	265
32	143	78	640
71	311	77	87
-	53	40	435
28	56	26	119
5	48	93	705
2,596	1,255	16	71
58	313	-	6
60	206	15	128
689	137	-	19
23	71	33	51
226	79	15	243
576	204	-	28
569	22	14	34
185	69	-	127
212	155	-	2,317
620	73	-	422
133	29	-	93
21	-	-	79
19	-	-	160
46	-	-	66
6	-	-	175
49	-	-	150
26	44	-	1,174
322	-	-	-

Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

December 2014		Companies authorized	Companies operating
a. ACTIVITIES			
Proprietary trading		17	15
Customer trading		25	22
Underwriting		5	5
Placement		48	43
Individual portfolio management		38	37
Reception of orders		49	44
Investment advice		84	76
Multilateral trading facilities management		3	3
b. NUMBER of SIMs		85	86

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

	2014 Sept.	2014 Dec.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	776	806
Equity	139	139
Balanced	52	54
Bond	286	288
Liquidity	26	26
Flexible	320	350
c. NUMBER OF ASSET MANAGEMENT COMPANIES	39	39

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 int.(Art. 107, 1993 Banking Law), Payment Institutions and

	2014 Sept.	2014 Dec.
a. NUMBER OF FINANCIAL INTERMEDIARIES	186	186
Leasing	39	38
Factoring	26	18
Consumer credit and loan secured by 1/5 of salary	32	32
Guarantees and loans granted excl. leasing, factoring, consumer credit and loans secured by 1/5 of salary	13	13
Acquisition of shareholdings	2	2
Issue and management of credit cards	1	1
Securitization: servicer	9	9
Collective loan guarantee consortiums	-	65
Bad Finance	-	7
Foreign exchange trading and other activities	64	1
b. NUMBER OF PAYMENT INSTITUTIONS	57	58
c. NUMBER OF E-MONEY INSTITUTIONS	6	6

Notes: The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date. As from December 2014 a specific detail is added to represent the intermediaries acting as "bad finance" (which were conventionally included among the factoring intermediaries) and mutual loan guarantee consortiums: this determines a series break.

Information on banking and financial business

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	
	2014 Sept.	2014 Dec.	2014 Sept.	2014 Dec.	2014 Sept.	2014 Dec.
a. NUMBER OF BORROWERS	7,590,844	7,572,168	4,466,377	4,414,346	3,124,467	3,157,822
of which: joint borrowers	2,212,521	2,207,552	992,435	987,414	1,220,086	1,220,138
b. LOAN FACILITIES						
facilities granted	2,020,595	2,128,234	1,648,288	1,757,808	372,307	370,426
used margin	1,640,164	1,692,311	1,274,991	1,329,832	365,172	362,479
overshoot	54,958	56,141	49,343	50,751	5,615	5,390
unused margin	435,389	492,064	422,640	478,727	12,750	13,337
of which: matched loans						
facilities granted	272,513	279,491	247,011	249,286	25,502	30,204
used margin	139,313	145,421	124,440	125,914	14,873	19,507
term loans						
facilities granted	1,516,768	1,603,540	1,170,231	1,263,697	346,536	339,842
used margin	1,370,142	1,416,650	1,020,906	1,074,628	349,236	342,022
revocable loans						
facilities granted	231,130	245,052	230,876	244,688	254	364
used margin	130,590	130,150	129,533	129,208	1,056	942
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	302,477	368,880	286,191	352,874	16,286	16,006
used margin	167,327	182,602	151,517	167,100	15,809	15,502
d. BAD DEBTS	226,829	232,782	166,634	170,004	60,195	62,778
e. NUMBER OF GUARANTORS	4,042,157	4,029,570	2,692,549	2,673,110	1,349,608	1,356,460
of which: joint guarantors	1,408,322	1,402,477	945,800	939,991	462,522	462,486
f. GUARANTEES RECEIVED	773,277	816,007	575,901	616,343	197,376	199,664

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

Banks and CDP

TDC40010

Source: Supervisory returns
Stocks in millions of euro

	2013 Dec.	2014 Mar.	2014 June	2014 Sept.	2014 Dec.
a. TOTAL STOCKS					
Loans	1,877,422	1,875,682	1,867,444	1,848,405	1,857,137
<i>of which: bad debts</i>	156,865	165,608	171,417	177,913	184,967
Deposits	1,276,777	1,289,024	1,323,881	1,340,711	1,358,162
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,845,328	1,844,011	1,836,513	1,815,623	1,824,458
<i>of which: in non-euro-area currencies</i>	15,983	15,183	15,315	14,817	15,133
more than 12 months	-	-	-	-	-
bad debts	155,890	164,612	170,428	176,908	183,741
Deposits	1,258,067	1,268,113	1,302,594	1,319,859	1,337,563
<i>of which: in non-euro-area currencies</i>	13,101	13,456	14,205	13,960	13,519
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	32,091	31,663	30,914	32,760	32,642
<i>of which: bad debts</i>	975	995	989	1,005	1,220
Deposits	18,676	20,877	21,254	20,831	20,471

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

December 2014		Total	General government	Financial companies
a.	TOTAL	1,824,458	270,490	155,554
b.	NORTH-WEST ITALY	594,379	21,247	92,302
	Piedmont	112,667	10,248	6,428
	Valle d'Aosta	2,801	127	263
	Liguria	36,021	1,793	1,128
	Lombardy	442,890	9,079	84,484
c.	NORTH-EAST ITALY	393,148	9,880	35,221
	Trentino-Alto Adige	40,405	885	1,172
	Veneto	162,874	3,510	16,888
	Friuli-Venezia Giulia	30,975	1,729	1,702
	Emilia-Romagna	158,895	3,757	15,459
d.	CENTRAL ITALY	561,959	215,830	23,559
	Marche	42,417	1,729	1,954
	Tuscany	111,834	4,671	3,609
	Umbria	21,174	841	101
	Lazio	386,534	208,590	17,895
e.	SOUTHERN ITALY	184,692	15,606	1,449
	Abruzzo	24,893	1,235	106
	Molise	3,730	287	17
	Campania	74,995	7,113	1,011
	Apulia	54,483	2,980	272
	Basilicata	6,840	614	18
	Calabria	19,751	3,378	25
f.	ISLANDS	90,279	7,926	3,023
	Sicily	64,572	6,858	316
	Sardinia	25,707	1,068	2,707

Note:

Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
801,962	247,027	144,194	391,969	93,241	503,125
287,773	94,123	48,348	141,255	27,195	165,812
51,218	18,057	8,256	24,032	7,156	37,616
1,400	553	315	525	224	788
17,596	5,112	3,248	9,125	2,224	13,279
217,559	70,401	36,530	107,573	17,591	114,129
213,467	72,546	36,472	98,257	25,364	109,216
23,880	6,490	4,276	12,308	3,902	10,566
87,172	32,643	13,279	39,113	10,105	45,199
14,512	5,749	2,362	5,847	2,250	10,782
87,904	27,663	16,554	40,990	9,106	42,669
186,417	49,614	37,069	95,286	18,658	117,459
22,054	8,261	5,142	8,126	3,388	13,291
60,025	17,648	9,860	30,200	7,836	35,692
11,651	4,289	2,156	4,653	1,764	6,818
92,687	19,416	19,912	52,306	5,670	61,658
80,565	22,974	15,976	39,192	14,267	72,805
13,057	4,996	3,047	4,669	2,132	8,364
1,601	482	381	675	398	1,426
33,705	8,119	5,467	19,554	3,915	29,251
22,470	6,767	4,861	9,888	5,154	23,608
3,182	912	760	1,355	758	2,269
6,550	1,699	1,460	3,051	1,910	7,887
33,740	7,770	6,329	17,979	7,756	37,833
23,772	5,674	3,943	13,029	5,630	27,996
9,968	2,096	2,386	4,951	2,126	9,838

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

December 2014		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	895,202	314,968	238,831	205,075	94,832	41,496
	Agricultural, forestry and fishing	44,420	12,386	15,012	8,618	5,157	3,248
	Mining and quarrying	2,743	990	664	751	230	108
	Manufacturing	210,620	80,816	66,300	37,078	20,235	6,191
	Electricity, gas, steam and air conditioning supply	32,443	11,528	5,488	10,958	2,902	1,567
	Water supply, sewerage, waste management and remediation activities	9,436	3,140	2,123	2,646	968	558
	Construction	154,576	51,551	39,182	39,120	17,512	7,210
	Wholesale and retail trade, repair of motor vehicles and motorcycles	142,307	44,887	35,918	30,383	20,956	10,163
	Transportation and storage	38,993	11,761	7,448	10,470	6,372	2,942
	Accommodation and food service activities	37,230	8,378	12,219	8,444	5,284	2,906
	Information and communication	15,884	6,870	2,406	5,383	848	378
	Financial and insurance activities	9,212	3,636	2,108	2,551	579	338
	Real estate activities	119,129	48,165	31,732	30,637	6,112	2,483
	Professional, scientific and technical activities	35,990	16,930	9,174	6,809	2,140	937
	Administrative and support service activities	19,177	6,665	3,949	5,653	2,196	715
	All remaining activities (sections O, P,Q,R,S,T)	23,043	7,266	5,106	5,573	3,344	1,753

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

	International claims	of which:				Local claims in local currency
		banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
December 2014						
a. TOTAL	363,270	83,635	37,746	69,031	172,858	297,601
b. EUROPE	306,774	70,154	34,698	58,640	143,282	283,573
<i>of which:</i>						
Albania	443	54	8	107	274	542
Austria	17,157	1,670	642	3,123	11,721	57,516
Belgium	7,852	4,239	1,059	285	2,269	750
Bosnia and Herzegovina	605	1	..	136	469	2,501
Bulgaria	4,277	128	4	1,247	2,897	3,977
Czech Republic	4,292	27	123	851	3,291	9,487
Croatia	14,277	254	60	1,670	12,292	8,674
Denmark	1,211	290	397	125	399	-
Finland	990	160	188	170	472	-
France	42,662	15,994	9,537	3,009	14,122	-
Germany	31,899	6,375	2,436	8,480	14,609	118,599
Greece	895	394	1	59	441	260
Ireland	5,541	388	142	1,296	3,715	679
Liechtenstein	78	-	-	27	51	-
Luxembourg	16,987	2,220	1,290	4,366	9,111	2,816
Malta	1,159	385	141	202	432	-
Montenegro	1	..	..	..	..	-
Norway	2,208	614	531	166	897	-
Netherlands	16,649	2,596	2,325	2,956	8,773	90
Poland	7,975	50	15	2,023	5,886	30,063
Portugal	3,018	1,095	33	102	1,788	-
United Kingdom	49,760	21,020	7,518	15,270	5,952	4,063
Romania	7,335	175	406	1,455	5,300	3,680
Russia	11,017	546	617	2,349	7,505	8,893
Serbia	3,005	24	444	816	1,721	3,368
Slovakia	5,046	238	47	798	3,964	10,267
Slovenia	695	9	8	78	601	4,000
Spain	20,979	6,755	2,998	2,113	9,113	1,586
Sweden	1,822	482	479	298	563	1
Switzerland	7,257	1,219	1,730	1,552	2,755	2,961
Turkey	7,537	2,535	1,316	1,448	2,237	346
Hungary	7,163	90	54	1,141	5,878	7,317
c. ASIA	13,026	5,597	1,154	1,351	4,924	1,202
<i>of which:</i>						
Saudi Arabia	242	77	3	86	77	-
China	4,698	3,240	689	166	602	589
South Korea	150	61	56	2	31	-
Philippines	160	17	..	..	143	-
Japan	2,456	498	155	364	1,439	594
India	1,133	716	21	66	331	7
Indonesia	715	19	1	25	670	-

Distribution by country, type of customer and residual maturity

	International claims	of which:				Local claims in local currency
		banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)						
Iran	127	14	40	29	44	-
Israel	219	29	..	11	179	..
Kazakhstan	618	521	1	9	87	-
Malaysia	21	8	-	4	9	-
Pakistan	11	..	..	..	10	-
Qatar	407	20	..	50	337	-
Taiwan	15	4	8	1	2	11
Thailand	15	7	1	3	3	-
d. AFRICA	2,529	352	238	505	1,433	4,291
<i>of which:</i> Algeria	108	13	7	83	5	-
Egypt	810	238	31	268	273	4,291
Morocco	78	40	..	8	30	-
South Africa	179	9	3	16	151	-
Tunisia	206	28	163	11	4	-
e. AMERICA	19,511	4,854	1,113	4,387	9,156	8,357
<i>of which:</i> Argentina	79	..	..	15	63	..
Brazil	688	35	34	317	302	-
Canada	1,781	481	178	174	948	-
Chile	46	3	1	19	23	..
Colombia	26	2	..	15	9	-
Cuba	86	33	50	..	2	-
Mexico	643	6	2	116	519	..
Peru	136	3	2	47	84	2
United States	15,487	4,283	837	3,599	6,767	8,324
Uruguay	5	..	-	4	1	-
Venezuela	64	-	..	17	47	-
f. OCEANIA	2,875	208	274	301	2,092	1
<i>of which:</i> Australia	1,919	192	274	269	1,184	1
New Zealand	37	15	1	7	14	-
g. OFF-SHORE CENTRES	10,014	2,470	267	2,987	4,289	177
<i>of which:</i> Bahamas	771	371	25	130	245	-
Cayman Islands	2,206	896	123	107	1,079	-
Gibraltar	6	-	-	..	6	-
Hong Kong	1,360	238	20	950	153	136
Jersey, C.I.	688	-	6	80	601	-
Singapore	1,858	544	6	857	450	41
h. INTERNATIONAL ORGANIZATIONS	8,540	-	..	859	7,681	-

Notes:

Distribution by branch location (region)

TDB10286

Banks

Source: supervisory returns
Stocks in millions of euro
Numbers in thousands

December 2014	Number of positions		Total loans
	Current account receivables	Other	
a. TOTAL	7,945	30,092	1,618,355
b. INORTH-WEST ITALY	58	134	751,865
Piedmont	524	1,762	86,661
Valle d'Aosta	58	134	751,865
Liguria	188	458	32,959
Lombardy	58	134	751,865
c. INORTH-EAST ITALY	1,815	4,770	343,462
Trentino-Alto Adige	170	309	39,899
Veneto	755	2,352	144,043
Friuli-Venezia Giulia	169	415	27,153
Emilia-Romagna	720	1,695	132,367
d. ICENTRAL ITALY	1,841	7,617	332,999
Marche	285	479	38,879
Tuscany	667	3,261	120,979
Umbria	157	308	15,857
Lazio	732	3,570	157,285
e. ISOUTHERN ITALY	1,229	3,123	129,774
Abruzzo	171	379	21,115
Molise	31	48	2,649
Campania	442	1,350	50,095
Apulia	365	956	40,185
Basilicata	50	84	4,307
Calabria	169	307	11,423
f. SLANDS	676	1,758	59,563
Sicily	539	1,385	41,978
Sardinia	137	372	17,585

Note:

The data include transactions with non-resident customers.

Distribution by branch location (municipality)

				Banks	
				Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
December 2014					
		Loans	Deposits		
a.	ITALY	1,586,155	1,044,189		
b.	PIEDMONT	85,753	73,990		
	Province of Alessandria	7,689	6,029		
	Alessandria	2,716	1,611		
	Acqui Terme	517	417		
	Arquata Scrivia	64	81		
	Casale Monferrato	1,134	830		
	Castelnuovo Scrivia	71	75		
	Novi Ligure	634	488		
	Ovada	248	296		
	Tortona	952	844		
	Valenza	583	354		
	Province of Asti	4,397	3,664		
	Asti	2,376	2,100		
	Canelli	351	250		
	Nizza Monferrato	341	192		
	Province of Biella	4,318	3,226		
	Biella	3,353	2,012		
	Candelo	38	51		
	Cossato	264	221		
	Trivero	75	144		
	Valle Mosso	85	107		
	Vigliano Biellese	64	86		
	Province of Cuneo	13,541	11,510		
	Cuneo	2,136	1,922		
	Alba	2,007	1,386		
	Barge	90	107		
	Borgo San Dalmazzo	253	178		
	Boves	116	156		
	Bra	786	593		
	Busca	114	140		
	Canale	186	110		
	Caraglio	131	152		
	Carrù	164	227		
	Cavallermaggiore	76	58		
	Centallo	191	170		
	Ceva	184	239		
	Cherasco	346	192		
	Dogliani	142	126		
	Dronero	90	131		
	Fossano	703	593		
	Province of Cuneo (cont.)				
	Mondovì		703	482	
	Racconigi		137	145	
	Saluzzo		932	590	
	Santo Stefano Belbo		145	143	
	Savigliano		587	463	
	Verzuolo		102	88	
	Villanova Mondovì		124	106	
	Province of Novara		6,483	4,910	
	Novara		3,474	2,172	
	Arona		505	315	
	Bellinzago Novarese		43	69	
	Borgomanero		825	577	
	Cameri		54	80	
	Castelletto Sopra Ticino		90	71	
	Galliate		170	174	
	Oleggio		144	154	
	Trecale		189	228	
	Province of Turin		44,469	40,583	
	Turin		31,281	25,385	
	Alpignano		177	253	
	Beinasco		142	237	
	Borgaro Torinese		99	123	
	Carmagnola		394	397	
	Caselle Torinese		199	162	
	Castellamonte		68	111	
	Chieri		562	533	
	Chivasso		589	454	
	Ciriè		429	397	
	Collegno		564	551	
	Cuorgnè		109	165	
	Giaveno		81	186	
	Grugliasco		256	293	
	Ivrea		648	799	
	Leini		144	137	
	Moncalieri		1,142	885	
	Nichelino		339	403	
	None		57	65	
	Orbassano		409	393	
	Pinerolo		774	783	
	Poirino		76	118	
	Rivarolo Canavese		300	321	
	Rivoli		962	749	
	San Mauro Torinese		164	244	
	Settimo Torinese		715	529	
	Susa		54	117	
	Trofarello		152	157	
	Venaria		266	298	

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia		
Vinovo	92	105	La Spezia	1,961	1,567
Volpiano	125	156	Bolano	95	79
			Lerici	72	86
			Sarzana	583	474
Province of Verbano-CusioOssola	2,455	1,767	Province of Savona		
Verbania	1,075	622	Savona	2,057	1,173
Domodossola	315	318	Alassio	222	182
Gravellona Toce	233	125	Albenga	1,002	515
Omegna	312	200	Albisola Superiore	127	93
Stresa	78	70	Andora	125	66
Province of Vercelli	2,400	2,302	Cairo Montenotte	279	159
Vercelli	1,055	902	Finale Ligure	201	194
Borgosesia	413	299	Loano	485	240
Crescentino	115	108	Pietra Ligure	108	105
Gattinara	85	108	Vado Ligure	138	147
Santhià	223	167	Varazze	164	190
Trino	77	107			
Varallo	91	94			
c. VALLE D'AOSTA	1,725	2,242	e. LOMBARDY	606,456	317,456
Province of Aosta			Province of Bergamo		
Aosta	954	1,066	Bergamo	15,350	5,479
Chatillon	64	104	Albino	459	312
Courmayeur	84	97	Alzano Lombardo	232	168
			Calusco d'Adda	399	166
d. LIGURIA	33,257	25,801	Caravaggio	406	328
Province of Genoa			Castelli Calepio	176	88
Genoa	17,703	13,368	Clusone	312	168
Arenzano	148	139	Costa Volpino	130	106
Busalla	214	126	Curno	130	102
Chiavari	797	756	Dalmine	784	374
Lavagna	143	183	Gandino	75	70
Rapallo	340	420	Grumello del Monte	598	220
Recco	107	167	Lefte	==	==
Santa Margherita Ligure	156	165	Lovere	278	168
Sestri Levante	280	301	Martinengo	235	127
			Nembro	230	161
Province of Imperia	3,069	2,427	Osio Sotto	316	154
Imperia	1,160	700	Ponte San Pietro	424	295
Bordighera	157	181	Romano di Lombardia	691	316
Diano Marina	115	104	Sarnico	352	296
San Remo	665	693	Seriate	787	388
Taggia	254	177	Stezzano	188	107
Ventimiglia	308	272	Trescore Balneario	429	267
			Treviglio	1,598	1,058
			Treviolo	211	109
			Villa d'Alme	121	68
			Zogno	150	149

Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Brescia	52,045	22,710	Province of Como (cont.)		
Brescia	27,434	8,005	Lurate Caccivio	227	142
Bagnolo Mella	199	145	Mariano Comense	711	475
Bedizzole	190	127	Olgiate Comasco	430	251
Botticino	235	144	Villa Guardia	194	181
Breno	368	225			
Capriolo	219	122	Province of Cremona	9,330	5,416
Carpenedolo	271	191	Cremona	3,765	1,664
Chiari	801	468	Casalmaggiore	371	278
Concesio	295	171	Castelleone	223	142
Darfo Boario Terme	823	321	Crema	1,862	992
Desenzano del Garda	1,005	506	Pandino	204	134
Erbusco	171	108	Piadena	57	66
Flero	188	128	Pizzighettone	156	96
Gavardo	331	191	Soncino	416	155
Ghedi	388	256	Soresina	196	160
Gussago	395	217			
Iseo	266	218	Province of Lecco	7,979	5,977
Leno	244	199	Lecco	3,209	1,987
Lonato	300	169	Calolziocorte	356	233
Lumezzane	1,005	443	Casatenovo	276	243
Manerbio	833	254	Mandello del Lario	187	214
Montichiari	1,033	485	Merate	921	597
Orzinuovi	574	274	Oggiono	287	261
Ospitaletto	384	251	Olgiate Molgora	69	98
Palazzolo sull'Oglio	971	435	Olginate	110	100
Pisogne	317	223	Valmadrera	174	172
Ponte di Legno	255	62			
Quinzano d'Oglio	146	82	Province of Lodi	5,947	3,717
Rezzato	362	210	Lodi	3,617	1,875
Rovato	1,195	483	Casalpusterlengo	312	234
Salò	346	233	Codogno	605	355
Sarezzo	310	180	Sant'Angelo Lodigiano	322	251
Sirmione	187	98			
Travagliato	392	172	Province of Mantua	12,454	6,881
Verolanuova	267	122	Mantua	4,512	1,854
Vestone	387	239	Asola	374	297
Villa Carcina	236	140	Borgo Virgilio	58	62
Vobarno	116	91	Castel Goffredo	333	270
			Castiglione delle Stiviere	1,098	500
Province of Como	12,727	9,339	Goito	383	137
Como	4,078	2,474	Gonzaga	193	116
Cabiate	68	118	Marmirolo	109	65
Cantù	1,485	944	Moglia	161	100
Cermenate	273	193	Ostiglia	131	92
Cernobbio	104	125	Pegognaga	155	94
Erba	940	578	Poggio Rusco	212	153
Fino Mornasco	128	122	Porto Mantovano	440	200
Inverigo	190	130			
Lomazzo	174	146			

Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	62	73	Rozzano	530	515
Sermide	124	82	San Donato Milanese	3,062	770
Suzzara	517	376	San Giuliano Milanese	508	409
Viadana	868	376	Sedriano	==	==
			Segrate	941	959
			Senago	312	200
Province of Milan	417,552	204,132	Sesto San Giovanni	1,649	1,441
Milan	376,659	166,559	Settimo Milanese	384	269
Abbiategrosso	833	644	Trezzano sul Naviglio	337	295
Arese	164	282	Trezzo sull'Adda	472	293
Assago	556	166	Vignate	76	80
Bareggio	332	237	Vimodrone	249	246
Binasco	324	339			
Bollate	622	462	Province of Monza-Brianza	21,520	15,472
Bresso	341	372	Agrate Brianza	675	369
Buccinasco	476	352	Arcore	369	298
Busto Garolfo	255	231	Besana in Brianza	220	205
Carugate	402	304	Biassono	225	211
Cassano d'Adda	403	281	Bovisio-Masciago	176	185
Cassina de' Pecchi	318	235	Brugherio	485	499
Castano Primo	241	198	Carate Brianza	368	395
Cernusco sul Naviglio	774	632	Carnate	71	80
Cesano Boscone	485	271	Cavenago di Brianza	129	77
Cinisello Balsamo	1,199	921	Cesano Maderno	719	532
Cologno Monzese	861	611	Concorezzo	340	292
Corbetta	286	174	Cornate d'Adda	157	101
Cormano	159	226	Desio	1,198	879
Cornaredo	228	205	Giussano	510	335
Corsico	1,183	804	Lentate sul Seveso	173	172
Cusano Milanino	305	271	Limbate	317	250
Garbagnate Milanese	395	277	Lissone	842	797
Gorgonzola	511	372	Meda	512	401
Inveruno	102	105	Monza	7,817	4,176
Lacchiarella	78	107	Muggiò	291	238
Lainate	437	379	Nova Milanese	407	276
Legnano	2,381	1,558	Seregno	1,805	1,290
Locate di Triulzi	87	128	Seveso	207	239
Magenta	1,000	530	Vedano al Lambro	166	193
Melegnano	597	399	Villasanta	209	201
Melzo	830	415	Vimercate	1,196	670
Nerviano	169	194			
Novate Milanese	404	293	Province of Pavia	8,193	7,390
Opera	239	182	Pavia	2,638	2,290
Paderno Dugnano	563	528	Broni	212	274
Parabiago	389	336	Casteggio	278	254
Paullo	329	188	Gambolò	52	66
Peschiera Borromeo	698	373	Garlasco	125	127
Pioltello	823	301	Mede	103	106
Rho	1,620	1,022	Mortara	319	249
			Robbio	68	95

Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	383	196	Vedelago	275	235
Monselice	489	400	Villorba	566	326
Montagnana	218	198	Vittorio Veneto	583	467
Montegrotto Terme	196	185	Volpago del Montello	84	54
Piazzola sul Brenta	220	140			
Piombino Dese	221	136			
Piove di Sacco	709	429	Province of Venice	17,148	15,849
Rubano	427	269	Venice	7,812	9,002
San Martino di Lupari	277	238	Caorle	291	118
Selvazzano Dentro	284	248	Cavarzere	121	144
Solesino	92	83	Chioggia	916	541
Tombolo	113	60	Dolo	390	268
Trebaseleghe	170	174	Eraclea	97	82
Vigonza	391	250	Iesolo	893	378
Vigodarzere	173	97	Marcon	282	169
			Martellago	343	273
Province of Rovigo	4,234	3,407	Mira	311	313
Rovigo	1,509	1,032	Mirano	510	387
Adria	450	427	Noale	258	230
Badia Polesine	225	186	Portogruaro	701	422
Lendinara	194	187	San Donà di Piave	1,162	893
Porto Tolle	215	219	San Michele al Tagliamento	354	163
Porto Viro	242	178	Santo Stino di Livenza	113	95
			Scorzè	283	263
Province of Treviso	26,980	17,005	Spinea	213	229
Treviso	8,497	3,659	Strà	248	168
Casale sul Sile	161	99			
Castelfranco Veneto	1,181	661	Province of Verona	40,926	21,395
Conegliano	1,792	1,104	Verona	28,164	12,748
Gaiarine	141	107	Affi	111	45
Istrana	108	95	Bovolone	367	265
Mogliano Veneto	567	471	Bussolengo	524	357
Montebelluna	2,806	3,157	Castel d'Azzano	104	126
Motta di Livenza	236	162	Cerea	468	265
Oderzo	1,043	419	Cologna Veneta	175	126
Paese	482	201	Isola della Scala	245	156
Pieve di Soligo	440	249	Legnago	1,035	582
Ponte di Piave	187	90	Negrar	254	238
Preganziol	246	176	Nogara	195	100
Quinto di Treviso	225	137	Pescantina	161	116
Resana	139	112	Peschiera del Garda	341	166
Riese Pio X	186	118	San Bonifacio	1,052	481
Roncade	226	146	San Giovanni Lupatoto	831	650
San Vendemiano	82	109	San Martino Buon Albergo	710	314
Silea	509	108	Sant'Ambrogio di Valpolicella	474	214
Spresiano	217	121	Valeggio sul Mincio	199	132
Susegana	309	167	Villafranca di Verona	1,125	555
Valdobbiadene	338	184			

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
<u>JDB10194</u>					
Province of Vicenza		25,541	16,394	Province of Pordenone (cont.)	
Vicenza	9,389	5,974	Fiume Veneto	143	123
Altavilla Vicentina	219	116	Maniago	259	171
Arzignano	1,453	561	Pasiano	104	63
Asiago	223	146	Porcia	202	152
Bassano del Grappa	1,553	900	Prata di Pordenone	121	89
Breganze	145	140	Sacile	460	313
Caldogno	120	96	San Vito al Tagliamento	393	233
Camisano Vicentino	279	144	Spilimbergo	269	229
Cassola	353	187	Zoppola	58	50
Chiampo	186	161			
Cornedo Vicentino	164	112	Province of Trieste	3,727	6,210
Creazzo	222	136	Trieste	3,538	5,973
Dueville	230	163			
Lonigo	457	275	Province of Udine	14,701	9,799
Malo	249	160	Udine	7,317	4,118
Marano Vicentino	165	105	Buia	156	107
Marostica	391	358	Buttrio	83	96
Montebello Vicentino	196	98	Cervignano del Friuli	363	193
Montecchio Maggiore	842	419	Cividale del Friuli	713	287
Mussolente	117	53	Codroipo	391	248
Noventa Vicentina	230	188	Fagagna	75	75
Romano d'Ezzelino	93	130	Gemona del Friuli	227	212
Rosà	308	162	Latisana	261	163
Sandriago	276	220	Lignano Sabbiadoro	353	134
Schio	1,267	891	Maiano	65	70
Sossano	63	67	Manzano	250	197
Tezze sul Brenta	152	136	Palmanova	410	149
Thiene	1,354	602	Pasian di Prato	256	206
Torri di Quartesolo	701	260	Pavia di Udine	76	87
Valdagno	309	366	Reana del Roiale	112	73
			San Daniele del Friuli	223	134
h. FRIULI VENEZIA GIULIA	26,957	22,600	San Giorgio di Nogaro	157	106
Province of Gorizia	2,294	1,846	San Giovanni al Natisone	131	89
Gorizia	860	708	Tarcento	128	137
Cormons	149	94	Tarvisio	94	63
Gradisca d'Isonzo	101	69	Tavagnacco	251	198
Grado	216	103	Tolmezzo	335	315
Monfalcone	404	371	Tricesimo	104	103
Ronchi dei Legionari	165	114			
			i. EMILIA ROMAGNA	131,530	92,249
Province of Pordenone	6,234	4,745	Province of Bologna	32,737	24,415
Pordenone	2,562	1,831	Bologna	20,098	14,715
Azzano Decimo	368	351	Anzola dell'Emilia	257	218
Casarsa della Delizia	88	80	Argelato	308	263
Cordenons	174	172			

Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)			Province of Modena		
Budrio	308	285	Modena	11,605	6,623
Calderara di Reno	374	240	Campogalliano	194	127
Casalecchio di Reno	1,214	970	Carpi	2,127	1,418
Castel Maggiore	366	310	Castelfranco Emilia	539	390
Castel San Pietro Terme	405	346	Castelvetro di Modena	183	134
Castenaso	436	341	Cavezzo	239	153
Crevalcore	217	190	Finale Emilia	313	277
Granarolo dell'Emilia	257	259	Fiorano Modenese	769	231
Imola	2,466	1,303	Formigine	675	554
Medicina	260	226	Maranello	563	321
Minerbio	135	128	Mirandola	1,155	605
Molinella	197	171	Pavullo nel Frignano	330	279
Ozzano dell'Emilia	384	228	San Felice sul Panaro	239	174
Pianoro	249	218	Sassuolo	2,088	1,279
Pieve di Cento	114	141	Soliera	265	188
Porretta Terme	153	134	Spilamberto	243	205
San Giorgio di Piano	229	141	Vignola	871	608
San Giovanni in Persiceto	754	520			
San Lazzaro di Savena	961	690	Province of Parma		
Sasso Marconi	272	222	Parma	7,580	6,139
Valsamoggia	265	275	Borgo Val di Taro	137	135
Vergato	154	128	Busseto	163	139
Zola Predosa	435	358	Collecchio	378	303
			Colorno	321	184
Province of Ferrara			Felino	161	82
Ferrara	3,267	2,558	Fidenza	724	538
Argenta	236	282	Fontanellato	152	112
Bondeno	153	183	Fornovo di Taro	166	160
Cento	852	822	Langhirano	412	217
Codigoro	118	147	Noceto	262	177
Comacchio	332	234	Salsomaggiore Terme	210	171
Copparo	152	242	San Secondo Parmense	104	90
Portomaggiore	114	121	Sorbolo	151	147
Sant'Agostino	108	159	Traversetolo	166	125
Province of Forlì			Province of Piacenza		
Forlì	4,502	2,422	Piacenza	4,062	2,879
Bagno di Romagna	144	92	Borgonovo Val Tidone	123	118
Bertinoro	136	159	Castel San Giovanni	277	239
Cesena	4,174	3,041	Fiorenzuola d'Arda	465	359
Cesenatico	956	439	Podenzano	83	90
Forlimpopoli	245	197			
Gambettola	324	204	Province of Ravenna		
Meldola	121	113	Ravenna	5,276	2,849
San Mauro Pascoli	309	246	Alfonsine	252	157
Sarsina	60	71			
Savignano sul Rubicone	562	300			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	38,827	25,318
Bagnacavallo	313	191	Province of Ancona	15,022	7,985
Brisighella	55	66	Ancona	3,715	2,278
Castel Bolognese	187	163	Camerano	185	191
Cervia	1,211	479	Castelfidardo	463	263
Conselice	100	109	Chiaravalle	245	189
Cotignola	109	105	Fabriano	750	552
Faenza	1,757	1,177	Falconara Marittima	374	340
Fusignano	89	91	Iesi	5,412	1,092
Lugo	1,133	784	Osimo	743	442
Massa Lombarda	144	91	Senigallia	979	695
Riolo Terme	61	91			
Russi	219	180	Province of Ascoli Piceno	5,011	2,807
			Ascoli Piceno	1,836	932
Province of Reggio Emilia	16,938	10,759	Grottammare	222	169
Reggio Emilia	10,153	5,150	San Benedetto del Tronto	1,878	886
Albinea	81	96			
Bagnolo in Piano	180	133	Province of Fermo	2,463	1,912
Brescello	76	113	Fermo	670	522
Casalgrande	361	302	Montegranaro	224	142
Castellarano	292	198	Porto San Giorgio	432	314
Castelnovo ne' Monti	193	187	Porto Sant'Elpidio	333	229
Cavriago	190	190	Sant'Elpidio a mare	104	102
Correggio	833	496			
Guastalla	375	354	Province of Macerata	7,679	6,473
Luzzara	160	143	Macerata	3,094	2,305
Montecchio Emilia	315	216	Camerino	125	135
Novellara	233	237	Civitanova Marche	1,402	1,000
Poviglio	77	127	Corridonia	262	142
Reggiolo	180	141	Porto Recanati	155	157
Rubiera	502	306	Recanati	457	434
Sant'Ilario d'Enza	285	185	San Severino Marche	176	163
Scandiano	484	420	Tolentino	402	347
Toano	89	71	Treia	179	133
Province of Rimini	9,307	6,615	Province of Pesaro e Urbino	8,653	6,141
Rimini	4,811	3,449	Pesaro	2,922	2,091
Bellaria Igea Marina	634	300	Cagli	133	146
Cattolica	740	411	Fano	2,024	1,209
Misano Adriatico	165	150	Fossombrone	198	189
Morciano di Romagna	258	252	Gabicce Mare	176	120
Riccione	1,227	743	Mondolfo	217	166
San Giovanni in Marignano	120	125	Pergola	154	147
Santarcangelo di Romagna	474	381	Saltara	150	78
Verucchio	251	181	Urbino	260	290
			vallefoglia	286	159

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
TDB10194					
m.	TUSCANY	120,283	59,263		
	Province of Arezzo	8,208	5,630		
	Arezzo	4,236	2,687		
	Bibbiena	224	217		
	Castiglion Fiorentino	210	148		
	Cortona	381	307		
	Foiano della Chiana	142	119		
	Monte San Savino	184	107		
	Montevarchi	748	386		
	San Giovanni Valdarno	486	313		
	Sansepolcro	441	235		
	Stia	-	-		
	Terranuova Bracciolini	149	127		
	Province of Florence	51,172	19,381		
	Florence	35,759	10,961		
	Bagno a Ripoli	754	284		
	Barberino di Mugello	220	104		
	Borgo San Lorenzo	328	285		
	Calenzano	3,269	307		
	Campi Bisenzio	959	522		
	Capraia e Limite	==	==		
	Castelfiorentino	581	304		
	Certaldo	349	232		
	Empoli	1,887	1,130		
	Figline e Incisa Valdarno	250	224		
	Fucecchio	503	288		
	Greve in Chianti	135	144		
	Lastra a Signa	211	219		
	Montaione	107	29		
	Montelupo Fiorentino	349	179		
	Pontassieve	370	364		
	Reggello	133	110		
	San Casciano in Val di Pesa	307	240		
	Scandicci	968	788		
	Scarperia e San Piero	58	73		
	Sesto Fiorentino	1,457	837		
	Signa	390	221		
	Tavarnelle Val di Pesa	244	140		
	Vinci	320	206		
	Province of Grosseto	4,408	2,449		
	Grosseto	2,216	1,086		
	Castiglione della Pescaia	144	108		
	Follonica	582	251		
	Massa Marittima	105	70		
	Monte Argentario	165	104		
	Orbetello	295	171		
	Province of Livorno			6,868	4,035
	Livorno			3,688	2,086
	Campiglia Marittima			286	149
	Castagneto Carducci			292	338
	Cecina			778	393
	Collesalveti			123	109
	Piombino			561	318
	Portoferraio			293	137
	Rosignano Marittimo			369	250
	San Vincenzo			145	64
	Province of Lucca			8,728	5,419
	Lucca			3,293	1,803
	Altopascio			314	140
	Bagni di Lucca			50	57
	Barga			196	151
	Camaione			452	288
	Capannori			1,016	544
	Castelnuovo di Garfagnana			165	135
	Forte dei Marmi			233	206
	Massarosa			161	91
	Pietrasanta			554	383
	Seravezza			148	145
	Viareggio			1,793	1,049
	Province of Massa Carrara			3,299	2,374
	Massa			1,402	842
	Aulla			141	119
	Carrara			1,426	941
	Fivizzano			41	54
	Pontremoli			85	167
	Province of Pisa			9,132	6,172
	Pisa			2,923	1,871
	Calcinaia			456	707
	Casciana Terme Lari			78	87
	Cascina			582	395
	Ponsacco			390	215
	Pontedera			1,020	522
	San Miniato			487	400
	Santa Croce sull'Arno			1,202	438
	Santa Maria a Monte			84	56
	Vicopisano			90	60
	Volterra			245	195

Distribution by branch location (municipality)

			Banks	
			Loans	Deposits
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits		
Province of Pistoia	6,452	3,741		
Pistoia	2,936	1,540		
Agliana	306	236		
Chiesina Uzzanese	91	48		
Montecatini Terme	921	457		
Pescia	349	253		
Quarrata	556	331		
San Marcello Pistoiese	85	109		
Province of Prato	6,982	4,006		
Prato	6,031	3,299		
Montemurlo	515	264		
Poggio a Caiano	167	173		
Province of Siena	15,034	6,057		
Siena	10,306	2,987		
Chianciano Terme	176	125		
Chiusi	314	196		
Colle di Val d'Elsa	600	309		
Montepulciano	323	232		
Poggibonsi	1,077	582		
San Gimignano	79	56		
Sinalunga	266	151		
n. UMBRIA	15,816	10,661		
Province of Perugia	12,662	8,336		
Perugia	5,223	3,283		
Assisi	366	277		
Bastia	683	297		
Castiglione del Lago	197	190		
Città della Pieve	135	105		
Città di Castello	870	520		
Foligno	1,168	627		
Gualdo Tadino	184	115		
Gubbio	424	294		
Magione	131	155		
Marsciano	245	125		
Panicale	114	93		
Spoletto	781	484		
Todi	332	201		
Umbertide	252	166		
Province of Terni	3,154	2,326		
Terni	1,976	1,282		
Amelia	103	88		
			Province of Terni (cont.)	
			Narni	206 153
			Orvieto	517 427
			o. LAZIO	154,146 130,100
			Province of Frosinone	4,406 3,745
			Frosinone	1,752 1,030
			Alatri	213 151
			Anagni	313 254
			Atina	29 65
			Cassino	656 585
			Pontecorvo	62 74
			Sora	408 301
			Province of Latina	4,988 4,624
			Latina	2,001 1,589
			Aprilia	542 530
			Cisterna di Latina	305 228
			Formia	360 394
			Gaeta	111 154
			Terracina	403 337
			Province of Rieti	1,380 1,183
			Rieti	919 652
			Cittaducale	== ==
			Poggio Mirteto	94 76
			Province of Rome	139,076 117,365
			Rome	127,253 106,397
			Albano Laziale	413 375
			Anzio	171 271
			Ariccia	110 159
			Cerveteri	200 155
			Ciampino	427 407
			Civitavecchia	970 683
			Fiumicino	574 889
			Frascati	554 671
			Genzano di Roma	371 276
			Guidonia Montecelio	723 571
			Ladispoli	278 195
			Marino	370 343
			Monterotondo	561 324
			Nettuno	307 314
			Pomezia	1,246 694
			Tivoli	662 529
			Velletri	463 577

Distribution by branch location (municipality)

				Banks	
		Loans	Deposits	Loans	Deposits
Source: Supervisory returns Stocks in millions of euros					
Province of Viterbo		4,296	3,184	Province of Naples (cont.)	
Viterbo		1,805	1,164	Ottaviano	70 107
Acquapendente		106	70	Piano di Sorrento	121 219
Civita Castellana		338	178	Pomigliano d'Arco	370 459
Montalto di Castro		107	79	Pompei	110 196
Montefiascone		208	168	Portici	306 470
Tarquinia		246	174	Pozzuoli	610 571
Tuscania		103	72	San Giorgio a Cremano	161 316
Vetralla		188	100	San Giuseppe Vesuviano	374 345
				Sant'Antimo	73 93
				Somma Vesuviana	122 187
o. CAMPANIA		50,029	46,703	Sorrento	438 427
				Torre Annunziata	228 342
Province of Avellino		2,538	2,911	Torre del Greco	929 931
Avellino		1,356	1,182	Vico Equense	59 110
Ariano Irpino		184	238	Volla	107 129
Mercogliano		47	50		
Montoro		18	27		
				Province of Salerno	9,689 8,663
Province of Benevento		1,478	1,620	Salerno	3,892 2,600
Benevento		860	770	Agropoli	205 168
Montesarchio		116	109	Amalfi	73 103
				Angri	190 204
Province of Caserta		4,886	5,240	Battipaglia	726 519
Caserta		1,985	1,449	Capaccio	189 181
Aversa		642	766	Cava dei Tirreni	370 472
Capua		121	102	Eboli	201 213
Maddaloni		196	194	Nocera Inferiore	375 460
Marcianise		165	500	Nocera Superiore	== ==
Santa Maria Capua Vetere		458	454	Pagani	140 119
				Pontecagnano Faiano	209 149
Province of Naples		31,438	28,269	Sala Consilina	151 153
Naples		20,157	15,225	Sarno	120 155
Acerra		74	144	Scafati	305 400
Afragola		235	351	Vallo della Lucania	206 206
Bacoli		105	142	Vietri sul Mare	34 31
Capri		95	123		
Casalnuovo di Napoli		250	192	p. ABRUZZO	21,048 14,907
Casoria		604	618		
Castellammare di Stabia		661	721	Province of Chieti	4,863 3,766
Ercolano		87	167	Chieti	1,419 856
Forio		106	94	Francoavilla al Mare	214 204
Frattamaggiore		573	557	Guardiagrele	113 89
Giugliano in Campania		294	455	Lanciano	797 526
Ischia		250	169	Ortona	252 229
Marano di Napoli		128	245	San Salvo	260 177
Melito di Napoli		107	98	Vasto	540 449
Nola		1,570	1,015		

Distribution by branch location (municipality)

Banks

TDB10194

Source: Supervisory returns
Stocks in millions of euros

	Loans	Depositi		Loans	Depositi
Province of L'Aquila	5,045	4,004	Province of Bari (cont.)		
L'Aquila	2,815	1,957	Locorotondo	111	214
Avezzano	650	616	Modugno	493	283
Carsoli	113	77	Mola di Bari	138	188
Castel di Sangro	117	93	Molfetta	673	522
Celano	89	59	Monopoli	630	451
Sulmona	367	340	Noci	361	241
			Noicattaro	272	194
Province of Pescara	6,531	3,782	Palo del Colle	142	136
Pescara	5,013	2,508	Polignano a Mare	187	116
Montesilvano	590	311	Putignano	548	385
			Rutigliano	164	223
Province of Teramo	4,610	3,355	Ruvo di Puglia	254	211
Teramo	1,649	987	Santeramo in Colle	210	281
Alba Adriatica	268	231	Terlizzi	150	164
Atri	75	94	Triggiano	222	179
Giulianova	635	357	Turi	82	114
Martinsicuro	114	110			
Roseto degli Abruzzi	370	248	Province of Barletta-Andria- Trani	3,322	3,210
Sant'Egidio alla Vibrata	197	119	Andria	798	898
			Barletta	942	921
q. MOLISE	2,644	2,232	Bisceglie	494	428
Province of Campobasso	2,095	1,693	Canosa di Puglia	243	243
Campobasso	1,124	822	Margherita di Savoia	31	47
Larino	40	60	Minervino Murge	33	58
Termoli	618	375	Spinazzola	57	59
			S. Ferdinando di Puglia	57	53
Province of Isernia	549	539	Trani	595	426
Isernia	342	320	Trinitapoli	72	75
Venafro	138	105			
			Province of Brindisi	2,509	2,525
r. Apulia	40,147	35,509	Brindisi	923	739
Province of Bari	17,532	15,129	Fasano	320	240
Bari	8,440	7,085	Francavilla Fontana	256	261
Acquaviva delle Fonti	243	246	Mesagne	153	150
Adelfia	45	57	Oria	20	62
Altamura	935	847	Ostuni	282	309
Bitonto	510	400			
Casamassima	233	136	Province of Foggia	5,753	5,149
Castellana Grotte	242	232	Foggia	2,312	1,880
Conversano	279	282	Apricena	149	133
Corato	605	535	Cerignola	493	440
Gioia del Colle	297	286	Lucera	322	288
Giovinazzo	70	72	Manfredonia	478	355
Gravina di Puglia	449	356	Orta Nova	83	88
			San Giovanni Rotondo	393	289
			Sannicandro Garganico	50	79
			San Severo	529	475
			Torremaggiore	142	186
			Vieste	167	85

Distribution by branch location (municipality)

			Banks	
			Loans	Depositi
Source: Supervisory returns Stocks in millions of euros				
	Loans	Depositi		
Province of Lecce	6,738	5,218	Province of Cosenza	4,491 4,008
Lecce	2,627	1,698	Cosenza	1,512 1,027
Casarano	231	150	Amantea	139 95
Copertino	74	147	Castrovillari	211 212
Galatina	292	243	Corigliano Calabro	277 253
Gallipoli	230	154	Rende	773 533
Leverano	82	141	Rossano	195 226
Maglie	308	210	San Marco Argentano	62 79
Nardò	191	191		
Tricase	205	141		
Province of Taranto	4,294	4,279	Province of Crotone	966 894
Taranto	2,117	1,995	Crotone	740 545
Castellaneta	107	97		
Ginosa	168	188	Province of Reggio Calabria	2,649 2,864
Grottaglie	191	255	Reggio Calabria	1,522 1,387
Manduria	168	236	Gioia Tauro	127 128
Martina Franca	593	429	Melito di Porto Salvo	31 75
Massafra	291	282	Palmi	100 165
Sava	83	112	Siderno	191 155
			Taurianova	60 72
s. BASILICATA	4,305	4,256	Villa San Giovanni	115 85
Province of Matera	1,643	1,662	Province of Vibo Valentia	668 791
Matera	1,051	801	Vibo Valentia	389 411
Pisticci	63	117		
Policoro	192	166		
Province of Potenza	2,662	2,594	u. SICILY	41,963 35,906
Potenza	1,219	1,000	Province of Agrigento	2,642 2,909
Avigliano	==	==	Agrigento	1,005 655
Lavello	129	116	Campobello di Licata	43 64
Melfi	254	164	Canicattì	347 318
Rionero in Vulture	102	86	Casteltermini	== ==
t. CALABRIA	11,421	10,986	Favara	91 136
Province of Catanzaro	2,647	2,428	Grotte	35 51
Catanzaro	1,534	1,127	Licata	208 281
Lamezia Terme	525	566	Menfi	81 64
Soverato	203	173	Naro	32 75
			Palma di Montechiaro	40 116
			Porto Empedocle	57 48

Distribution by branch location (municipality)

<u>TDB10194</u>				Banks	
Source: Supervisory returns Stocks in millions of euros					
	<u>Loans</u>	<u>Deposits</u>		<u>Loans</u>	<u>Deposits</u>
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	42	61	Sant'Agata di Militello	174	93
Ribera	70	102	Taormina	188	130
Sciacca	238	245			
Province of Caltanissetta			Province of Palermo		
Caltanissetta	812	692	Palermo	7,922	7,696
Gela	416	438	Bagheria	432	280
Mazzerino	55	97	Carini	131	109
Mussomeli	74	122	Cefalù	137	133
Riesi	33	56	Corleone	47	60
San Cataldo	217	318	Monreale	86	126
			Partinico	196	188
			termini Imerese	273	148
Province of Catania			Province of Ragusa		
Catania	6,943	4,108	Ragusa	1,658	1,005
Acireale	684	703	Comiso	315	231
Adrano	85	119	Ispica	130	103
Biancavilla	55	84	Modica	831	431
Bronte	88	114	Pozzallo	169	96
Caltagirone	341	292	scicli	190	192
Giarre	240	176	Vittoria	466	364
Mascalucia	38	71			
Misterbianco	389	220	Province of Syracuse		
Nicolosi	31	44	Syracuse	1,928	1,201
Palagonia	57	65	Augusta	314	280
Paternò	366	226	Avola	165	157
Riposto	137	107	Carlentini	55	72
scordia	59	73	Lentini	169	176
			Noto	65	94
Province of Enna			Pachino	171	134
Enna	381	274	Priolo Gargallo	==	==
Nicosia	87	82	Rosolini	116	104
Piazza Armerina	87	107			
Pietraperzia	29	53	Province of Trapani		
Troina	27	41	Trapani	1,123	627
			Alcamo	460	351
Province of Messina			Campobello di Mazara	43	44
Messina	2,633	2,072	Castellamare del Golfo	55	59
Barcellona Pozzo di Gotto	221	273	Castelvetrano	214	146
Capo d'Orlando	186	117	Erice	90	89
Giardini-Naxos	79	41	Marsala	674	524
Milazzo	369	268			
Patti	84	142			

Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding
[TDB10420](#)

 Source: Supervisory returns
 Stocks in millions of euro

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
December 2014						
a.	TOTAL	1,122,506	2,108	73,386	965	55,158
b.	NORTH-WEST ITALY	382,855	43	23,510	309	15,328
	Piedmont	79,341	14	4,598	137	2,934
	Valle d'Aosta	2,143	7	192	2	214
	Liguria	27,877	1	1,254	15	868
	Lombardy	273,494	21	17,466	155	11,313
c.	NORTH-EAST ITALY	259,603	182	16,743	293	14,543
	Trentino-Alto Adige	27,787	106	3,061	144	2,304
	Veneto	108,388	24	6,742	63	6,195
	Friuli-Venezia Giulia	22,289	36	1,428	32	943
	Emilia-Romagna	101,139	17	5,512	55	5,101
d.	CENTRAL ITALY	287,483	70	18,797	97	15,054
	Marche	28,186	12	2,301	58	1,226
	Tuscany	75,747	13	5,276	16	5,593
	Umbria	13,834	1	1,424	12	1,076
	Lazio	169,716	45	9,796	11	7,159
e.	SOUTHERN ITALY	130,365	30	9,756	119	7,473
	Abruzzo	18,208	2	2,005	17	1,030
	Molise	2,494	1	230	8	175
	Campania	51,818	10	2,537	23	3,238
	Apulia	39,385	9	3,644	57	2,163
	Basilicata	4,362	1	357	7	266
	Calabria	14,099	5	983	8	601
f.	ISLANDS	62,198	1,782	4,581	145	2,760
	Sicily	44,708	1,322	2,916	72	1,549
	Sardinia	17,490	460	1,664	73	1,211

Notes:

Banks and CDP

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
1,158	78,849	1,834	291,502	2,006	56,573	5,061	553,905
478	29,134	61	103,801	169	20,366	1,401	188,255
126	6,021	13	22,638	61	3,336	430	39,034
4	257	-	488	..	125	77	777
33	1,574	10	8,895	21	3,513	138	11,553
314	21,282	39	71,779	88	13,392	755	136,891
310	20,403	507	63,212	351	13,127	1,605	128,325
43	1,217	309	4,041	100	1,608	299	14,556
114	9,460	41	26,618	42	5,040	338	53,712
61	1,938	43	6,331	26	996	202	10,254
93	7,788	115	26,223	184	5,484	765	49,803
148	15,031	255	68,856	150	13,952	1,012	154,062
63	1,361	15	6,605	44	1,436	413	14,650
45	4,730	37	21,091	61	4,863	125	33,899
18	1,003	10	3,257	11	716	47	6,260
21	7,936	193	37,902	34	6,938	427	99,254
160	11,008	63	37,597	1,177	6,087	596	56,299
49	1,324	6	4,209	1,084	814	89	7,581
6	201	..	687	11	118	19	1,038
38	4,924	53	15,400	13	2,673	95	22,813
40	3,301	3	13,031	64	1,844	227	15,001
2	417	..	913	3	202	36	2,158
25	841	1	3,357	3	436	131	7,709
62	3,273	948	18,037	159	3,041	447	26,962
47	2,313	81	13,315	93	2,110	370	20,518
15	960	866	4,721	66	931	77	6,445

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

4th quarter 2014		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	960,115	322	24,390	225	23,557	
b. NORTH-WEST ITALY	335,786	9	8,336	103	8,626	
Piedmont	69,340	3	1,102	89	844	
Valle d'Aosta	1,510	-	39	3	56	
Liguria	15,271	..	332	1	138	
Lombardy	249,665	7	6,863	10	7,588	
c. NORTH-EAST ITALY	320,874	30	7,213	96	5,862	
Trentino-Alto Adige	20,187	17	1,312	80	856	
Veneto	190,184	11	2,379	14	1,585	
Friuli-Venezia Giulia	12,853	-	382	1	524	
Emilia-Romagna	97,649	2	3,140	1	2,897	
d. CENTRAL ITALY	183,385	17	5,258	5	4,564	
Marche	17,190	-	524	1	452	
Tuscany	47,893	13	1,216	4	1,604	
Umbria	7,851	-	249	1	393	
Lazio	110,451	3	3,269	..	2,115	
e. SOUTHERN ITALY	83,594	4	2,764	20	3,393	
Abruzzo	9,999	..	553	..	268	
Molise	1,416	..	43	-	50	
Campania	35,551	2	578	11	1,773	
Apulia	22,277	..	1,030	9	1,123	
Basilicata	3,003	..	152	-	38	
Calabria	11,349	1	409	-	142	
f. ISLANDS	36,475	263	818	1	1,112	
Sicily	29,867	171	544	..	966	
Sardinia	6,608	92	274	1	147	

Notes:

Banks and CDP

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
858	85,415	495	70,276	631	14,901	2,717	736,328
473	35,380	3	24,620	28	5,092	852	252,264
160	5,561	1	5,443	8	984	177	54,967
2	81	-	174	-	35	30	1,089
20	1,207	..	2,196	3	966	24	10,384
290	28,531	1	16,806	17	3,107	621	185,824
215	22,258	44	16,554	555	4,032	1,014	263,001
54	915	19	1,799	7	658	176	14,295
100	8,971	..	6,843	2	1,080	230	168,969
31	1,448	-	1,682	1	247	178	8,361
30	10,925	25	6,230	544	2,047	431	71,377
97	18,390	73	16,333	20	3,344	317	134,969
69	1,738	..	1,391	-	246	196	12,574
6	5,032	70	5,034	18	762	93	34,041
14	1,186	..	777	-	89	2	5,141
7	10,434	3	9,132	2	2,247	26	83,213
46	7,544	..	8,905	5	2,058	329	58,525
19	976	..	870	2	202	10	7,098
-	121	..	160	-	8	2	1,033
15	2,658	..	3,717	-	945	30	25,821
7	3,142	..	3,147	2	584	238	12,996
1	205	-	238	1	86	34	2,249
3	443	..	773	-	234	15	9,328
27	1,842	377	3,863	23	375	205	27,569
23	1,356	25	2,952	4	246	188	23,393
5	487	351	911	19	129	17	4,175

Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding
[TDB10460](#)

 Source: Supervisory returns
 Stocks in millions of euro

December 2014		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	13,255	477	12,778	5,725	105	5,620
b.	NORTH-WEST ITALY	3,953	154	3,799	1,838	74	1,764
	Piedmont	1,033	26	1,007	409	3	406
	Valle d'Aosta	40	..	39	30	..	30
	Liguria	71	1	70	36	..	36
	Lombardy	2,810	127	2,682	1,362	71	1,291
c.	NORTH-EAST ITALY	4,187	151	4,036	1,616	13	1,604
	Trentino-Alto Adige	511	60	451	237	4	234
	Veneto	1,672	27	1,645	606	1	604
	Friuli-Venezia Giulia	398	39	359	150	7	143
	Emilia-Romagna	1,606	24	1,582	623	1	623
d.	CENTRAL ITALY	2,767	55	2,712	1,378	8	1,370
	Marche	337	24	313	126	3	123
	Tuscany	1,308	15	1,293	652	3	649
	Umbria	315	7	308	180	..	180
	Lazio	808	10	798	420	1	418
e.	SOUTHERN ITALY	1,647	63	1,584	640	8	632
	Abruzzo	159	3	156	55	-	55
	Molise	45	3	41	17	-	17
	Campania	417	11	406	215	1	215
	Apulia	687	18	669	277	2	274
	Basilicata	130	3	127	35	..	35
	Calabria	209	24	185	42	5	37
f.	ISLANDS	701	54	646	252	2	250
	Sicily	433	49	384	136	..	135
	Sardinia	268	5	263	117	2	115

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,926	221	4,705	2,604	151	2,453
1,434	74	1,360	681	5	676
413	22	391	210	1	210
6	..	6	3	-	3
24	..	24	10	..	10
990	52	938	458	4	454
1,656	71	1,585	914	67	847
89	3	86	185	53	132
766	25	742	300	1	299
169	21	148	79	11	68
632	22	610	351	1	349
803	26	777	586	21	565
104	9	95	107	12	95
420	5	415	236	7	229
81	5	76	54	1	52
198	7	191	190	1	189
761	39	721	246	15	231
73	3	70	31	..	30
22	1	21	7	3	4
127	6	121	74	4	70
315	10	305	96	6	90
72	2	70	24	1	22
152	18	134	15	1	14
272	10	262	177	43	134
155	6	148	142	42	100
117	3	114	34	..	34

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

4th quarter 2014		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	517	11	506	150	..	150
b.	NORTH-WEST ITALY	142	4	138	55	..	55
	Piedmont	43	1	42	11	..	10
	Valle d'Aosta	1	-	1	..	-	..
	Liguria	2	..	2	1	-	1
	Lombardy	97	3	94	44	..	43
c.	NORTH-EAST ITALY	200	4	195	40	-	40
	Trentino-Alto Adige	15	..	15	3	-	3
	Veneto	59	1	58	8	-	8
	Friuli-Venezia Giulia	15	2	13	2	-	2
	Emilia-Romagna	111	1	110	27	-	27
d.	CENTRAL ITALY	69	1	68	20	..	20
	Marche	14	..	14	4	-	4
	Tuscany	29	..	29	8	-	8
	Umbria	7	..	7	3	..	3
	Lazio	19	..	19	4	-	4
e.	SOUTHERN ITALY	72	1	71	23	..	23
	Abruzzo	5	..	5	1	-	1
	Molise	2	-	2	1	-	1
	Campania	19	..	19	7	-	7
	Apulia	34	1	33	11	..	11
	Basilicata	5	..	5	1	-	1
	Calabria	6	..	6	1	-	1
f.	ISLANDS	34	..	33	13	-	13
	Sicily	25	..	25	10	-	10
	Sardinia	9	..	9	2	-	2

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
282	11	272	85	..	84
67	4	64	20	..	20
22	1	21	11	-	11
..	-	..	-	-	-
1	..	1	..	-	..
44	3	41	9	..	9
119	4	114	41	-	41
5	..	5	7	-	7
42	1	41	9	-	9
7	2	5	6	-	6
64	1	63	19	-	19
40	1	39	9	-	9
7	..	7	2	-	2
18	..	18	3	-	3
4	..	4	..	-	..
11	..	10	4	-	4
37	1	36	12	-	12
3	..	3	1	-	1
1	-	1	..	-	..
10	..	10	2	-	2
15	1	14	8	-	8
4	..	4	1	-	1
4	..	4	1	-	1
19	..	18	3	-	3
14	..	13	1	-	1
5	..	5	2	-	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

December 2014

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	13,290	72	494	625
b. NORTH-WEST ITALY	2,488	38	131	210
Piedmont	811	13	32	31
Valle d'Aosta	85	..	2	47
Liguria	218	2	4	1
Lombardy	1,373	24	93	131
c. NORTH-EAST ITALY	3,330	1	137	220
Trentino-Alto Adige	1,002	..	8	49
Veneto	644	..	78	58
Friuli-Venezia Giulia	401	-	10	28
Emilia-Romagna	1,282	1	41	84
d. CENTRAL ITALY	1,740	4	140	101
Marche	608	3	105	49
Tuscany	310	..	9	16
Umbria	98	..	13	6
Lazio	725	1	13	31
e. SOUTHERN ITALY	2,177	18	73	76
Abruzzo	1,275	..	9	5
Molise	45	2	..	..
Campania	233	2	9	7
Apulia	402	9	46	48
Basilicata	49	4	4	7
Calabria	174	1	5	9
f. ISLANDS	3,555	10	13	18
Sicily	1,997	6	10	15
Sardinia	1,558	4	3	2

Notes:

Banks

Medium and long-term						<i>of which:</i>	
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
490	377	3,813	1,076	1,591	4,578	175	83
54	92	126	433	65	1,305	35	21
5	21	28	241	31	376	32	21
3	..	..	..	-	33	..	-
27	..	53	61	-	71	..	-
18	70	44	130	34	825	3	..
259	165	653	161	451	1,200	84	34
116	31	395	21	..	380	1	..
20	43	45	92	4	282	24	6
56	67	75	17	..	146	4	..
67	24	138	32	447	392	55	28
73	52	268	253	1	833	15	1
60	24	29	227	1	109	1	..
5	12	35	9	..	213	11	..
1	6	14	4	..	54	1	1
7	10	190	13	..	458	2	1
18	37	88	163	1,072	601	30	22
15	3	6	52	1,072	83	28	21
..	2	..	12	..	28	-	-
..	11	60	3	..	139	..	-
2	14	3	58	..	219	1	..
-	2	1	7	-	23	..	..
1	4	16	30	..	108	..	-
88	32	2,679	66	2	638	10	5
48	27	1,367	44	1	467	10	5
40	5	1,311	21	1	171	..	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

4th quarter 2014

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	564	..	56	28
b. NORTH-WEST ITALY	155	..	14	7
Piedmont	38	..	1	..
Valle d'Aosta	4	-	-	2
Liguria	5	..	..	-
Lombardy	109	-	13	4
c. NORTH-EAST ITALY	213	-	6	18
Trentino-Alto Adige	37	-	1	3
Veneto	41	-	5	7
Friuli-Venezia Giulia	25	-	..	2
Emilia-Romagna	111	-	..	6
d. CENTRAL ITALY	60	..	9	1
Marche	28	-	8	1
Tuscany	25	..	..	..
Umbria	2	-	1	..
Lazio	6	-	-	-
e. SOUTHERN ITALY	41	-	26	2
Abruzzo	3	-	..	-
Molise	..	-	-	-
Campania	6	-	1	-
Apulia	26	-	20	2
Basilicata	4	-	3	..
Calabria	2	-	..	..
f. ISLANDS	95	-	1	..
Sicily	46	-	1	..
Sardinia	49	-	-	-

Notes:

Banks

Medium and long-term						<i>of which:</i>	
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
16	15	85	24	60	225	52	15
6	5	2	8	1	94	16	10
..	1	1	7	-	17	11	7
..	-	-	-	-	1	..	-
..	..	2	1	-	2	..	-
5	4	..	1	1	75	5	3
5	8	6	4	59	85	22	3
2	..	3	1	-	26	2	..
1	1	..	3	1	15	7	..
2	5	..	1	-	9	6	-
..	1	3	-	58	35	7	3
1	1	10	9	-	20	7	1
1	..	..	9	-	7	1	..
..	1	10	..	-	9	4	..
-	-	-	-
..	..	1	-	-	3	2	1
..	1	1	2	-	9	1	-
..	..	..	2	-	1	..	-
-	-	..	-	-
-	..	..	..	-	5	..	-
-	1	..	..	-	3	1	-
-	-	-	-
-	-	..	-	-	1	..	-
4	..	66	..	-	17	6	2
4	..	20	..	-	15	6	2
..	..	46	..	-	2	..	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

December 2014

	Total	Banks	Financial intermediaries
a. TOTAL	103,369	52,650	50,718
b. NORTH-WEST ITALY	26,633	13,711	12,922
Piedmont	7,717	4,098	3,619
Valle d'Aosta	219	115	104
Liguria	2,584	1,185	1,399
Lombardy	16,114	8,313	7,801
c. NORTH-EAST ITALY	16,278	8,550	7,729
Trentino-Alto Adige	880	591	289
Veneto	6,840	3,378	3,461
Friuli-Venezia Giulia	1,838	948	890
Emilia-Romagna	6,721	3,633	3,088
d. CENTRAL ITALY	22,606	11,557	11,049
Marche	2,222	1,134	1,088
Tuscany	6,899	3,167	3,731
Umbria	1,618	778	840
Lazio	11,867	6,477	5,390
e. SOUTHERN ITALY	23,716	11,964	11,752
Abruzzo	2,292	1,135	1,157
Molise	522	256	265
Campania	9,633	5,033	4,600
Apulia	6,759	3,260	3,499
Basilicata	864	410	453
Calabria	3,647	1,870	1,777
f. ISLANDS	14,135	6,869	7,266
Sicily	10,356	5,057	5,299
Sardinia	3,779	1,812	1,967

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

December 2014		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	341,107	76,209	54,457	185,991	16,070	8,381
	General Government	151,408	572	367	149,159	570	739
	Financial and insurance corporations	20,226	14,178	1,851	2,304	965	927
	Non-financial corporations	132,410	49,422	41,585	26,490	10,375	4,538
	Producer households	13,748	3,906	3,983	2,695	2,042	1,122
	Consumer households	23,315	8,131	6,671	5,342	2,117	1,054
b.	MORTGAGE LOANS	875,962	288,647	198,155	236,432	103,726	49,002
	General government	107,460	19,314	8,883	60,706	12,938	5,619
	Financial and insurance corporations	23,706	15,637	4,093	3,545	198	233
	Non-financial corporations	308,929	107,639	84,486	71,540	31,723	13,542
	Producer households	54,353	16,633	15,696	10,800	7,313	3,911
	<i>of which: for house purchase</i>	19,063	5,479	4,782	4,290	2,811	1,703
	Consumer households	381,515	129,424	84,998	89,842	51,554	25,697
	<i>of which: for house purchase</i>	322,718	111,824	71,488	74,989	42,510	21,908
c.	LOANS SECURED BY PLEDGE OF SALARY	9,320	1,888	1,056	1,823	3,020	1,534
	Producer households	4	1	1	1	1	..
	Consumer households	9,317	1,887	1,055	1,822	3,019	1,533
d.	PERSONAL LOANS	31,174	7,948	5,495	6,948	6,674	4,109
	Producer households	872	223	199	213	140	97
	Consumer households	30,302	7,724	5,296	6,735	6,534	4,011
e.	FACTORING	17,523	5,558	2,288	5,977	2,693	1,007
	General government	3,387	515	236	936	1,204	496
	Financial and insurance corporations	161	48	17	96	..	..
	Non-financial corporations	13,620	4,919	1,980	4,874	1,371	475
	Producer households	302	60	51	50	110	30
	Consumer households	53	16	4	20	7	5
f.	FINANCIAL LEASING	37,057	14,561	8,912	8,334	3,540	1,710
	General government	252	33	89	26	91	13
	Financial and insurance corporations	567	204	119	220	14	11
	Non-financial corporations	33,493	13,346	8,057	7,519	3,056	1,515
	Producer households	1,929	715	453	347	282	132
	Consumer households	816	264	194	222	97	39

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

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

December 2014

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	12,244	3,610	2,333	4,574	1,287	441
Factoring: advances to assignor	9,404	4,461	1,564	2,174	914	291
nominal value of credits acquired pro-solvendo	16,235	7,034	2,705	4,150	1,817	530
Total exposure in respect of finance leases	57,883	21,454	16,591	12,471	5,098	2,269
Receivables for consumer credit	50,718	12,922	7,729	11,049	11,752	7,266
Other finance	6,674	2,608	1,222	1,476	956	412

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

December 2014

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	12,244	3,560	89	8,013	204	379
Factoring: advances to assignor	9,404	177	1,100	7,998	74	55
Nominal value of receivables acquired pro-solvendo	16,235	208	1,409	13,760	105	753
Total exposure in respect of finance leases	57,944	578	1,008	51,740	2,577	1,667
Receivables for consumer credit	-	-	-	-	-	50,718
Other finance	6,175	34	555	3,297	733	1,547

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 (geographical area) and segment of economic activity

Banks

TDC30021

Source: Central Credit Register
Stocks in millions of euro

December 2014		Facilities granted		Used margin			
		of which:		of which:			
			short-term	short-term	In non-euro-area currencies	with real security	
a.	ITALY	1,550,322	632,008	1,169,326	341,147	14,822	437,560
	General government	56,088	20,747	32,238	7,175	73	378
	Financial companies	326,167	85,882	263,167	53,817	1,929	16,149
	Non-Financial companies	900,273	472,300	622,826	244,884	10,607	222,066
	of which: industry	332,334	208,425	199,082	92,379	3,520	34,259
	building	116,746	45,106	104,808	32,408	466	62,034
	services	422,939	207,440	297,237	113,762	6,435	116,610
	Producer households	59,420	18,977	53,624	12,554	173	33,114
	Consumer households and nec	203,861	32,643	193,508	21,820	2,021	163,398
b.	NORTH-WEST ITALY	666,874	263,541	499,377	138,215	7,164	149,678
	General government	13,266	3,918	5,905	302	72	54
	Financial companies	222,085	57,224	184,239	34,059	1,857	8,740
	Non-Financial companies	348,750	183,815	232,811	91,817	3,768	79,756
	of which: industry	133,903	84,582	80,158	36,899	1,342	13,669
	building	41,616	15,060	36,510	10,625	230	22,783
	services	163,185	80,051	109,349	42,304	2,102	40,669
	Producer households	16,882	5,456	15,048	3,503	74	9,364
	Consumer households and nec	64,510	12,686	60,176	8,273	1,382	51,006
c.	NORTH-EAST ITALY	391,708	171,001	298,192	89,517	2,614	116,588
	General government	6,779	2,039	3,403	375	-	98
	Financial companies	67,449	14,434	57,968	10,695	62	3,197
	Non-Financial companies	244,798	138,909	169,201	68,009	2,246	60,713
	of which: industry	102,470	67,537	60,247	28,026	1,132	10,835
	building	30,867	13,967	26,977	9,625	77	15,351
	services	102,071	53,552	74,878	28,264	953	31,447
	Producer households	18,981	6,099	16,938	3,975	71	10,458
	Consumer households and nec	52,438	9,060	49,588	6,170	230	41,419
d.	CENTRAL ITALY	323,596	129,909	230,485	72,596	2,304	99,330
	General government	24,018	7,889	16,754	4,069	1	193
	Financial companies	31,390	9,532	17,001	5,667	10	4,013
	Non-Financial companies	208,738	101,682	140,651	55,626	2,092	49,807
	of which: industry	66,308	39,236	36,762	17,860	816	5,166
	building	28,202	9,970	26,419	7,642	36	15,157
	services	109,312	50,777	73,016	29,021	1,237	27,228
	Producer households	11,544	3,521	10,637	2,440	19	6,792
	Consumer households and nec	47,023	7,058	44,650	4,657	182	38,028

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

TDC30021							Banks
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security	
e. SOUTHERN ITALY	112,714	46,834	94,143	27,651	2,480	47,006	
General government	7,435	4,208	3,922	1,216	-	17	
Financial companies	2,171	1,945	1,179	950	..	143	
Non-Financial companies	69,274	35,178	56,512	21,675	2,295	21,627	
<i>of which: industry</i>	22,090	13,098	16,214	7,356	161	3,257	
building	11,820	4,717	10,876	3,481	120	6,141	
services	32,820	16,187	27,241	10,017	2,011	11,407	
Producer households	7,764	2,578	7,103	1,758	8	4,155	
Consumer households and nec	25,364	2,672	24,800	1,894	173	20,715	
f. ISLANDS	55,430	20,725	47,128	13,168	260	24,957	
General government	4,590	2,693	2,254	1,213	-	15	
Financial companies	3,073	2,747	2,779	2,446	-	56	
Non-Financial companies	28,713	12,716	23,651	7,756	206	10,163	
<i>of which: industry</i>	7,563	3,973	5,702	2,238	69	1,332	
building	4,242	1,392	4,025	1,035	3	2,602	
services	15,552	6,872	12,754	4,157	131	5,859	
Producer households	4,249	1,324	3,897	879	1	2,345	
Consumer households and nec	14,525	1,168	14,294	826	53	12,230	

Note: .

Distribution by total credit used

[TDB30126](#)Banks and financial intermediaries referred to in Art. 107 of the
1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

December 2014

	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	5,510,338	1,956,279	1,451,367	1,041,585	252,390
Facilities granted	1,917,297	106,936	148,912	182,497	99,272
used margin	1,529,012	98,710	141,735	171,659	83,936
<i>of which: backed by real security</i>	699,370	79,022	128,383	147,336	53,994
Unused margin	437,444	10,262	8,823	13,681	18,270
Overshoot	49,159	2,036	1,645	2,842	2,934

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	109,493	74,346	27,482	21,343	4,071
Facilities granted	92,045	139,104	114,525	256,065	724,945
used margin	73,833	110,405	90,895	200,220	553,266
<i>of which: backed by real security</i>	37,113	50,795	39,392	75,221	87,494
Unused margin	21,500	33,998	28,383	67,409	186,373
Overshoot	3,287	5,299	4,753	11,564	14,695

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

December 2014	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	623,790	12,292	10,373	18,993	27,286	35,517
Used margin	334,909	6,519	5,695	10,791	15,722	20,046
<i>of which:backed by real security</i>	36,845	551	696	1,521	2,646	3,656
Overshoot	23,955	806	685	1,150	1,503	1,571
unused margin	312,836	6,580	5,363	9,352	13,068	17,042
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	8,218	19	30	71	123	198
Used margin	6,237	22	26	64	109	179
<i>of which:backed by real security</i>	359	2	4	12	23	32
Overshoot	151	5	1	3	5	13
unused margin	2,132	3	5	10	19	31
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	909,163	39,023	54,902	76,763	39,091	33,650
Used margin	819,594	39,400	55,288	77,077	39,201	33,702
<i>of which:backed by real security</i>	395,435	28,796	49,585	68,051	30,390	23,642
Overshoot	19,523	623	697	996	941	1,025
unused margin	109,092	246	311	682	830	973
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,151	150	304	953	368	158
Used margin	8,585	150	304	950	367	164
<i>of which:backed by real security</i>	4,921	142	285	877	273	42
Overshoot	215	1	2	3	4	9
unused margin	781	1	2	6	6	3

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro				
Facilities granted	57,954	49,552	123,980	286,718
Used margin	32,242	26,875	63,185	148,044
<i>of which:</i> backed by real security	6,401	5,014	9,084	6,581
Overshoot	2,353	1,725	3,970	4,940
unused margin	28,065	24,402	64,764	143,613
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	416	472	1,627	5,263
Used margin	361	395	1,344	3,721
<i>of which:</i> backed by real security	67	53	96	70
Overshoot	9	6	21	72
unused margin	64	83	304	1,613
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	52,591	44,545	103,213	464,388
Used margin	52,533	44,240	101,073	372,181
<i>of which:</i> backed by real security	35,431	27,957	57,812	71,134
Overshoot	1,794	1,391	3,679	4,467
unused margin	1,853	1,696	5,819	96,674
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	262	173	543	6,240
Used margin	262	175	519	5,692
<i>of which:</i> backed by real security	46	45	207	3,002
Overshoot	8	4	6	176
unused margin	8	2	29	724

Note:

Distribution by type of transaction

[TDB30136](#)

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

December 2014	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	1,917,297	101,831	143,747	175,223	91,529
Used margin	1,529,012	96,604	139,648	167,489	80,052
<i>of which: backed by real security</i>	<i>699,370</i>	<i>78,508</i>	<i>127,618</i>	<i>146,154</i>	<i>53,514</i>
Unused margin	437,444	6,928	5,783	10,209	14,185
Overshoot	49,159	1,701	1,684	2,476	2,709

Note:

Distribution by type of transaction

[TDB30136](#)Banks and financial intermediaries referred to in Art. 107 of the 1993
Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

	from 500,000 to 1,000,000	,from 1.000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25.000.000
Facilities granted	85,003	131,537	109,570	259,360	817,268
Used margin	69,472	105,522	86,193	194,591	576,936
<i>of which: backed by real security</i>	<i>36,307</i>	<i>50,472</i>	<i>38,185</i>	<i>75,016</i>	<i>90,024</i>
Unused margin	18,417	30,632	26,818	73,105	250,771
Overshoot	2,887	4,616	3,442	8,336	10,438

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

December 2014	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,089,93	710,871	638,601	233,288	119,850	86,411	32,656	27,027	5,915
Facilities granted	51,485	65,608	96,780	66,868	69,523	111,222	94,742	229,363	762,608
Used margin	46,091	61,313	88,882	55,400	54,091	85,397	71,685	166,120	529,638
b. PIEMONTE									
Number of borrowers	80,353	53,566	45,952	17,036	8,862	6,252	2,358	1,834	398
Facilities granted	3,783	4,905	6,850	4,818	5,112	8,018	6,891	15,072	38,801
Used margin	3,319	4,515	6,142	3,812	3,786	5,821	4,872	10,273	22,574
c. VALLE D'AOSTA									
Number of borrowers	2,417	1,483	1,691	670	302	220	81	64	11
Facilities granted	112	128	234	177	153	237	176	409	776
Used margin	96	114	210	146	120	188	125	324	485
d. LIGURIA									
Number of borrowers	24,478	16,010	15,289	5,747	2,577	1,686	580	510	128
Facilities granted	1,136	1,451	2,266	1,557	1,462	2,149	1,637	4,390	11,676
Used margin	995	1,350	2,080	1,296	1,135	1,622	1,225	3,199	8,007
e. LOMBARDY									
Number of borrowers	171,978	133,479	135,526	51,257	28,065	21,809	8,936	7,939	1,986
Facilities granted	8,153	12,341	20,539	14,624	16,248	28,217	26,047	68,756	347,082
Used margin	7,028	11,425	18,638	11,799	12,146	21,058	19,064	48,249	259,163
f. TRENTO-ALTO ADIGE									
Number of borrowers	31,676	21,821	25,825	11,006	5,681	3,864	1,446	989	156
Facilities granted	1,510	2,056	4,137	3,258	3,358	5,183	4,243	8,168	9,125
Used margin	1,261	1,858	3,779	2,811	2,833	4,327	3,506	6,503	5,768
g. VENETO									
Number of borrowers	98,251	71,921	64,194	24,865	13,919	10,073	3,834	3,279	696
Facilities granted	4,673	6,668	9,609	7,135	8,089	12,926	11,199	27,898	83,068
Used margin	4,112	6,183	8,719	5,781	6,110	9,560	8,145	19,398	65,984
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	34,518	22,894	15,850	5,198	2,693	1,958	734	548	107
Facilities granted	1,677	2,114	2,377	1,507	1,591	2,543	2,208	4,739	8,791
Used margin	1,555	2,016	2,195	1,253	1,256	1,963	1,684	3,363	4,897
i. EMILIA-ROMAGNA									
Number of borrowers	99,824	68,161	63,524	24,413	13,223	9,882	3,787	3,270	738
Facilities granted	4,726	6,297	9,620	7,098	7,782	12,971	11,066	28,435	63,313
Used margin	4,051	5,723	8,583	5,579	5,721	9,373	7,993	19,757	42,400
l. MARCHE									
Number of borrowers	35,391	22,577	20,101	8,205	4,271	2,867	967	745	115
Facilities granted	1,684	2,076	2,990	2,347	2,461	3,601	2,663	5,918	9,047
Used margin	1,489	1,926	2,742	1,948	1,946	2,764	2,028	4,271	5,605

Distribution by customer location (region) and total granted

<u>TDB30146</u>		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 borrowers	80,375	52,859	52,376	19,364	9,758	6,955	2,478	1,963	331
	Facilities granted	3,801	4,899	7,965	5,556	5,718	9,011	7,345	16,746	30,331
	Used margin	3,391	4,578	7,344	4,665	4,595	7,110	5,714	12,400	17,831
n.	UMBRIA									
	Number of borrowers	20,274	12,130	9,537	3,786	1,907	1,342	474	370	77
	Facilities granted	960	1,109	1,419	1,102	1,130	1,728	1,388	3,097	3,444
	Used margin	872	1,048	1,300	933	908	1,407	1,126	2,234	2,416
o.	LAZIO									
	Number of borrowers	103,752	64,006	65,966	21,119	9,105	6,411	2,368	2,218	623
	Facilities granted	4,878	5,981	10,333	5,987	5,109	8,037	6,650	18,517	118,081
	Used margin	4,480	5,674	9,847	5,358	4,272	6,729	5,592	15,147	66,010
p.	ABRUZZO									
	Number of borrowers	27,050	15,312	11,726	4,269	2,147	1,519	550	404	63
	Facilities granted	1,279	1,411	1,782	1,271	1,290	2,010	1,651	3,355	3,471
	Used margin	1,179	1,344	1,647	1,077	1,047	1,652	1,362	2,540	2,053
q.	MOLISE									
	Number of borrowers	4,568	2,520	1,922	654	318	207	81	25	8
	Facilities granted	209	230	289	188	187	270	223	208	280
	Used margin	192	220	261	163	150	219	175	151	192
r.	CAMPANIA									
	Number of borrowers	61,695	35,234	29,981	10,666	5,360	3,656	1,240	986	170
	Facilities granted	2,853	3,242	4,556	3,056	3,032	4,551	3,496	8,074	13,272
	Used margin	2,629	3,058	4,296	2,600	2,487	3,661	2,751	6,140	10,120
s.	APULIA									
	Number of borrowers	58,792	35,356	26,329	8,389	4,082	2,851	1,002	688	96
	Facilities granted	2,757	3,241	3,908	2,424	2,402	3,651	2,913	5,800	4,783
	Used margin	2,569	3,107	3,654	2,081	1,971	2,974	2,341	4,435	3,473
t.	BASILICATA									
	Number of borrowers	8,648	4,147	3,150	1,154	554	381	150	104	13
	Facilities granted	402	379	475	334	324	478	447	868	601
	Used margin	372	354	431	282	249	367	325	696	419
u.	CALABRIA									
	Number of borrowers	24,522	12,219	9,224	2,965	1,436	817	295	173	31
	Facilities granted	1,133	1,118	1,397	870	843	1,035	830	1,338	1,857
	Used margin	1,050	1,067	1,300	719	677	825	685	1,078	1,422
v.	SICILY									
	Number of borrowers	84,473	41,187	28,304	9,095	3,994	2,703	916	635	118
	Facilities granted	3,953	3,739	4,182	2,569	2,308	3,394	2,594	5,208	8,897
	Used margin	3,725	3,590	3,934	2,220	1,911	2,761	2,071	3,913	6,191
z.	SARDINIA									
	Number of borrowers	36,896	23,989	12,134	3,430	1,596	958	379	283	50
	Facilities granted	1,806	2,223	1,852	989	924	1,211	1,076	2,367	5,909
	Used margin	1,723	2,163	1,778	877	772	1,017	897	2,050	4,628

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

December 2014	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,128,234	1,692,311	56,141
b. GENERAL GOVERNMENT	64,347	40,987	2,301
Central government	17,779	15,666	454
Local government	46,400	25,211	1,832
Social security funds	168	110	15
c. FINANCIAL COMPANIES	447,236	368,043	3,119
Monetary financial institutions	115,093	98,829	757
Other financial intermediaries	285,384	233,835	548
Financial auxiliaries	8,812	6,562	127
Insurance companies	3,564	1,440	19
Pension funds	135	3	..
d. NON-FINANCIAL COMPANIES	1,023,172	737,601	37,165
Public companies	49,238	19,036	504
Private companies	886,171	644,530	33,263
Associations of non-financial companies	1,281	874	18
Craft non-financial quasi-companies	28,560	22,568	946
Other non-financial quasi-companies	57,921	50,593	2,436
e. HOUSEHOLDS	480,272	466,720	7,007
Producer households	82,202	76,316	2,622
Consumer households	398,070	390,404	4,385
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,973	8,728	149
g. REST OF THE WORLD	95,793	64,423	6,226
General government	1,376	1,175	23
Monetary financial institutions	43,580	26,263	4,778
Other financial institutions	27,770	20,386	1,021
Non-financial companies	21,502	15,257	364
Households	1,327	1,286	31
Non-profit institutions serving households	15	10	1
International organizations and other institutions	223	46	8
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	172	104	2

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
1,757,808	1,329,832	50,751	370,426	362,479	5,390
56,088	32,238	1,712	8,260	8,749	589
14,493	12,206	280	3,286	3,460	174
41,427	19,931	1,424	4,972	5,280	408
167	101	8	2	9	8
440,852	361,653	3,018	6,384	6,390	101
114,685	98,486	742	408	343	15
284,769	233,198	524	615	638	24
6,449	4,193	120	2,362	2,369	8
3,553	1,429	19	11	11	..
135	3	..	-	-	-
900,273	622,826	33,586	122,898	114,776	3,580
47,198	17,428	478	2,041	1,608	26
779,921	546,018	30,168	106,250	98,512	3,095
1,212	817	17	69	57	..
23,958	17,913	808	4,602	4,655	138
47,985	40,650	2,114	9,936	9,943	321
252,495	238,625	5,978	227,777	228,095	1,029
59,420	53,624	2,317	22,782	22,692	305
193,075	185,001	3,662	204,995	205,403	723
10,626	8,414	144	347	314	5
92,751	61,975	6,165	3,041	2,448	61
1,294	1,093	23	82	82	-
43,498	26,214	4,778	82	48	..
27,496	20,195	1,018	274	191	3
19,084	13,327	320	2,417	1,930	44
1,142	1,090	17	185	196	14
15	10	1	-	-	-
222	46	8	1	1	-

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

December 2014

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,111,642	819,622	39,959
Agricultural, forestry and fishing	41,949	38,058	1,186
Mining and quarrying	2,619	2,004	128
Manufacturing	321,825	196,378	6,194
Electricity, gas, steam and air conditioning supply	40,894	32,393	1,282
Water supply, sewerage, waste management and remediation activities	12,710	9,028	290
Construction	138,083	125,456	11,317
Wholesale and retail trade, repair of motor vehicles and motorcycles	184,203	126,407	4,885
Transportation and storage	56,626	41,360	1,405
Accommodation and food service activities	34,005	32,067	1,545
Information and communication	30,235	15,533	1,363
Financial and insurance activities	12,116	7,759	153
Real estate activities	113,341	112,520	6,937
Professional, scientific and technical activities	51,945	26,322	1,096
Administrative and support service activities	25,673	19,180	960
All remaining activities (sections O, P,Q,R,S,T)	27,036	21,301	706

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
964,255	680,458	36,049	147,387	139,163	3,910
36,984	33,170	1,137	4,965	4,888	49
2,387	1,763	110	232	241	18
288,345	166,488	5,492	33,480	29,890	702
35,314	27,336	1,230	5,579	5,057	51
11,216	7,631	267	1,494	1,397	24
122,604	110,024	10,542	15,479	15,432	775
160,246	104,864	4,356	23,958	21,543	529
49,874	35,099	1,247	6,751	6,261	159
27,737	25,699	1,368	6,268	6,369	177
27,271	12,843	1,271	2,964	2,690	92
11,324	6,981	138	792	777	15
85,402	83,918	6,008	27,939	28,602	929
46,943	21,478	1,020	5,001	4,844	76
21,626	15,787	790	4,047	3,394	171
21,032	15,928	607	6,004	5,373	99

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

December 2014			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							
Number of borrowers	3,268,456	1,089,931	710,871	638,601	233,288	119,850	
Facilities granted	1,550,322	51,485	65,608	96,780	66,868	69,523	
Used margin	1,169,326	46,091	61,313	88,882	55,400	54,091	
b. GENERAL GOVERNMENT							
Number of borrowers	7,626	527	451	915	1,261	1,206	
Facilities granted	56,088	25	40	155	427	793	
Used margin	32,238	29	43	92	192	317	
c. FINANCIAL COMPANIES							
Number of borrowers	9,660	2,083	1,138	1,306	956	722	
Facilities granted	326,167	94	104	209	281	422	
Used margin	263,167	77	79	179	247	304	
d. NON-FINANCIAL COMPANIES							
Number of borrowers	757,591	177,269	96,175	124,402	110,218	84,683	
Facilities granted	900,273	8,126	8,834	20,040	33,782	50,336	
Used margin	622,826	5,875	6,560	15,091	25,425	37,666	
<i>of which: industry</i>							
Number of borrowers	165,586	27,497	17,483	25,690	26,361	22,328	
Facilities granted	332,334	1,285	1,627	4,225	8,343	13,704	
Used margin	199,082	862	1,082	2,799	5,375	8,622	
<i>of which: building</i>							
Number of borrowers	122,179	24,712	14,162	19,497	18,758	15,828	
Facilities granted	116,746	1,146	1,312	3,193	5,847	9,536	
Used margin	104,808	808	970	2,535	4,752	7,958	
<i>of which: services</i>							
Number of borrowers	452,023	121,684	62,535	76,423	62,483	44,417	
Facilities granted	422,939	5,541	5,711	12,159	18,770	25,790	
Used margin	297,237	4,085	4,355	9,345	14,596	19,919	
e. PRODUCER HOUSEHOLDS							
Number of borrowers	437,793	159,891	83,602	85,696	38,076	14,361	
Facilities granted	59,420	7,351	7,511	12,747	10,567	7,929	
Used margin	53,624	6,233	6,756	11,585	9,344	6,949	
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	2,028,314	738,055	524,891	422,198	80,779	17,951	
Facilities granted	203,861	35,348	48,706	63,008	21,233	9,540	
Used margin	193,508	33,472	47,540	61,403	19,697	8,420	

Note:

Distribution by customer segment of economic activity and total credit granted

Banks

TDB30156

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	86,411	32,656	27,027	5,915
Facilities granted	111,222	94,742	229,363	762,608
Used margin	85,397	71,685	166,120	529,638
b. GENERAL GOVERNMENT				
Number of borrowers	1,231	557	600	324
Facilities granted	1,765	1,710	5,770	45,403
Used margin	749	795	2,414	27,507
c. FINANCIAL COMPANIES				
Number of borrowers	787	439	732	594
Facilities granted	1,080	1,380	7,519	315,074
Used margin	763	987	5,207	254,532
d. NON-FINANCIAL COMPANIES				
Number of borrowers	71,099	28,951	24,477	4,906
Facilities granted	92,167	83,606	206,515	396,570
Used margin	69,821	62,957	150,428	243,265
<i>of which:industry</i>				
Number of borrowers	20,607	9,418	9,211	2,226
Facilities granted	27,722	28,183	82,713	164,503
Used margin	17,191	17,621	50,579	94,239
<i>of which:building</i>				
Number of borrowers	13,637	5,408	3,993	502
Facilities granted	17,731	15,274	30,948	31,730
Used margin	15,929	13,948	29,386	26,564
<i>of which:services</i>				
Number of borrowers	34,761	12,985	10,397	2,029
Facilities granted	43,819	36,635	85,465	188,815
Used margin	34,157	28,352	64,190	115,266
e. PRODUCER HOUSEHOLDS				
Number of borrowers	5,986	1,098	340	6
Facilities granted	7,107	3,129	2,370	277
Used margin	6,363	2,865	2,155	267
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,721	1,469	809	78
Facilities granted	8,391	4,542	6,724	5,009
Used margin	7,063	3,731	5,482	3,809

Note:

Distribution by customer location (region)

[TDB30309](#)

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

Source: Central Credit Register
Stocks in millions of euro

December 2014		Facilities granted	Used margin	Overshoot
a. TOTAL		90,588	91,051	3,773
	<i>of which: transactions of financial intermediaries</i>	<i>58,479</i>	<i>59,884</i>	<i>2,722</i>
	Piedmont	6,402	6,174	195
	Valle d'Aosta	249	231	4
	Liguria	1,461	1,457	54
	Lombardy	27,155	27,237	944
	Trentino-Alto Adige	2,895	2,834	28
	Veneto	11,086	11,049	317
	Friuli-Venezia Giulia	1,848	1,852	56
	Emilia-Romagna	8,866	8,841	262
	Marche	3,368	3,474	235
	Tuscany	5,546	5,495	225
	Umbria	1,183	1,187	51
	Lazio	9,305	9,605	530
	Abruzzo	1,344	1,393	121
	Molise	150	162	21
	Campania	3,280	3,428	296
	Apulia	1,891	1,925	147
	Basilicata	197	197	11
	Calabria	733	812	106
	Sicily	1,899	1,944	114
	Sardinia	1,728	1,756	57

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

Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register
Stocks in millions of euro

December 2014	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	40,654	20,506	20,148	45,558	33,792
<i>of which: transactions of financial intermediaries</i>	23,579	13,553	10,026	27,703	18,210
Piedmont	3,002	1,899	1,102	3,658	2,413
Valle d'Aosta	24	24	-	47	18
Liguria	743	473	270	951	631
Lombardy	13,058	5,545	7,513	14,500	11,206
Trentino-Alto Adige	250	134	116	267	210
Veneto	2,090	1,455	635	2,554	1,592
Friuli-Venezia Giulia	421	327	94	551	372
Emilia-Romagna	2,610	1,548	1,063	3,714	2,209
Marche	322	231	91	334	232
Tuscany	1,394	872	522	1,534	1,014
Umbria	539	252	287	673	476
Lazio	11,373	4,190	7,183	12,213	10,016
Abruzzo	842	455	387	781	731
Molise	34	34	..	40	26
Campania	1,686	1,461	225	1,465	1,010
Apulia	545	463	82	567	356
Basilicata	161	128	32	130	103
Calabria	310	203	106	227	169
Sicily	691	636	54	659	470
Sardinia	561	176	385	694	538

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 type of default

Banks and CDP

[TDB30261](#)Source: supervisory returns
Stocks in millions of euro

	2014-Q4	2014-Q3	2014-Q2
a. IMPAIRED LOANS			
Bad debts	183,363	176,525	169,906
Substandard loans	113,153	105,464	102,811
Restructured loans	17,421	16,311	15,735
Overdue / overdrawn loans	12,309	16,359	15,828
b. TOTAL LOANS	1,908,341	1,899,411	1,911,886

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. Data up to 2013-Q4 refer only to banks.

Distribution by type of default, customers location (region) and sector of economic activity
[TDB30262](#)

 Source: supervisory returns
 Stocks in millions of euro

December 2014

		Substandard loans			
		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a.	TOTAL	111,400	85,600	6,451	15,368
b.	NORTH-WEST ITALY	35,082	27,391	1,369	4,434
	Piedmont and Valle d'Aosta	4,388	3,086	335	883
	Liguria	2,828	2,295	132	320
	Lombardy	27,866	22,010	902	3,231
c.	NORTH-EAST ITALY	26,402	20,489	1,509	3,203
	Trentino-Alto Adige	2,778	2,150	266	327
	Veneto	11,524	9,016	643	1,421
	Friuli-Venezia Giulia	1,752	1,282	141	250
	Emilia-Romagna	10,348	8,041	459	1,205
d.	CENTRAL ITALY	28,915	23,035	1,580	3,618
	Marche	3,873	2,982	286	572
	Tuscany	8,921	7,014	729	1,115
	Umbria	1,736	1,345	135	235
	Lazio	14,384	11,694	429	1,696
e.	SOUTHERN ITALY	14,751	10,654	1,282	2,687
	Abruzzo and Molise	2,193	1,546	237	380
	Campania	6,834	5,309	340	1,126
	Apulia and Basilicata	4,216	2,837	505	844
	Calabria	1,508	963	200	336
f.	ISLANDS	6,251	4,032	712	1,427
	Sicily	4,608	2,826	557	1,170
	Sardinia	1,643	1,207	154	257

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

Banks and CDP

Restructured loans	Overdue / overdrawn loans			
	Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households
16,914	12,125	6,908	1,154	3,701
7,135	3,536	2,224	291	939
739	602	293	70	213
329	247	138	36	73
6,067	2,687	1,794	185	653
5,466	2,335	1,432	237	573
256	186	107	33	46
2,265	1,067	684	85	241
273	163	103	19	41
2,673	919	538	100	246
3,119	3,264	1,888	290	977
596	394	218	52	123
895	999	540	125	330
80	203	119	26	55
1,547	1,667	1,010	88	469
594	2,063	947	220	828
22	317	177	42	98
329	847	392	58	345
212	682	289	95	288
29	216	89	25	96
601	927	417	115	384
359	757	336	95	323
243	170	81	20	61

Distribution by amount

[TDB30206](#)

Banks

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

December 2014		Number of borrowers	Net used
a. TOTAL		1,165,615	168,947
	from 250 to 30,000	717,653	5,605
	from 30,000 to 75,000	151,415	6,648
	from 75,000 to 125,000	86,894	7,706
	from 125,000 to 250,000	111,322	17,294
	from 250,000 to 500,000	44,940	13,508
	from 500,000 to 1,000,000	23,871	14,303
	from 1,000,000 to 2,500,000	17,463	22,981
	from 2,500,000 to 5,000,000	6,646	19,635
	from 5,000,000 to 25,000,000	4,885	39,362
	more than 25,000,000	526	21,906

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2014	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	54	1,943	224,068	46,667	45,344	128,379	175,071	757,107
Bad debts	215	2,542	122,643	33,222	34,634	52,167	13,680	29,376
b. NORTH-WEST ITALY								
Number of borrowers	4	614	60,485	12,997	12,339	34,676	37,912	184,944
Bad debts	138	1,065	35,081	9,737	9,891	14,847	3,183	9,240
c. NORTH-EAST ITALY								
Number of borrowers	-	397	43,667	10,403	9,500	23,249	27,469	115,947
Bad debts	-	654	28,960	8,374	9,223	10,930	2,471	5,714
d. CENTRAL ITALY								
Number of borrowers	9	483	57,927	11,359	10,941	34,828	38,364	160,463
Bad debts	23	578	34,438	8,357	9,699	15,651	3,114	6,358
e. SOUTHERN ITALY								
Number of borrowers	30	286	41,762	8,720	8,506	23,380	42,934	188,980
Bad debts	33	208	16,973	5,179	4,075	7,233	2,957	5,195
f. ISLANDS								
Number of borrowers	11	163	20,227	3,188	4,058	12,246	28,392	106,773
Bad debts	21	37	7,192	1,575	1,746	3,505	1,955	2,870

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2014	Number of borrowers	Bad debts
a. TOTAL	406,528	136,815
Agricultural, forestry and fishing	17,776	5,225
Mining and quarrying	522	418
Manufacturing	64,982	33,112
Electricity, gas, steam and air conditioning supply	239	420
Water supply, sewerage, waste management and remediation activities	999	730
Construction	83,412	37,374
Wholesale and retail trade, repair of motor vehicles and	109,844	23,259
Transportation and storage	16,823	3,670
Accommodation and food service activities	34,455	5,103
Information and communication	7,230	1,778
Financial and insurance activities	1,932	502
Real estate activities	16,573	16,484
Professional, scientific and technical activities	12,408	2,427
Administrative and support service activities	14,224	3,195
All remaining activities (sections O, P,Q,R,S,T)	16,140	2,280

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

December 2014		Total	Banks	Financial intermediaries
a.	TOTAL	232,782	170,004	62,778
b.	GENERAL GOVERNMENT	287	215	73
	Central government	14	12	3
	Local government	273	203	70
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	3,431	2,542	889
	Monetary financial institutions	-	-	-
	Other financial intermediaries	949	331	619
	Financial auxiliaries	473	413	60
	Insurance companies	7	2	4
	Pension funds	..	..	-
d.	NON-FINANCIAL COMPANIES	164,716	122,643	42,072
	Public companies	323	153	171
	Private companies	143,761	108,091	35,670
	Associations of non-financial companies	176	93	83
	Craft non-financial quasi-companies	5,240	3,947	1,292
	Other non-financial quasi-companies	15,216	10,360	4,856
e.	HOUSEHOLDS	60,956	42,438	18,518
	Producer households	20,579	13,680	6,900
	Consumer households	40,377	28,758	11,619
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	980	609	371
g.	REST OF THE WORLD	1,413	1,056	357
	General government	1	1	-
	Monetary financial institutions	80	79	1
	Other financial institutions	442	392	50
	Non-financial companies	787	514	273
	Households	101	69	32
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	2	2	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	11	9	2

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

Distribution by customer location (region)

Banks

TDB30241

Source: Central Credit Register
Flows in millions of euro

4th quarter 2014	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	76,109	5,815	140,820	5,576
b. NORTH-WEST ITALY	18,946	1,824	33,795	1,203
Piedmont	5,151	291	11,302	500
Valle d'Aosta	125	9	285	5
Liguria	2,050	123	2,434	73
Lombardy	11,620	1,401	19,774	625
c. NORD-EAST ITALY	12,099	1,546	20,488	714
Trentino-Alto Adige	675	120	1,260	56
Veneto	4,767	705	7,864	334
Friuli-Venezia Giulia	1,089	99	2,267	69
Emilia-Romagna	5,568	623	9,097	254
d. CENTRAL ITALY	17,212	1,344	32,171	1,835
Marche	1,855	162	3,041	97
Tuscany	4,833	471	5,979	143
Umbria	1,228	66	1,684	61
Lazio	9,296	645	21,467	1,534
e. SOUTHERN ITALY	17,635	670	34,861	1,154
Abruzzo	1,764	97	4,451	162
Molise	424	13	1,053	55
Campania	7,899	267	13,960	405
Apulia	4,288	192	7,328	213
Basilicata	524	20	2,248	158
Calabria	2,736	80	5,821	162
f. ISLANDS	10,217	432	19,505	670
Sicily	7,905	312	17,512	627
Sardinia	2,312	120	1,993	44

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

4th quarter 2014	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	76,110	5,815	140,823	5,576
General government	2	..	2	2
Financial companies	140	144	195	98
Non-financial companies	12,427	4,086	22,627	2,498
<i>of which: industry</i>	1,953	669	4,364	423
building	2,705	1,556	3,886	625
services	7,547	1,754	13,949	1,335
Producer households	10,389	427	21,295	764
Consumer households and nec	52,476	1,131	94,525	2,114

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2014

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	156,523	56,608
Agricultural, forestry and fishing	5,446	3,130
Mining and quarrying	452	198
Manufacturing	40,477	9,532
Electricity, gas, steam and air conditioning supply	492	89
Water supply, sewerage, waste management and remediation activities	823	205
Construction	41,657	19,440
Wholesale and retail trade, repair of motor vehicles and	27,135	5,850
Transportation and storage	4,296	1,126
Accommodation and food service activities	5,370	2,929
Information and communication	2,132	382
Financial and insurance activities	535	181
Real estate activities	17,744	10,515
Professional, scientific and technical activities	2,858	764
Administrative and support service activities	3,664	945
All remaining activities (sections O, P,Q,R,S,T)	2,519	917

Note:

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

Banks

TDC30033

Source: Central Credit Register
Stocks in millions of euro

December 2014	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	216	2,997	141,659	40,695	38,759	59,371	14,344	30,809
of which: backed by real security	6	1,477	58,836	11,588	21,041	24,478	6,916	18,715
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	138	1,352	41,486	12,251	11,320	17,232	3,325	9,581
of which: backed by real security	6	649	17,328	3,396	6,391	7,120	1,768	6,583
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	706	33,360	10,320	10,283	12,292	2,559	5,881
of which: backed by real security	-	450	14,965	2,827	5,915	5,914	1,409	3,979
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	23	663	39,350	10,102	10,678	17,811	3,258	6,713
of which: backed by real security	-	236	15,395	2,670	5,429	6,784	1,603	3,770
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	34	236	19,455	6,208	4,477	8,229	3,149	5,565
of which: backed by real security	..	129	7,760	2,108	2,207	3,186	1,335	2,863
f. ISLANDS								
Bad debts (gross of writeoffs)	21	41	8,009	1,813	2,001	3,808	2,053	3,071
of which: backed by real security	-	14	3,387	587	1,099	1,474	801	1,520

Note:

Distribution by customer location (region)

Banks

TDB30265

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

December 2014		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	1,224,745	178,328	1.06	73,238	10,904
b.	NORTH-WEST ITALY	298,618	51,615	1.06	18,167	3,072
	Piedmont	82,206	10,586	1.08	4,860	460
	Valle d'Aosta	1,621	161	0.99	117	10
	Liguria	27,799	3,243	1.03	1,965	180
	Lombardy	186,992	37,625	1.06	11,225	2,422
c.	NORTH-EAST ITALY	195,564	39,314	1.04	11,685	2,874
	Trentino-Alto Adige	9,597	2,760	1.05	654	191
	Veneto	78,388	17,227	1.04	4,621	1,268
	Friuli-Venezia Giulia	17,797	2,653	1.03	1,038	282
	Emilia-Romagna	89,782	16,674	1.03	5,372	1,133
d.	CENTRAL ITALY	272,162	47,195	1.06	16,621	2,921
	Marche	34,500	7,069	1.08	1,798	308
	Tuscany	78,022	15,471	1.05	4,710	973
	Umbria	20,904	3,233	1.06	1,196	172
	Lazio	138,736	21,421	1.06	8,917	1,467
e.	SOUTHERN ITALY	292,703	27,640	1.09	16,891	1,209
	Abruzzo	31,432	4,289	1.09	1,734	168
	Molise	6,295	657	1.07	398	22
	Campania	125,111	11,027	1.06	7,518	443
	Apulia	73,715	7,416	1.11	4,101	389
	Basilicata	10,767	1,160	1.05	503	32
	Calabria	45,383	3,090	1.13	2,637	155
f.	ISLANDS	165,698	12,565	1.03	9,874	827
	Sicily	132,122	9,546	1.05	7,655	539
	Sardinia	33,576	3,019	0.99	2,219	288

Notes:

Distribution by customer location (region)

Banks

[TDB30265](#)Source: Central Credit Register
Stocks and flows in millions of euro

December 2014		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	4,613	1,088
b.	NORTH-WEST ITALY	1,145	316
	Piedmont	251	36
	Valle d'Aosta	12	1
	Liguria	99	12
	Lombardy	783	267
c.	NORTH-EAST ITALY	759	223
	Trentino-Alto Adige	56	6
	Veneto	291	139
	Friuli-Venezia Giulia	86	10
	Emilia-Romagna	326	69
d.	CENTRAL ITALY	1,062	244
	Marche	139	34
	Tuscany	300	59
	Umbria	65	11
	Lazio	558	141
e.	SOUTHERN ITALY	1,110	249
	Abruzzo	133	34
	Molise	22	9
	Campania	389	77
	Apulia	324	101
	Basilicata	40	5
	Calabria	202	23
f.	ISLANDS	537	55
	Sicily	456	47
	Sardinia	81	9

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

December 2014	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	1,224,745	178,328	1.06	73,237	10,904
General government	60	293	1.36	6	2
Financial companies	1,971	2,645	1.04	137	210
Non-financial companies	233,366	130,733	1.07	12,325	8,499
<i>of which: industry</i>	<i>48,921</i>	<i>35,308</i>	<i>1.06</i>	<i>1,966</i>	<i>1,909</i>
building	46,314	36,920	1.07	2,685	3,001
services	120,304	52,049	1.04	6,676	3,241
Producer households	185,099	14,472	1.06	9,953	759
Consumer households and nec	795,351	29,694	1.01	50,144	1,399

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

December 2014		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a. TOTAL		4,613	1,088
General government		4	1
Financial companies		7	29
Non-financial companies		937	754
<i>of which: industry</i>		<i>172</i>	<i>92</i>
building		214	309
services		487	310
Producer households		879	98
Consumer households and nec		2,757	203

Notes:

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

Banks

TDB40100

Source: Supervisory returns
Stocks in millions of euros

December 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL		131,137	5,316	9,238	111,396	1,836	3,352
b. NORTH-WEST ITALY		54,444	197	6,415	45,863	509	1,461
	Piedmont	6,026	40	336	5,297	155	197
	Valle d'Aosta	201	1	1	188	3	8
	Liguria	4,709	19	16	4,591	29	54
	Lombardy	43,508	137	6,061	35,787	321	1,202
c. NORTH-EAST ITALY		28,916	590	2,052	24,535	792	946
	Trentino-Alto Adige	3,538	123	55	2,839	225	297
	Veneto	8,280	60	1,610	6,106	216	289
	Friuli-Venezia Giulia	5,225	28	96	4,927	122	52
	Emilia-Romagna	11,873	380	291	10,664	229	309
d. CENTRAL ITALY		40,920	4,392	527	35,130	255	614
	Marche	1,047	8	38	872	53	75
	Tuscany	5,281	209	39	4,770	108	157
	Umbria	456	4	14	398	20	19
	Lazio	34,136	4,171	437	29,090	75	363
e. SOUTHERN ITALY		4,298	119	49	3,826	183	122
	Abruzzo	740	16	4	668	32	20
	Molise	74	20	2	45	4	3
	Campania	2,150	40	28	2,002	45	36
	Apulia	991	13	9	848	68	52
	Basilicata	109	..	1	94	10	4
	Calabria	235	30	5	168	24	7
f. ISLANDS		2,558	18	195	2,041	97	208
	Sicily	1,057	..	15	942	61	39
	Sardinia	1,502	17	179	1,100	36	169

Notes:

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

December 2014		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	10,733	4,951	1,933	1,738	1,555	555
	General government	71	3	5	52	2	8
	Financial corporations	1,069	742	127	198	2	..
	Non-financial corporation	1,469	626	206	429	158	51
	Producer households	127	29	23	24	39	12
	Consumer households	7,996	3,551	1,571	1,036	1,355	483
b.	WITH AGREED MATURITY	172,449	44,604	43,024	68,523	12,306	3,992
	General government	39,019	78	93	38,791	25	33
	Financial corporations	33,173	12,443	17,436	3,119	101	73
	Non-financial corporation	15,504	5,167	3,606	6,054	499	178
	Producer households	3,144	746	1,058	627	563	149
	Consumer households	81,609	26,170	20,831	19,932	11,117	3,559
c.	UNREDEEMABLE AT NOTICE	306,287	70,847	51,446	60,791	92,144	31,059
	General government	7,918	926	784	3,640	2,036	532
	Financial corporations	909	672	163	39	21	14
	Non-financial corporation	2,811	633	673	705	586	214
	Producer households	2,337	352	639	427	609	311
	Consumer households	292,311	68,265	49,187	55,979	88,892	29,988
d.	CUSTOMER CURRENT ACCOUNTS	813,953	303,820	190,690	187,555	91,185	40,702
	General government	21,651	2,691	3,882	12,105	1,591	1,382
	Financial corporations	75,521	41,014	18,883	12,998	1,361	1,266
	Non-financial corporation	184,669	69,732	46,184	44,537	17,179	7,037
	Producer households	38,176	11,675	10,135	6,999	6,608	2,759
	Consumer households	493,935	178,708	111,605	110,917	64,446	28,259
e.	SAVING CERTIFICATES AND CDs ISSUED	34,142	6,768	10,814	8,040	6,237	2,283
	General government	53	2	22	10	18	..
	Financial corporations	732	375	96	143	116	2
	Non-financial corporation	1,669	593	576	249	221	31
	Producer households	1,324	187	472	323	273	69
	Consumer households	30,364	5,611	9,649	7,315	5,608	2,180

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

December 2014		Total	<i>of which:</i> Non-financial corporations	<i>of which:</i> Producer households	<i>of which:</i> Consumer households
a.	TOTAL	1,286,761	202,552	45,102	907,188
b.	NORTH-WEST ITALY	425,221	76,747	12,987	281,509
	Piedmont	101,499	14,345	3,707	72,612
	Valle d'Aosta	3,507	726	129	2,299
	Liguria	34,840	5,019	1,092	27,322
	Lombardy	285,374	56,657	8,059	179,276
c.	NORTH-EAST ITALY	297,251	51,243	12,325	192,651
	Trentino-Alto Adige	29,028	4,969	1,689	20,027
	Veneto	127,686	19,469	4,756	76,557
	Friuli-Venezia Giulia	28,916	4,195	874	18,606
	Emilia-Romagna	111,621	22,611	5,006	77,462
d.	CENTRAL ITALY	282,238	48,411	8,399	195,254
	Marche	33,449	3,862	1,260	27,115
	Tuscany	73,441	11,263	3,072	56,430
	Umbria	15,427	2,251	536	12,273
	Lazio	159,922	31,035	3,531	99,437
e.	SOUTHERN ITALY	203,549	18,640	8,092	173,082
	Abruzzo	24,646	2,498	1,135	20,397
	Molise	5,682	292	147	5,078
	Campania	84,376	9,002	3,042	71,139
	Apulia	54,539	4,987	2,513	45,976
	Basilicata	9,666	557	323	8,616
	Calabria	24,639	1,304	932	21,876
f.	ISLANDS	78,501	7,511	3,300	64,692
	Sicily	56,980	4,819	2,185	48,312
	Sardinia	21,522	2,691	1,115	16,379

Notes: The table replaces table TDB10263.

Distribution by branch location (regions)

[TDB10283](#)

Banks

Source: supervisory reports
Stocks in millions of euro
Numbers in thousands

December 2014	Number of positions		Total deposits
	Current accounts	Other	
a. TOTAL ITALY	39,045	23,020	1,064,400
b. NORTH WEST ITALY	13,535	7,090	430,036
Piedmont	3,089	1,201	74,563
Valle d'Aosta	91	41	2,255
Liguria	1,112	429	26,036
Lombardy	9,243	5,418	327,183
c. NORTH-EAST ITALY	9,522	4,469	238,523
Trentino-Alto Adige	1,775	564	27,862
Veneto	3,374	2,056	94,481
Friuli-Venezia Giulia	1,012	360	23,259
Emilia-Romagna	3,362	1,489	92,921
d. CENTRAL ITALY	8,214	5,407	231,065
Marche	978	784	25,414
Tuscany	2,687	1,896	59,891
Umbria	511	337	10,701
Lazio	4,038	2,391	135,059
e. SOUTHERNS ITALY	5,227	3,847	115,025
Abruzzo	636	402	15,033
Molise	114	67	2,246
Campania	2,029	1,262	46,856
Apulia	1,609	1,337	35,602
Basilicata	212	154	4,269
Calabria	627	624	11,020
f. ISLANDS	2,544	2,199	49,528
Sicily	1,825	1,627	36,006
Sardinia	720	572	13,522

Note:

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

Distribution by type of derivative and customer sector of economic activity

Banks

[TDB30595](#)Source: supervisory returns
Stocks in millions of euro

December 2014

	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	-	9	73,983	-	19	72,994
Credit default swap	922	1,276	35,631	-	1,467	35,438
Credit default option	-	-	300	-	164	100
Total rate of return swap	-	-	-	-	-	139
Other credit derivatives	-	307	9	-	-	..

Notes:

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

TDB30586

Banks

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

December 2014	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	19,803	284	1,292	3,756	7,181	7,010
Intrinsic value	7,046	4	14	81	558	6,352
b. NORTH-WEST ITALY						
Number of holders	6,572	65	380	1,138	2,343	2,576
Intrinsic value	2,692	..	3	29	168	2,482
c. NORTH-EAST ITALY						
Number of holders	5,324	78	331	958	1,850	2,053
Intrinsic value	1,225	4	2	18	129	1,065
d. CENTRAL ITALY						
Number of holders	4,840	90	370	1,026	1,800	1,484
Intrinsic value	2,459	1	7	22	175	2,244
e. SOUTHERN ITALY						
Number of holders	2,000	22	124	386	798	621
Intrinsic value	411	..	1	7	62	334
f. ISLAND						
Number of holders	1,067	29	87	248	390	276
Intrinsic value	259	..	1	4	24	226

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

Banks

TDB30591

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

December 2014	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	22,459	475	1,991	4,161	7,487	7,741
Intrinsic value	53,229	51	83	360	1,857	43,657
b. GENERAL GOVERNMENT						
Number of holders	148	1	2	10	35	93
Intrinsic value	8,992	..	1	5	23	8,935
c. FINANCIAL COMPANIES						
Number of holders	382	1	6	35	76	219
Intrinsic value	8,238	..	63	37	18	4,202
d. NON-FINANCIAL COMPANIES						
Number of holders	18,089	169	915	3,099	6,717	6,940
Intrinsic value	6,986	4	12	70	527	6,336
<i>of which: industry</i>						
Number of holders	7,128	30	162	755	2,548	3,577
Intrinsic value	2,553	..	2	11	187	2,344
building						
Number of holders	1,605	22	98	288	644	514
Intrinsic value	817	..	1	9	61	742
services						
Number of holders	8,536	115	624	1,930	3,160	2,558
Intrinsic value	3,417	4	10	46	241	3,094
e. PRODUCER HOUSEHOLDS						
Number of holders	1,714	115	377	657	464	70
Intrinsic value	61	..	1	10	31	16
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,365	176	654	305	97	42
Intrinsic value	69	..	3	6	9	39
g. REST OF THE WORLD						
Number of holders	372	-	7	11	35	162
Intrinsic value	18,832	-	2	230	1,207	14,456

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

Distribution by type of security and type of deposit

[TDB40082](#)Source: Supervisory returns
Stocks in millions of euro

December 2014

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,028,410	751,124	177,114
Italian government securities	758,481	203,037	59,189
<i>of which:</i> BOTs	34,068	7,221	742
CCTs	47,438	13,423	3,711
BTPs	646,253	177,496	54,070
Other debt securities	499,767	170,746	25,688
<i>of which:</i> in non-euro-area currencies	66,570	24,076	3,150
Equity securities	250,363	72,470	62,410
<i>of which:</i> in non-euro-area currencies	39,111	8,441	1,213
Units of collective investment undertakings	503,917	302,161	22,270
Other securities and the like	3,646	711	1,004

Notes:

Banks and CDP

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
86,054	52,358	6,271	1,573,695	679,912	154,099
25,473	11,644	1,466	585,494	185,907	49,394
1,578	870	142	17,899	6,318	589
3,350	2,352	311	34,051	10,513	2,916
17,900	6,867	826	515,847	165,984	45,483
14,757	6,666	930	398,556	159,001	22,704
2,747	1,951	255	43,285	21,311	2,795
4,704	2,608	697	198,841	66,570	57,387
1,567	778	350	18,172	7,420	733
41,044	31,412	3,176	376,748	265,907	17,779
..	..	-	3,032	632	721

Distribution by customer location (region)

[TDB40087](#)Source: Supervisory returns
Stocks in millions of euro

December 2014

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,028,410	751,124	177,114
b. NORTH-WEST ITALY	981,749	359,741	53,851
Piedmont	222,838	94,036	11,749
Valle d'Aosta	2,590	1,739	188
Liguria	40,980	32,352	1,951
Lombardy	715,340	231,613	39,963
c. NORTH-EAST ITALY	438,984	172,266	24,625
Trentino-Alto Adige	15,436	9,015	1,577
Veneto	104,151	61,176	9,686
Friuli-Venezia Giulia	147,395	14,105	1,147
Emilia-Romagna	172,004	87,969	12,214
d. CENTRAL ITALY	504,943	130,871	89,345
Marche	19,732	15,857	2,634
Tuscany	63,832	47,107	8,170
Umbria	10,458	7,977	686
Lazio	410,921	59,930	77,855
e. SOUTHERN ITALY	72,772	63,966	6,381
Abruzzo	7,185	6,230	645
Molise	1,098	946	127
Campania	33,651	29,091	2,902
Apulia	21,552	19,359	1,861
Basilicata	2,383	2,187	193
Calabria	6,902	6,154	654
f. ISLANDS	29,962	24,281	2,911
Sicily	22,100	18,673	1,756
Sardinia	7,862	5,607	1,155

Notes:

Banks and CDP

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
86,054	52,358	6,271	1,573,695	679,912	154,099
45,039	25,747	3,264	709,884	325,781	46,345
15,245	5,966	423	196,241	86,422	10,553
99	98	1	2,380	1,615	185
1,660	1,549	47	38,463	30,241	1,663
28,035	18,134	2,793	472,801	207,503	33,944
23,699	13,997	1,168	396,691	154,174	20,519
1,449	872	45	12,115	7,907	1,401
12,234	4,032	465	85,997	55,583	8,428
1,076	876	83	144,577	12,980	972
8,940	8,217	576	154,001	77,705	9,717
12,307	8,685	1,255	374,578	118,646	79,912
791	637	121	18,088	14,893	2,342
3,609	3,024	287	56,217	42,933	7,259
519	450	29	9,632	7,330	555
7,387	4,574	818	290,640	53,491	69,755
3,711	2,804	413	64,959	58,813	4,968
275	254	20	6,663	5,807	557
20	18	1	1,017	890	102
2,035	1,379	183	29,156	26,465	2,192
1,140	955	165	19,468	17,785	1,421
51	46	6	2,227	2,067	158
190	152	38	6,427	5,799	537
1,298	1,124	170	27,583	22,498	2,356
746	670	76	20,498	17,477	1,381
553	454	94	7,086	5,021	975

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

4th quarter 2014		Total	Banks	SIMs
a.	TOTAL SECURITIES	731,367	686,664	44,702
	Italian government securities	372,544	364,922	7,623
	<i>of which:</i> BOTs	68,466	67,179	1,287
	CCT	45,388	44,919	469
	BTPs	229,131	223,406	5,725
	Other debt securities	188,667	175,930	12,737
	Equity securities	149,607	126,777	22,830
	Other securities	4,872	3,359	1,513
b.	TOTAL DERIVATIVE INSTRUMENTS	1,330,326	1,299,975	30,350
	Futures	523,125	504,479	18,647
	<i>of which:</i> on interest rates	89,409	89,397	12
	on stock indices	185,370	168,003	17,367
	Swaps and forward rate agreements	552,760	552,760	-
	<i>of which:</i> interest rate swaps	301,580	301,580	-
	currency swaps	2,847	2,847	-
	Forward rate agreements	242,554	242,554	-
	Options on securities	36,472	34,948	1,524
	<i>of which:</i> on equity securities	34,872	33,348	1,524
	Options on futures or stock indices	105,514	105,043	471
	<i>of which:</i> on stock indices or futures on stock indices	98,225	97,753	471
	Interest rate options	34,105	34,105	-
	Foreign currency options and other derivative instruments	78,349	68,641	9,708

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

Distribution of portfolio by type of security

[TDB40520](#)Source: Supervisory returns
Stocks and flows in millions of euro

4th quarter 2014

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	84,007	70,167	720,528
Italian government securities	18,159	14,756	237,323
<i>of which:</i> BOTs	6,334	2,230	7,637
CCTs	1,411	2,600	13,381
BTPs	8,900	7,881	204,107
Other debt securities	22,064	14,380	251,278
<i>of which:</i> in non-euro-area currencies	3,288	2,754	5,699
Equity securities	4,704	5,130	57,155
<i>of which:</i> in non-euro-area currencies	1,231	1,216	3,150
Units of collective investment undertakings	34,752	31,460	174,430
Other securities and the like	4,328	4,441	341

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
22,391	21,554	105,956	4,116	4,035	10,197	57,500	44,578	604,375
4,332	5,011	34,413	408	403	1,628	13,419	9,342	201,283
535	371	1,727	134	39	313	5,664	1,820	5,597
577	808	3,740	48	43	285	786	1,749	9,356
2,320	2,464	26,144	187	293	943	6,394	5,124	177,020
4,300	3,982	19,673	1,012	1,007	3,008	16,753	9,391	228,597
1,236	1,221	4,627	358	259	989	1,694	1,274	83
2,254	2,165	6,070	444	442	1,055	2,006	2,523	50,030
656	666	2,574	58	57	372	518	493	205
11,237	10,282	45,812	969	1,006	4,502	22,547	20,172	124,116
269	114	-13	1,283	1,178	5	2,776	3,149	349

Information on customers and on risk

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

TDB30446

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

December 2014	Total	from	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 1,000,000
a. TOTAL	3,268,456	1,089,931	710,871	638,601	233,288	119,850
<i>of which:</i> 1 facility	2,808,112	1,068,903	660,887	542,029	136,973	45,824
2 facilities	277,383	20,157	47,075	78,742	61,996	34,143
3-4 facilities	132,550	858	2,886	17,610	32,401	33,902
more than 4 facilities	50,411	13	23	220	1,918	5,981
b. GENERAL GOVERNMENT	7,626	527	451	915	1,261	1,206
<i>of which:</i> 1 facility	4,666	506	403	747	902	711
2 facilities	1,888	18	44	161	308	416
3-4 facilities	834	3	4	7	50	79
more than 4 facilities	238	-	-	-	1	-
c. FINANCIAL COMPANIES	9,660	2,083	1,138	1,306	956	722
<i>of which:</i> 1 facility	6,705	1,981	894	889	563	403
2 facilities	1,722	96	231	317	246	179
3-4 facilities	844	6	13	96	132	113
more than 4 facilities	389	-	-	4	15	27
d. NON-FINANCIAL COMPANIES	757,591	177,269	96,175	124,402	110,218	84,683
<i>of which:</i> 1 facility	445,126	169,838	71,565	70,878	46,078	26,255
2 facilities	160,299	7,135	23,083	41,896	38,563	24,951
3-4 facilities	105,068	285	1,518	11,497	24,092	28,286
more than 4 facilities	47,098	11	9	131	1,485	5,191
e. PRODUCER HOUSEHOLDS	437,793	159,891	83,602	85,696	38,076	14,361
<i>of which:</i> 1 facility	364,660	154,361	71,163	63,886	20,551	5,337
2 facilities	53,893	5,281	11,688	17,830	11,527	4,538
3-4 facilities	17,183	247	744	3,932	5,670	3,885
more than 4 facilities	2,057	2	7	48	328	601
f. CONSUMER HOUSEHOLDS AND NEC	2,028,314	738,055	524,891	422,198	80,779	17,951
<i>of which:</i> 1 facility	1,961,579	730,279	512,695	402,135	67,311	12,427
2 facilities	57,766	7,459	11,594	18,015	10,998	3,890
3-4 facilities	8,353	317	595	2,012	2,381	1,476
more than 4 facilities	616	-	7	36	89	158

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

Banks

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

December 2014	from	from	from	more than
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
a. TOTAL	86,411	32,656	27,027	5,915
<i>of which:</i> 1 facility	24,780	6,941	4,284	608
2 facilities	19,437	5,540	3,246	517
3-4 facilities	28,439	9,339	5,814	814
more than 4 facilities	13,755	10,836	13,683	3,976
b. GENERAL GOVERNMENT	1,231	557	600	324
<i>of which:</i> 1 facility	537	181	146	13
2 facilities	486	204	171	48
3-4 facilities	203	153	226	107
more than 4 facilities	5	19	57	156
c. FINANCIAL COMPANIES	787	439	732	594
<i>of which:</i> 1 facility	439	216	295	188
2 facilities	188	112	162	138
3-4 facilities	122	81	161	109
more than 4 facilities	38	30	114	159
d. NON-FINANCIAL COMPANIES	71,099	28,951	24,477	4,906
<i>of which:</i> 1 facility	17,633	5,497	3,402	388
2 facilities	15,458	4,579	2,669	316
3-4 facilities	25,106	8,424	5,122	572
more than 4 facilities	12,902	10,451	13,284	3,630
e. PRODUCER HOUSEHOLDS	5,986	1,098	340	6
<i>of which:</i> 1 facility	1,635	204	34	1
2 facilities	1,594	225	46	1
3-4 facilities	2,103	401	114	1
more than 4 facilities	654	268	146	3
f. CONSUMER HOUSEHOLDS AND NEC	6,721	1,469	809	78
<i>of which:</i> 1 facility	4,083	749	352	14
2 facilities	1,608	391	190	14
3-4 facilities	879	264	185	22
more than 4 facilities	151	65	82	28

Note:

Distribution by customer location (region) and number of facilities

[TDB30431](#)Source: Central Credit Register
Stocks in millions of euro

December 2014		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,550,322	1,169,326	3,268,456	485,131	432,656	2,808,112
b.	NORTH-WEST ITALY	666,874	499,377	933,326	187,563	166,170	789,814
	Piedmont	94,378	65,594	237,229	24,696	21,983	203,785
	Valle d'Aosta	2,406	1,817	7,570	869	779	6,596
	Liguria	27,768	21,123	74,080	9,710	8,799	64,644
	Lombardy	542,322	410,842	614,447	152,287	134,608	514,789
c.	NORTH-EAST ITALY	391,708	298,192	838,615	133,732	122,562	708,854
	Trentino-Alto Adige	41,128	32,776	111,776	16,899	14,860	98,981
	Veneto	171,455	135,229	319,265	74,056	68,650	267,444
	Friuli-Venezia Giulia	27,606	20,337	92,756	8,587	8,067	81,562
	Emilia-Romagna	151,519	109,850	314,818	34,189	30,984	260,867
d.	CENTRAL ITALY	323,596	230,485	722,629	96,524	80,651	622,223
	Marche	32,879	25,018	107,429	11,002	10,298	89,079
	Tuscany	91,542	68,358	252,287	33,927	27,099	210,821
	Umbria	15,422	12,397	56,510	4,468	4,193	47,292
	Lazio	183,754	124,714	306,403	47,127	39,061	275,031
e.	SOUTHERN ITALY	112,714	94,143	488,348	43,963	40,903	428,897
	Abruzzo	17,577	14,136	71,479	6,294	5,922	61,678
	Molise	2,093	1,752	11,555	885	813	10,023
	Campania	46,256	38,513	170,082	17,325	15,529	149,931
	Apulia	31,990	27,134	154,636	12,996	12,489	136,027
	Basilicata	4,324	3,546	20,739	1,722	1,641	18,037
	Calabria	10,475	9,062	59,857	4,741	4,509	53,201
f.	ISLANDS	55,430	47,128	285,538	23,350	22,370	258,324
	Sicily	37,023	31,031	198,546	15,745	15,090	178,117
	Sardinia	18,407	16,098	86,992	7,605	7,280	80,207

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
171,814	136,717	277,383	221,273	169,233	132,550	672,104	430,719	50,411
67,204	50,600	83,415	98,935	75,578	42,614	313,172	207,030	17,483
10,252	7,550	20,461	14,096	9,345	9,512	45,334	26,716	3,471
386	247	672	583	390	249	568	402	53
3,350	2,400	5,907	3,464	2,392	2,584	11,244	7,531	945
53,217	40,402	56,375	80,792	63,450	30,269	256,026	172,381	13,014
49,686	40,506	76,126	51,497	37,159	38,149	156,795	97,965	15,486
6,735	5,421	8,976	6,824	5,334	3,031	10,670	7,161	788
15,975	12,687	29,864	20,743	14,670	15,443	60,681	39,222	6,514
2,705	2,228	6,724	3,874	2,936	3,148	12,440	7,106	1,322
24,271	20,170	30,562	20,055	14,219	16,527	73,004	44,477	6,862
32,534	27,129	60,809	44,115	35,078	28,761	150,423	87,627	10,836
3,721	3,125	10,816	5,011	3,709	5,381	13,144	7,885	2,153
9,989	8,157	23,936	14,848	11,320	12,529	32,778	21,781	5,001
1,981	1,629	5,393	2,533	2,001	2,743	6,440	4,573	1,082
16,842	14,217	20,664	21,724	18,047	8,108	98,061	53,388	2,600
15,382	12,586	38,237	19,140	15,165	16,243	34,227	25,489	4,971
2,447	2,011	6,267	2,630	1,936	2,592	6,205	4,266	942
331	263	1,013	354	294	419	522	383	100
5,793	4,688	12,849	7,528	6,053	5,492	15,610	12,242	1,810
4,550	3,760	11,867	5,848	4,699	5,197	8,597	6,186	1,545
659	511	1,754	891	656	769	1,052	739	179
1,603	1,353	4,487	1,889	1,527	1,774	2,242	1,673	395
7,008	5,897	18,796	7,586	6,253	6,783	17,486	12,608	1,635
4,899	4,055	14,002	5,442	4,456	5,169	10,936	7,430	1,258
2,108	1,842	4,794	2,144	1,798	1,614	6,550	5,178	377

Distribution by customer segment of economic activity and total credit granted

		Banks					
Source: Central Credit Register							
Size classes in euro							
December 2014		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	1.07	1.18	1.61	2.16
First banks share of total credit granted(%)		65	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.66	1.05	1.12	1.19	1.33	1.49
First banks share of total credit granted(%)		72	100	97	95	93	91
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.68	1.05	1.23	1.42	1.63	1.78
First banks share of total credit granted(%)		80	98	92	88	85	86
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.90	1.04	1.27	1.54	1.89	2.35
First banks share of total credit granted(%)		51	98	90	83	77	71
<i>of which:industry</i>							
Average number of banks per borrower		2.50	1.04	1.29	1.63	2.10	2.74
First banks share of total credit granted(%)		40	98	89	80	71	62
<i>of which:building</i>							
Average number of banks per borrower		1.70	1.04	1.23	1.47	1.75	2.03
First banks share of total credit granted(%)		67	99	91	86	81	78
<i>of which:services</i>							
Average number of banks per borrower		1.72	1.04	1.28	1.53	1.86	2.27
First banks share of total credit granted(%)		54	98	89	84	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.23	1.04	1.16	1.31	1.67	2.13
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.02	1.05	1.20	1.44
First banks share of total credit granted(%)		96	100	99	99	95	92

Note: The average number of banks per borrower is calculated as an arithmetic mean.

Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register
Size classes in euro

December 2014	from	from	from	more than
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
a. TOTAL				
Average number of banks per borrower	2.79	3.67	5.07	7.92
First banks share of total credit granted(%)	69	63	54	57
b. GENERAL GOVERNMENT				
Average number of banks per borrower	1.77	2.10	2.64	4.73
First banksshare of total credit granted(%)	88	85	86	68
c. FINANCIAL COMPANIES				
Average number of banks per borrower	1.84	2.08	2.78	4.29
First banks share of total credit granted(%)	86	82	78	80
d. NON-FINANCIAL COMPANIES				
Average number of banks per borrower	2.95	3.83	5.31	8.57
First banks share of total credit granted(%)	66	60	51	37
<i>of which:industry</i>				
Average number of banks per borrower	3.55	4.66	6.47	9.78
First banks share of total credit granted(%)	55	49	41	31
<i>of which:building</i>				
Average number of banks per borrower	2.36	2.81	3.69	6.49
First banks share of total credit granted(%)	77	74	69	47
<i>of which:services</i>				
Average number of banks per borrower	2.84	3.70	4.95	7.77
First banks share of total credit granted(%)	68	63	55	40
e. PRODUCER HOUSEHOLDS				
Average number of banks per borrower	2.61	3.35	4.44	4.00
First banks share of total credit granted(%)	76	73	65	58
f. CONSUMER HOUSEHOLDS AND NEC				
Average number of banks per borrower	1.64	1.89	2.33	8.78
First banks share of total credit granted(%)	90	87	82	64

Note:

Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register
Percentages
Size classes in euros

	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
a. TOTAL	0.47	0.53	0.53	0.72	0.68
up to 125,000	0.29	0.29	0.32	0.33	0.31
from 125,000 to 500,000	0.48	0.49	0.51	0.61	0.53
more than 500,000	0.50	0.59	0.58	0.83	0.79
b. GENERAL GOVERNMENT	0.01	..	0.01	0.03	0.07
up to 125,000	-	0.01	-	-	0.04
from 125,000 to 500,000	-	0.03	0.09	0.11	0.12
more than 500,000	0.01	-	0.01	0.03	0.07
c. FINANCIAL COMPANIES	0.01	0.01	0.05	0.03	0.13
up to 125,000	0.22	0.44	0.62	0.66	0.53
from 125,000 to 500,000	0.94	0.67	0.80	0.48	0.85
more than 500,000	..	0.01	0.05	0.03	0.13
d. NON-FINANCIAL COMPANIES	0.68	0.79	0.78	1.15	1.06
up to 125,000	0.70	0.75	0.71	0.92	0.77
from 125,000 to 500,000	0.72	0.76	0.71	0.95	0.84
more than 500,000	0.68	0.80	0.79	1.18	1.08
e. PRODUCER HOUSEHOLDS	0.65	0.66	0.70	0.88	0.77
up to 125,000	0.52	0.55	0.55	0.63	0.57
from 125,000 to 500,000	0.66	0.70	0.68	0.89	0.77
more than 500,000	0.75	0.72	0.86	1.12	0.95
f. CONSUMER HOUSEHOLDS	0.30	0.31	0.35	0.35	0.34
up to 125,000	0.22	0.22	0.25	0.24	0.23
from 125,000 to 500,000	0.35	0.35	0.41	0.43	0.37
more than 500,000	0.53	0.71	0.60	0.71	0.91
g. OTHER SECTORS	0.04	0.22	0.24	0.06	0.08
up to 125,000	0.14	0.21	0.14	0.28	0.15
from 125,000 to 500,000	0.14	0.14	0.10	0.19	0.08
more than 500,000	0.02	0.23	0.27	0.02	0.07

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

2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4
0.78	0.71	0.79	0.61	0.65	0.63	0.79
0.29	0.30	0.31	0.28	0.33	0.29	0.35
0.53	0.54	0.59	0.49	0.64	0.54	0.68
0.94	0.84	0.95	0.72	0.72	0.74	0.92
0.01	0.02	0.22	0.33	0.03	0.05	0.01
-	0.09	0.08	0.10	0.19	0.14	0.08
0.09	0.06	0.17	0.04	0.13	0.02	0.22
0.01	0.02	0.22	0.33	0.03	0.05	0.01
0.12	0.02	0.08	0.07	0.03	0.08	0.08
0.57	0.84	0.93	0.67	0.92	0.56	0.79
0.67	0.41	0.78	0.44	1.07	1.07	0.95
0.12	0.02	0.07	0.07	0.02	0.08	0.08
1.23	1.19	1.31	0.99	1.02	1.05	1.29
0.83	0.78	0.92	0.75	0.91	0.87	1.09
0.93	0.87	1.04	0.86	1.07	0.95	1.12
1.26	1.23	1.34	1.01	1.02	1.06	1.31
0.88	0.71	0.85	0.79	1.02	0.82	1.08
0.57	0.53	0.59	0.52	0.64	0.58	0.72
0.77	0.72	0.82	0.71	0.91	0.84	1.09
1.35	0.87	1.16	1.17	1.56	1.06	1.46
0.33	0.33	0.33	0.28	0.37	0.30	0.39
0.21	0.23	0.21	0.20	0.25	0.21	0.25
0.35	0.38	0.38	0.32	0.45	0.35	0.46
1.09	0.67	0.94	0.59	0.83	0.63	1.10
3.16	0.37	0.07	0.12	0.10	0.10	0.15
0.30	0.17	0.32	0.18	0.22	0.22	0.31
0.17	0.17	0.19	0.15	0.24	0.24	0.26
3.88	0.42	0.03	0.11	0.07	0.07	0.12

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

December 2014	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	3.20	3.89	3.90	4.40	3.72	4.15	2.72
from 1 to 5 years	2.85	3.12	3.45	3.12	2.91	5.29	4.13
more than 5 years	3.81	4.35	4.51	4.10	4.30	5.30	4.64
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.73	3.81	3.76	4.20	3.74	4.03	2.70
from 1 to 5 years	2.87	3.32	3.94	3.01	3.39	5.04	4.21
more than 5 years	4.20	4.14	4.39	3.77	4.08	5.13	4.34
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	3.47	3.81	3.72	4.39	3.69	3.83	2.64
from 1 to 5 years	2.71	3.48	3.23	3.10	3.87	4.54	3.95
more than 5 years	2.82	3.88	3.58	3.48	4.12	4.87	4.52
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.41	3.66	4.06	4.43	3.22	4.14	2.70
from 1 to 5 years	2.71	2.34	2.12	3.94	2.15	5.46	3.88
more than 5 years	4.47	4.39	4.82	4.33	4.13	5.39	4.77
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	4.40	4.83	4.76	4.97	4.86	5.04	2.96
from 1 to 5 years	5.01	4.91	5.14	3.75	5.39	6.09	4.65
more than 5 years	4.98	5.30	5.58	4.92	5.30	5.60	4.83
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	3.90	4.49	4.33	4.71	4.48	4.81	2.81
from 1 to 5 years	2.78	4.71	4.69	3.73	4.88	6.02	4.04
more than 5 years	4.78	4.97	5.12	4.73	4.90	5.52	5.07

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euro

December 2014		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	6.27	9.87	9.63	8.72	7.54	6.41	3.05
b.	NORTH-WEST ITALY	5.33	9.91	9.37	8.39	7.05	6.10	2.35
	Piedmont	6.18	9.10	8.99	8.07	7.00	6.40	3.15
	Valle d'Aosta	7.22	9.91	9.56	8.29	7.04	5.75	5.09
	Liguria	6.71	10.88	9.98	8.92	7.95	6.24	2.81
	Lombardy	5.03	10.13	9.45	8.45	7.00	6.03	2.21
c.	NORTH-EAST ITALY	6.32	9.05	8.66	7.81	6.84	5.79	3.96
	Trentino-Alto Adige	5.18	7.25	6.93	6.43	5.45	4.36	3.87
	Veneto	6.40	9.23	9.11	8.16	7.06	6.01	3.69
	Friuli-Venezia Giulia	7.00	9.78	9.11	7.68	7.22	6.10	4.74
	Emilia-Romagna	6.63	9.33	8.81	8.11	7.22	6.34	4.20
d.	CENTRAL ITALY	6.76	10.06	9.98	9.11	8.22	7.17	3.77
	Marche	8.13	9.78	9.67	9.36	8.56	7.93	5.49
	Tuscany	7.32	11.02	10.44	9.53	8.76	7.43	3.30
	Umbria	9.31	9.51	10.84	10.16	9.21	9.31	7.84
	Lazio	6.02	9.58	9.65	8.59	7.69	6.59	3.69
e.	SOUTHERN ITALY	8.35	10.49	10.85	10.04	9.11	7.87	4.06
	Abruzzo	8.83	9.91	9.83	9.37	9.10	8.14	6.54
	Molise	8.28	10.33	10.92	9.32	7.33	10.75	2.18
	Campania	7.68	10.55	10.83	10.06	9.51	8.01	3.39
	Apulia	8.75	10.11	10.96	10.18	8.88	7.37	5.85
	Basilicata	8.77	10.80	10.97	10.18	8.20	8.39	7.49
	Calabria	9.43	11.81	11.73	10.55	9.43	7.98	4.75
f.	ISLANDS	7.27	9.92	10.34	9.85	8.82	7.18	2.92
	Sicily	8.40	9.76	10.16	9.77	8.83	7.48	5.32
	Sardinia	5.45	10.49	10.88	10.07	8.77	6.51	2.06

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 2014

	Term loans				
	Matched loans	Initial period of rate fixation			Revocable loans
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	4.71	3.04	3.50	4.50	7.52
up to 250,000	8.60	3.38	5.51	5.44	10.66
from 250,000 to 1,000,000	7.67	3.50	5.39	5.36	9.49
from 1,000,000 to 5,000,000	6.10	3.41	4.78	5.00	8.01
from 5,000,000 to 25,000,000	4.47	3.24	3.78	4.23	6.74
more than 25,000,000	2.95	2.58	2.85	3.44	4.73
b. NORTH-EAST ITALY	4.41	3.08	3.82	4.24	6.99
up to 250,000	9.33	3.30	5.56	5.30	10.68
from 250,000 to 1,000,000	7.83	3.40	5.23	5.26	9.28
from 1,000,000 to 5,000,000	5.95	3.32	4.83	4.90	7.49
from 5,000,000 to 25,000,000	4.14	3.21	3.94	4.34	6.42
more than 25,000,000	2.81	2.81	3.40	3.39	4.22
c. NORTH-WEST ITALY	4.51	3.09	3.45	4.04	6.88
up to 250,000	8.17	3.28	4.90	4.97	9.82
from 250,000 to 1,000,000	7.04	3.38	4.47	4.78	8.56
from 1,000,000 to 5,000,000	5.70	3.31	3.81	4.49	7.38
from 5,000,000 to 25,000,000	4.32	3.21	3.35	3.78	6.16
more than 25,000,000	3.03	2.76	3.16	3.24	4.60
d. CENTRAL ITALY	5.03	2.70	2.78	4.53	7.92
up to 250,000	8.19	3.37	4.90	5.53	11.00
from 250,000 to 1,000,000	7.77	3.53	5.61	5.28	9.96
from 1,000,000 to 5,000,000	6.37	3.47	5.30	4.88	8.69
from 5,000,000 to 25,000,000	4.93	3.24	4.10	4.20	7.48
more than 25,000,000	2.96	1.99	2.22	3.63	5.11
e. SOUTHERN ITALY	5.87	3.51	5.05	5.37	9.31
up to 250,000	8.67	3.71	6.40	5.74	11.28
from 250,000 to 1,000,000	8.60	3.90	6.05	5.79	10.48
from 1,000,000 to 5,000,000	6.98	3.71	5.45	5.67	9.40
from 5,000,000 to 25,000,000	5.39	3.43	3.85	4.77	8.16
more than 25,000,000	3.36	3.13	3.50	3.35	6.94
f. ISLANDS	6.07	3.27	4.84	5.13	8.87
up to 250,000	7.35	3.54	5.64	5.51	10.49
from 250,000 to 1,000,000	7.67	3.73	6.04	5.77	10.10
from 1,000,000 to 5,000,000	7.20	3.63	4.44	5.36	9.17
from 5,000,000 to 25,000,000	5.65	3.33	4.02	4.60	7.32
more than 25,000,000	4.33	2.74	4.29	3.97	6.74

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

December 2014

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.71	4.41	4.51	5.03	5.87	6.07
<i>of which:</i> discount lending	5.06	4.26	3.37	5.37	7.72	7.31
advance on loan selling for factoring	3.65	3.78	3.21	3.68	3.84	3.45
b. TERM LOANS	3.13	3.16	3.13	2.80	3.71	3.48
Initial period of rate fixation:						
up to 1 year	3.04	3.08	3.09	2.70	3.51	3.27
more than 1 year	4.20	4.11	3.88	3.86	5.32	5.10
<i>of which:</i> leasing	4.08	3.96	4.09	3.99	4.65	4.50
Initial period of rate fixation:						
up to 1 year	3.98	3.85	4.02	3.93	4.44	4.34
more than 1 year	4.87	4.59	5.17	4.59	6.23	6.02
c. REVOCABLE LOANS	7.52	6.99	6.88	7.92	9.31	8.87

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

December 2014	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
TOTAL	4.71	3.05	4.50	7.52	2.60	3.30
Agricultural, forestry and fishing	5.36	3.21	5.22	7.58	3.74	3.98
Mining and quarrying	5.85	3.55	4.93	8.84	3.80	4.31
Manufacturing	4.52	3.13	4.56	8.55	2.90	2.32
Electricity, gas, steam and air conditioning supply	4.29	3.06	4.71	5.56	2.96	2.43
Water supply, sewerage, waste management and remediation activities	5.12	3.00	3.99	7.04	3.32	3.31
Construction	5.29	3.48	4.20	7.33	3.74	3.91
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.49	3.35	5.06	8.53	2.68	4.53
Transportation and storage	5.90	1.64	4.32	7.98	1.06	3.05
Accommodation and food service activities	6.12	2.92	5.09	8.21	3.56	5.04
Information and communication	5.55	3.51	4.68	5.33	1.13	3.31
Financial and insurance activities	3.02	3.14	4.06	5.35	3.15	2.61
Real estate activities	4.86	2.83	3.88	5.70	3.21	4.29
Professional, scientific and technical activities	4.01	3.07	4.10	6.97	2.08	3.36
Administrative and support service activities	5.25	3.13	4.37	7.44	2.79	3.68
All remaining activities (sections O, P,Q,R,S,T)	5.75	3.08	5.12	8.18	3.45	4.40

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

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

[TDB30870](#)

Sample of banks

Source: Survey of lending rates
Percentages

December 2014	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	2.55	2.93	3.20	4.19	5.36	4.47
North-west Italy	2.37	2.71	2.92	3.91	4.96	4.06
North-east Italy	2.49	2.59	3.78	3.93	4.69	4.19
Central Italy	2.59	3.43	3.41	4.57	5.53	4.76
Southern Italy	3.70	4.35	4.65	4.99	6.76	5.34
Islands	3.79	5.06	3.92	5.03	6.13	4.69

Notes: Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates
Percentages

December 2014		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	3.12	2.49	4.13	4.65	4.67
b.	NORTH-WEST ITALY	3.00	2.44	4.21	4.34	4.56
	Piedmont	3.11	2.52	4.41	4.43	4.46
	Valle d'Aosta	3.18	2.91	4.81	3.72	3.54
	Liguria	3.14	2.45	4.40	4.40	5.56
	Lombardy	2.94	2.42	4.11	4.30	4.53
c.	NORTH-EAST ITALY	2.91	2.43	3.96	4.52	4.22
	Trentino-Alto Adige	3.15	2.81	4.52	4.53	5.23
	Veneto	2.84	2.39	3.68	4.54	3.51
	Friuli-Venezia Giulia	2.99	2.30	5.23	4.80	4.37
	Emilia-Romagna	2.89	2.39	3.98	4.39	5.02
d.	CENTRAL ITALY	3.24	2.47	3.74	4.78	4.74
	Marche	3.13	2.59	4.70	4.70	5.07
	Tuscany	3.00	2.36	5.06	4.58	5.15
	Umbria	3.37	2.54	4.58	4.85	6.49
	Lazio	3.38	2.51	3.40	4.87	4.40
e.	SOUTHERN ITALY	3.54	2.74	4.69	4.85	6.30
	Abruzzo	3.42	2.63	4.48	4.92	6.14
	Molise	3.65	2.84	5.98	4.77	8.12
	Campania	3.53	2.73	4.89	4.74	5.45
	Apulia	3.54	2.78	4.37	4.92	6.59
	Basilicata	3.53	2.74	4.50	4.81	7.87
	Calabria	3.69	2.80	4.98	5.01	9.53
f.	ISLANDS	3.48	2.57	4.70	5.10	6.63
	Sicily	3.40	2.59	4.71	5.11	6.56
	Sardinia	3.63	2.52	4.69	5.09	6.99

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

	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
	December 2014			
a. ITALY	2.41	2.34	4.72	4.38
b. NORTH-WEST ITALY	2.34	2.29	4.42	4.08
Piedmont and Valle d'Aosta	2.44	2.40	4.52	4.05
Liguria	2.36	2.25	4.52	4.08
Lombardy	2.31	2.26	4.35	4.09
c. NORTH-EAST ITALY	2.28	2.26	4.63	4.27
Trentino-Alto Adige	2.65	2.61	4.77	4.29
Veneto	2.24	2.21	4.73	4.34
Friuli-Venezia Giulia	2.22	2.15	4.91	4.38
Emilia Romagna	2.27	2.22	4.41	4.17
d. CENTRAL ITALY	2.44	2.38	4.82	4.57
Marche	2.45	2.40	4.56	4.48
Tuscany	2.27	2.26	4.65	4.28
Umbria	2.54	2.53	4.91	4.42
Lazio	2.57	2.44	4.93	4.71
e. SOUTHERN ITALY	2.73	2.58	4.90	4.52
Abruzzo and Molise	2.58	2.50	4.96	4.63
Campania	2.72	2.58	4.81	4.44
Apulia	2.79	2.64	4.96	4.55
Basilicata	2.89	2.56	4.80	4.36
Calabria	2.74	2.57	4.97	4.72
f. ISLANDS	2.52	2.44	5.19	4.80
Sicily	2.52	2.45	5.17	4.75
Sardinia	2.52	2.43	5.22	4.87

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

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted new business in the quarter
[TDB30900](#)

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 2014

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.04	2.75	3.80	3.35
NORTH-WEST ITALY	3.03	2.68	3.62	3.16
NORTH-EAST ITALY	2.90	2.67	3.84	3.44
CENTRAL ITALY	3.03	2.82	3.83	3.48
SOUTHERN ITALY	3.26	2.91	4.06	3.59
ISLANDS	3.24	2.91	3.89	3.45

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

December 2014		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	5.46	5.81	5.27	6.46	6.01	8.36	4.69
b.	NORTH-WEST ITALY	4.82	5.31	4.92	5.62	5.53	8.44	4.64
	Piedmont and Valle d'Aosta	5.30	5.31	4.93	6.61	5.27	8.35	4.52
	Liguria	6.02	6.25	5.56	7.61	6.30	9.39	5.47
	Lombardy	4.64	5.24	4.88	5.33	5.54	8.40	4.61
c.	NORTH-EAST ITALY	5.26	5.37	4.94	6.40	5.44	7.42	4.28
	Trentino-Alto Adige	4.71	4.73	4.05	5.22	4.92	6.31	4.96
	Veneto	5.29	5.43	4.90	6.68	5.72	7.61	3.63
	Friuli-Venezia Giulia	5.55	5.66	5.22	6.50	5.94	6.93	4.36
	Emilia-Romagna	5.34	5.43	5.08	6.63	5.29	7.83	5.07
d.	CENTRAL ITALY	5.96	6.36	5.82	7.40	6.31	8.56	4.73
	Marche	6.32	6.32	5.38	7.88	6.59	8.39	5.04
	Tuscany	6.19	6.40	5.71	8.48	6.45	9.01	5.17
	Umbria	7.30	7.24	6.81	8.85	7.07	9.33	6.40
	Lazio	5.57	6.21	5.94	6.73	6.11	7.88	4.49
e.	SOUTHERN ITALY	7.14	7.45	6.80	7.70	7.81	9.42	5.57
	Campania	6.81	7.52	6.91	7.58	7.87	9.48	5.13
	Abruzzo and Molise	7.17	7.19	6.27	7.46	8.03	8.84	5.57
	Apulia and Basilicata	7.29	7.29	6.87	7.79	7.40	9.59	5.65
	Calabria	8.34	8.45	7.97	8.56	8.61	9.43	7.09
f.	ISLANDS	6.80	7.62	6.98	7.97	7.82	9.02	5.72
	Sicily	7.44	7.59	6.84	7.94	7.86	8.83	5.79
	Sardinia	5.51	7.71	7.41	8.04	7.71	9.78	5.51

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

December 2014

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. ITALY	0.31	1.10	0.37	0.45	0.17	0.21
b. NORTH-EAST ITALY	0.26	0.78	0.25	0.41	0.15	0.20
Piedmont	0.22	0.68	0.25	0.42	0.12	0.15
Valle d'Aosta	0.40	0.52	0.90	0.83	0.07	0.11
Liguria	0.33	1.07	0.90	0.69	0.12	0.17
Lombardy	0.26	0.72	0.22	0.38	0.17	0.22
c. NORTH-WEST ITALY	0.31	0.81	0.45	0.48	0.19	0.22
Trentino-Alto Adige	0.52	0.94	1.10	0.73	0.21	0.29
Veneto	0.27	0.68	0.39	0.39	0.18	0.20
Friuli-Venezia Giulia	0.23	0.70	0.38	0.37	0.14	0.13
Emilia-Romagna	0.34	0.95	0.47	0.53	0.21	0.25
d. CENTRAL ITALY	0.44	1.30	0.73	0.51	0.22	0.27
Marche	0.40	0.80	1.29	0.60	0.25	0.28
Tuscany	0.30	0.91	0.82	0.49	0.18	0.22
Umbria	0.47	0.96	0.56	0.75	0.30	0.34
Lazio	0.50	1.34	0.69	0.49	0.24	0.30
e. SOUTHERN ITALY	0.24	0.80	0.76	0.43	0.15	0.17
Abruzzo	0.40	1.05	1.27	0.66	0.25	0.29
Molise	0.30	0.20	1.45	0.38	0.14	0.22
Campania	0.19	0.78	0.35	0.34	0.09	0.14
Apulia	0.26	0.85	0.43	0.53	0.19	0.18
Basilicata	0.31	0.59	0.80	0.51	0.17	0.27
Calabria	0.17	0.75	0.77	0.29	0.10	0.13
f. ISLANDS	0.26	0.61	1.26	0.46	0.14	0.16
Sicily	0.28	0.60	1.10	0.58	0.18	0.19
Sardinia	0.23	0.62	1.34	0.27	0.08	0.11

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

December 2014		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	0.11	0.12	0.20	0.54	0.06	0.10	0.21	0.61
b.	NORTH-WEST ITALY	0.11	0.12	0.18	0.48	0.07	0.10	0.20	0.54
	Piedmont	0.11	0.11	0.17	0.50	0.06	0.08	0.16	0.46
	Valle d'Aosta	0.13	0.11	0.13	0.94	0.04	0.05	0.10	0.47
	Liguria	0.10	0.10	0.18	0.84	0.05	0.08	0.18	0.50
	Lombardy	0.12	0.13	0.19	0.43	0.07	0.11	0.22	0.56
c.	NORTH-EAST ITALY	0.12	0.14	0.23	0.58	0.07	0.10	0.23	0.65
	Trentino-Alto Adige	0.16	0.17	0.27	0.86	0.16	0.18	0.29	0.73
	Veneto	0.13	0.14	0.22	0.46	0.06	0.08	0.20	0.66
	Friuli-Venezia Giulia	0.14	0.13	0.20	0.44	0.05	0.06	0.15	0.43
	Emilia-Romagna	0.10	0.13	0.23	0.64	0.06	0.12	0.26	0.67
d.	CENTRAL ITALY	0.11	0.13	0.24	0.59	0.07	0.11	0.24	0.72
	Marche	0.10	0.17	0.36	0.80	0.05	0.13	0.35	0.99
	Tuscany	0.09	0.12	0.22	0.64	0.06	0.10	0.22	0.73
	Umbria	0.14	0.16	0.31	0.94	0.08	0.14	0.39	1.06
	Lazio	0.12	0.14	0.21	0.54	0.08	0.12	0.23	0.68
e.	SOUTHERN ITALY	0.10	0.10	0.16	0.58	0.04	0.07	0.15	0.59
	Abruzzo	0.12	0.16	0.29	0.86	0.06	0.11	0.27	0.98
	Molise	0.11	0.10	0.19	0.54	0.05	0.09	0.22	0.66
	Campania	0.09	0.09	0.11	0.43	0.03	0.05	0.11	0.45
	Apulia	0.10	0.10	0.17	0.76	0.04	0.07	0.17	0.69
	Basilicata	0.07	0.09	0.19	0.79	0.05	0.09	0.25	1.03
	Calabria	0.09	0.08	0.13	0.39	0.04	0.07	0.15	0.47
f.	ISLANDS	0.09	0.10	0.15	0.62	0.07	0.10	0.18	0.49
	Sicily	0.11	0.11	0.19	0.78	0.07	0.11	0.21	0.57
	Sardinia	0.07	0.07	0.10	0.34	0.06	0.08	0.11	0.28

Notes: Only deposit in euros is considered.

Information on the Bank of Italy

[TDB40606](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2014 Oct.	2014 Nov.	2014 Dec.
a. TOTAL	509,924	507,078	
b. GOLD AND GOLD RECEIVABLES	75,803	75,803	
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	38,694	38,930	
receivables from the IMF	12,177	12,075	
securities	24,682	25,048	
current accounts and other deposits	1,709	1,309	
reverse operations	122	493	
other claims	5	4	
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,627	1,314	
financial counterparties	1,627	1,314	
<i>of which:</i> securities	500	556	
reverse operations	373	-	
other claims	754	758	
general government	-	-	
other counterparties	-	-	
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,507	1,501	
claims on non-euro-area EU central banks	-	-	
securities	1,507	1,501	
other claims	..	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	177,432	174,826	
main refinancing operations	16,589	18,316	
longer-term refinancing operations	160,843	156,510	
fine-tuning reverse operations	-	-	
structural reverse operations	-	-	
marginal lending facility	-	-	
credits related to margin calls	-	-	
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	112,674	114,909	
securities held for monetary policy purposes	31,678	33,422	
other securities	80,996	81,487	

TDB40606

Bank of Italy

	2014 Oct.	2014 Nov.	2014 Dec.
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,371	14,371	
i. INTRA-EUROSISTEM CLAIMS	31,115	31,701	
participating interest in the ECB	1,333	1,333	
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134	
net claims related to the allocation of euro banknotes within the Eurosystem	22,649	23,234	
other intra-eurosystem claims (net)	-	-	
l. OTHER ASSETS	54,826	51,698	
<i>of which: investments of reserves and provisions</i>	37,798	37,764	
m EXPENSE FOR THE YEAR	1,875	2,026	

Notes: The figure for December 2014 will be published in the next issue.

[TDB40616](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2014 Oct.	2014 Nov.	2014 Dec.
a. TOTAL	509,924	507,078	
b. BANKNOTES IN CIRCULATION	157,829	158,763	
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	14,820	12,351	
current accounts (covering the minimum reserve system)	14,820	12,211	
deposit facility	-	140	
fixed-term deposits	-	-	
fine-tuning reverse operations	-	-	
deposits related to margin calls	-	-	
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	27,262	11,573	
general government	22,644	9,731	
<i>of which:</i> treasury payment account	22,529	9,636	
sinking fund for the redemption of government securities	1	1	
other liabilities	113	94	
other counterparties	4,618	1,842	
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	204	168	
liabilities to non-euro-area EU central banks	-	-	
other liabilities	204	168	
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	361	358	
financial sector counterparties	-	-	
general government	361	358	
other counterparties	-	-	
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	7	7	
deposits and balances	2	2	
other liabilities	5	5	
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,746	7,746	
i. INTRA-EUROSISTEM LIABILITIES	181,919	195,458	
promissory notes covering debt certificates issued by the ECB	-	-	
net liabilities related to the allocation or euro banknotes within the Eurosystem	-	-	
other intra-Eurosystem liabilities (net)	181,919	195,458	

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Bank of Italy

	2014 Oct.	2014 Nov.	2014 Dec.
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,343	1,545	
m PROVISIONS	7,963	7,963	
provisions for specific risks	1,351	1,351	
sundry staff-related provisions	6,612	6,612	
n. REVALUATION ACCOUNTS	63,800	63,800	
o. PROVISION FOR GENERAL RISKS	15,374	15,374	
p. CAPITAL AND RESERVES	24,297	24,297	
capital	7,500	7,500	
ordinary and extraordinary reserves	9,057	9,057	
other reserves	7,740	7,740	
q. NET PROFITS FOR DISTRIBUTION	-	-	
r. INCOME FOR THE YEAR	7,000	7,675	
s. MEMORANDUM ACCOUNTS	502,543	495,416	

Notes: The figure for December 2014 will be published in the next issue.

Methodological Appendix

1. Content of the publication

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

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

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the "BDS 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 openend 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 interestbearing 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 "BDS 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 "BDS 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 \square 75,000 to \square 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 \square 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 Nigeria 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 0.2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

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

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

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

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

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

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

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

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

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

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

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

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

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

As of September 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 9 million euros (including 6.9 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 216 million euros (including 30 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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

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.

As of December 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 257 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2013, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 926 million euros (including 918 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 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 1,167 billion euros (including 945 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 June 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 879 million euros (including 595 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 September 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 233 million euros (all 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 2014, 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 1,249 billion euros (including 1,038 billion of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

Each release also updates the published data on the basis of any adjustments received in the meantime.

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.
BANKS 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).
BRANCH LOCATION	location - geographical area, region, province or municipality - of the reporting banks' branches at which the records of transactions are kept. 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.
COUNTERPART INSTITUTIONAL SECTOR	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, subsectors 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 attività 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). As of December 2014 the classification of customers has been adapted to ESA 2010 (4th update, 30 September 2014, of Circular 140). The main differences from the previous version concern "financial corporations other than MFIs" (S12B17) and "non-financial corporations" (S11). The reconciliation between the coding of the Statistical Database and that of Circular 140 is accessible in the Statistical Database window "Calendar and notices". "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.
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 ASSETS UNDER MANAG:TOT SECURITIES INCLUD. DEPOSITARY BANK TRANSACTIONS	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. 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 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. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. 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	It's about activities on 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.

**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 OF THE
CUSTOMER (NACE 2007)**

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, *Circolare no. 272/2008*, Section C.16 - Purpose of the loan (only in Italian). It is possible to ask to statistiche@bancaditalia.it the detailed breakdown of the "economic purpose of investment".

**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	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
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.
ITALIAN ELMI	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.

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 LEVEL	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
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	It's about 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	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of 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 number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report 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). 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.
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	It is about 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 - entities 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 a responsabilità limitata), 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.

RESIDENCE

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.

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.

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT GRANTED

the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT USED

the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.

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 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.
TYPE OF 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.
UNDERWRITING	It's about activities that regard 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.