



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 2 - 2015

quarter

2

Statistical Bulletin

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.

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

Director: GRAZIA MARCHESE

For the electronic version: registration with the Court of Rome No. 23, 25 January 2008

ISSN 2281-4671 (on line)

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

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: | <p>☒ Table distributed on the “BDS on-line statistical database” with the same characteristics</p> <p>∅ Table distributed on the “BDS on-line statistical database” with greater disaggregation of data</p> <p>○ Table distributed on the “BDS on-line statistical database” only</p> |
| 2 | Frequency: | <p>M Monthly</p> <p>Q Quarterly</p> <p>H Half-yearly</p> <p>A Annual</p> |
| 3 | Source: | <p>1 Supervisory returns</p> <p>2 Central Credit Register</p> <p>3 Survey of lending rates</p> <p>4 Survey of deposit rates</p> <p>5 Archives of intermediary identification data</p> <p>6 Bank of Italy</p> |
| 4 | Universe: | <p>[ba] Banks</p> <p>[bi] Bank of Italy</p> <p>[bp] Bancoposta</p> <p>[cdp] Cassa Depositi and Prestiti</p> <p>[ci] Collective investment undertakings</p> <p>[em] Electronic money Institutions</p> <p>[fi] Financial intermediaries referred to in Art. 107 of the 1993 Banking Law</p> <p>[pi] Payment Institutions</p> <p>[sb] Sample of banks</p> <p>[sf] Securities firms (SIMs)</p> |
| 5 | | <p> Table appearing in this issue</p> |
| 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 | |

A STRUCTURAL INFORMATION

☐ Q 5 [ba]	A.1	Banks and branches distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
☐ A 1 [ba-fi-em]	A.2	ATMs and POS terminals distribution by location (province)	[TDB10214]		
☐ A 1 [ba]	A.3	Telematic customer services distribution by customer location (province)	[TDB10218]		
○ A 1 [ba]	A.4	Total number of employees distribution by branch location (province) and size of bank	[TDB10219]		
○ Q 5 [ba]		Banks and branches distribution by location (province) and size of bank	[TDB10212]		
○ A 1 [ba]		Number of bank branches per 100,000 inhabitants distribution by branch location (province)	[TDB10220]		
○ A 5 [ba]		Branches distribution by location (municipality)	[TDB10194]		
☐ Q 5 [sf]	A.5	Securities firms distribution by authorized activities	[TDB40210]	p.	8
☐ Q 5 [ci]	A.6	Open-end securities investment funds distribution by operational specialization	[TDB40225]	p.	9
☐ Q 5 [fi-pi-em]	A.7	Financial intermediaries (Article 107, 1993 Banking Law) and Payment Institutions distribution by prevalent activity	[TDB40230]	p.	10

B INFORMATION ON BANKING AND FINANCIAL BUSINESS

B1 SUMMARY DATA

☐ Q 2 [ba-fi]	B1.1	Summary based on Central credit register observations	[TDB30101]	p.	12
☐ Q 1 [ba-cdp]	B1.2	Summary data on credit	[TDC40010]	p.	13

B2 LOAN FACILITIES

○ Q 1 [ba-cdp]	B2.1	Loans distribution by customer location (region) and segment of economic activity	[TDB10232]	p.	14
○ Q 1 [ba-cdp]	B2.2	Loans distribution by customer location (geographical area) and by economic activity	[TDB10255]	p.	16
☐ Q 1 [ba]	B2.3	Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	17
○ A 1 [ba]	B2.4	Loans: number of positions distribution by branch location (region)	[TDB10286]		
○ A 1 [ba]	B2.5	Loans distribution by branch location (municipality)	[TDB10194]		
○ H 1 [ba]		Loans distribution by branch location (province) and segment of economic activity of the customers	[TDB10241]		
○ Q 1 [ba-cdp]		Loans distribution by customer location (province), size of bank and banks' head office	[TDB10236]		
○ M 1 [ba-cdp]		Loans distribution by customer location (province) and sectors and sub-sector of economic activity	[TDB10295]		

B3 PERFORMING LOANS

Ø Q 1 [ba-cdp]	B3.1 Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	20
Ø Q 1 [ba-cdp]	B3.2 Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10430]	p.	22
Ø Q 1 [ba-cdp]	B3.3 Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10460]	p.	24
Ø Q 1 [ba-cdp]	B3.4 Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10470]	p.	26
Ø Q 1 [ba]	B3.5 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding	[TDB10440]	p.	28
Ø Q 1 [ba]	B3.6 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - disbursements	[TDB10450]	p.	30
Ø Q 1 [ba-fi]	B3.7 Consumer credit distribution by customer location (region)	[TDB10254]	p.	32
☐ Q 1 [ba-cdp]	B3.8 Loans distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10281]	p.	33
Ø Q 1 [fi]	B3.9 Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10289]	p.	34
☐ Q 1 [fi]	B3.10 Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10288]	p.	35
O M 1 [ba-cdp]	Performing loans to the productive sector distribution by customer location (province) and segment of economic activity	[TDB10224]		
O M 1 [ba-cdp]	Performing loans distribution by customer location (province) and customer sector	[TDB10226]		
Ø Q 2 [ba]	B3.11 Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30021]	p.	36
☐ Q 2 [ba-fi]	B3.12 Loan facilities distribution by total credit used	[TDB30126]	p.	38
Ø Q 2 [ba]	B3.13 Loan facilities distribution by type of transaction and total credit granted	[TDB30136]	p.	40
Ø Q 2 [ba-fi]	B3.14 Loan facilities distribution by total credit granted	[TDB30136]	p.	42
☐ Q 2 [ba]	B3.15 Loan facilities distribution by customer location (region) and total credit granted	[TDB30146]	p.	44
☐ Q 2 [ba-fi]	B3.16 Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30171]	p.	46
☐ Q 2 [ba-fi]	B3.17 Loan facilities distribution by customer economic activity	[TDB30181]	p.	48
☐ Q 2 [ba]	B3.18 Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30156]	p.	50
O Q 2 [ba-fi]	Loan facilities distribution by customer economic activity and total credit granted	[TDB30166]		
Ø Q 2 [ba-fi]	B3.19 Leasing distribution by customer location (region)	[TDB30309]	p.	52
Ø Q 2 [ba-fi]	B3.20 Factoring distribution by customer location (region)	[TDB30315]	p.	53

B4 IMPAIRED LOANS

□ Q 1 [ba-cdp]	B4.1 Impaired loans distribution by type of default	[TDB30261]	p.	54
□ Q 1 [ba-cdp]	B4.2 Impaired loans distribution by type of default, customer location (region) and sector of economic activity	[TDB30262]	p.	56
□ Q 2 [ba]	B4.3 Bad debts distribution by amount	[TDB30206]	p.	58
□ Q 2 [ba]	B4.4 Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30031]	p.	59
□ Q 2 [ba]	B4.5 Bad debts distribution by customer economic activity	[TDB30221]	p.	60
□ Q 2 [ba-fi]	B4.6 Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30231]	p.	61
□ Q 2 [ba]	B4.7 Bad debts - Flows distribution by customer location (region)	[TDB30241]	p.	62
□ Q 2 [ba]	B4.8 Bad debts - Flows distribution by customer segment of economic activity	[TDB30251]	p.	63
□ Q 2 [ba]	B4.9 Bad debts (gross of writeoffs) distribution by customer economic activity	[TDB30226]	p.	64
□ Q 2 [ba]	B4.10 Bad debts (gross of writeoffs) distribution by customer location (geographical area) and segment of economic activity	[TDC30033]	p.	65
□ Q 2 [ba]	B4.11 Adjusted bad debts distribution by customer location (region)	[TDB30265]	p.	66
□ Q 2 [ba]	B4.12 Adjusted bad debts distribution by customer segment of economic activity	[TDB30271]	p.	68
○ Q 2 [ba]	Bad debts distribution by customer location (province) and segment of economic activity	[TDB30211]		

B5 GUARANTEES

∅ Q 1 [ba]	B5.1 Guarantees distribution by location (region) and customer segment of economic activity	[TDB40100]	p.	70
------------	--	------------	----	----

B6 DEPOSITS AND REPOS

∅ Q 1 [ba-cdp]	B6.1 Deposits distribution by technical form, customer sector and location (geographical area)	[TDB10269]	p.	71
∅ Q 1 [ba-bp]	B6.2 Banks deposits and postal savings distribution by customer location (region) and by sector of economic activity	[TDB10163]	p.	72
∅ A 1 [ba]	B6.3 Deposits: number of positions distribution by branch location (region)	[TDB10283]		
∅ A 1 [ba]	Deposits distribution by branch location (municipality)	[TDB10194]		
○ M 1 [ba-cdp]	Repos distribution by customer location (province) and segment of economic activity	[TDB10221]		
○ H 1 [ba]	Deposits distribution by branch location (province) and customer segment of economic activity	[TDB10287]		
○ Q 1 [ba-cdp]	Deposits distribution by customer location (province), size of bank and banks' head office	[TDB10267]		

Ø M 1 [ba-cdp]	Deposits	[TDB10290]	
	distribution by customer location (province) and customer sector and sub-sector of economic activity		

B7 CREDIT AND FINANCIAL DERIVATIVES

Ø Q 1 [ba]	B7.1 Credit derivatives	[TDB30595]	p. 73
	distribution by type of derivative and customer sector of economic activity		
☐ Q 2 [ba]	B7.2 Financial derivatives in productive sector	[TDB30586]	p. 74
	distribution by customer location (geographical area) and total credit granted		
☐ Q 2 [ba]	B7.3 Financial derivatives	[TDB30591]	p. 75
	distribution by customer segment of economic activity and total credit granted		

B8 CUSTOMER ASSETS UNDER MANAGEMENT

☐ Q 1 [ba-cdp]	B8.1 Customer assets under management (at fair value)	[TDB40082]	p. 76
	distribution by type of securities and deposits		
Ø Q 1 [ba-cdp]	B8.2 Customer assets under management (at fair value)	[TDB40087]	p. 78
	distribution by customer location (region)		

C INFORMATION ON SECURITIES BUSINESS

☐ Q 1 [ba-sf]	C.1 Securities and derivatives trading	[TDB40500]	p. 82
	distribution by type of security and of derivative instrument		
☐ Q 1 [ba-sf-ci]	C.2 Portfolio management services	[TDB40520]	p. 84
	distribution of portfolio by type of security		
Ø Q 1 [ba-sf-ci]	Portfolio management services: portfolio under management and net new cash flow	[TDB40535]	
	distribution by customer location		

D INFORMATION ON CUSTOMERS AND ON RISK

D1 MULTIPLE-BANK BORROWING

☐ Q 2 [ba]	D1.1 Number of borrowers	[TDB30446]	p. 88
	distribution by customer segment of economic activity, number of facilities and total credit granted		
☐ Q 2 [ba]	D1.2 Number of borrowers	[TDB30431]	p. 90
	distribution by customer location (region) and number of facilities		
☐ Q 2 [ba]	D1.3 Average number of banks per borrower	[TDB30466]	p. 92
	distribution by customer segment of economic activity and total credit granted		
Ø Q 2 [ba]	Average number of banks per borrower	[TDB30476]	
	distribution by customer economic activity and total credit granted		

D2 RISK CONCENTRATION

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

D3 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

□ Q 2 [ba-ñ]	D3.1 Quarterly default rates for loan facilities	[TDB30486]	p. 94
	distribution by customer sector of economic activity and total credit used		
○ Q 2 [ba-ñ]	Quarterly default rates for loan facilities	[TDB30496]	
	distribution by customer location (region) and sector of economic activity		
○ Q 2 [ba-ñ]	Quarterly default rates for loan facilities	[TDB30507]	
	distribution by customer location (province) and sector of economic activity		
○ Q 2 [ba-ñ]	Quarterly default rates for loan facilities	[TDB30516]	
	distribution by customer location (region) and total credit used		
○ Q 2 [ba-ñ]	Quarterly default rates for loan facilities	[TDB30524]	
	distribution by customer location (geographical area), sector and economic activity		
○ Q 2 [ba-ñ]	Quarterly default rates for loan facilities	[TDB30529]	
	distribution by customer location (geographical area), total credit used and economic activity		

E LENDING AND DEPOSIT RATES

E1 LENDING RATES

∅ Q 3 [cb]	E1.1 Lending rates on loan facilities	[TDB30821]	p. 99
	distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions		
□ Q 3 [cb]	E1.2 Lending rates on revocable loans	[TDB30830]	p. 100
	distribution by customer location (region) and total credit granted - outstanding transactions		
□ Q 3 [cb]	E1.3 Lending rates loan facilities to the productive sector	[TDB30840]	p. 101
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions		
□ Q 3 [cb]	E1.4 Lending rates on loan facilities to the productive sector	[TDB30850]	p. 102
	distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions		
∅ Q 3 [cb]	E1.5 Lending rates on loan facilities	[TDB30861]	p. 103
	distribution by type of transaction, initial period of rate fixation and by economic activity		
∅ Q 3 [cb]	E1.6 APRC on term loans to the productive sector	[TDB30870]	p. 104
	distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter		
□ Q 3 [cb]	E1.7 Lending rates on loan facilities to consumer households	[TDB30880]	p. 105
	distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions		
□ Q 3 [cb]	E1.8 Lending rates applied on loans for house purchase	[TDB30890]	p. 106
	distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions		
□ Q 3 [cb]	E1.9 APRC applied to loans for house purchase	[TDB30900]	p. 107
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - new business in the quarter		
□ Q 3 [cb]	E1.10 Lending rates on matched and revocable loans	[TDB30921]	p. 108
	distribution by customer location (region) and segment of economic activity - outstanding transactions		
○ Q 3 [cb]	Lending rates on matched and revocable loans	[TDB30931]	
	distribution by customer location (region) and economic activity - outstanding transactions		
○ Q 3 [cb]	Lending rates on loan facilities	[TDB30910]	
	distribution by type of transaction, customer sector and location (province) - outstanding transactions		

E2 DEPOSIT RATES

☐ Q 4 [cb]	E2.1 Interest rates on sight current account deposits	[TDB30951]	p. 109
	distribution by customer location (region) and segment of economic activity		
☐ Q 4 [cb]	E2.2 Interest rates on sight current account deposits	[TDB30960]	p. 110
	distribution by customer location (region), segment of economic activity and size of deposits		

F INFORMATION ON THE BANK OF ITALY

F1 BALANCE SHEET AGGREGATES

☐ Q 6 [bi]	F1.1 Assets	[TDB40606]	p. 112
☐ Q 6 [bi]	F1.2 Liabilities	[TDB40616]	p. 116

METHODOLOGICAL APPENDIX p. 121

GLOSSARY p. 135

Structural information

Distribution by location (province) and institutional category of bank

[TDB10207](#)

Source: Archives of intermediary identification data

June 2015		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a.	TOTAL	654	30,338	169	19,381
b.	PIEDMONT	27	2,461	18	1,840
	Alessandria	-	268	-	181
	Asti	1	160	1	128
	Biella	4	133	4	116
	Cuneo	13	481	5	319
	Novara	-	197	-	106
	Turin	9	1,010	8	871
	Verbano-Cusio-Ossola	-	86	-	28
	Vercelli	-	126	-	91
c.	VALLE D'AOSTA	1	95	-	65
	Aosta	1	95	-	65
d.	LIGURIA	6	844	5	675
	Genoa	4	455	3	365
	Imperia	-	105	-	79
	La Spezia	1	124	1	107
	Savona	1	160	1	124
e.	LOMBARDY	156	5,897	48	3,310
	Bergamo	10	705	1	370
	Brescia	14	882	4	429
	Como	3	331	-	196
	Cremona	4	259	-	110
	Lecco	2	223	1	117
	Lodi	3	147	-	49
	Mantua	4	306	1	219
	Milan	109	1,761	40	1,084
	Monza-Brianza	5	443	1	240
	Pavia	-	299	-	200
	Sondrio	2	123	-	23
	Varese	-	418	-	273
f.	TRENTINO-ALTO ADIGE	100	905	7	267
	Bolzano	55	395	4	131
	Trento	45	510	3	136
g.	VENETO	41	3,237	5	1,662
	Belluno	1	169	-	98
	Padua	10	589	2	365
	Rovigo	2	153	-	87
	Treviso	8	582	1	267
	Venice	5	486	1	278
	Verona	7	660	1	303
	Vicenza	8	598	-	264

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>	
36	6,275	370	4,435	79	247	5,707
-	412	8	189	1	20	622
-	80	-	6	-	1	82
-	20	-	11	-	1	60
-	16	-	-	-	1	40
-	38	8	123	-	1	135
-	91	-	-	-	-	59
-	77	-	47	1	15	174
-	56	-	2	-	-	27
-	34	-	-	-	1	45
-	8	1	22	-	-	29
-	8	1	22	-	-	29
-	138	-	25	1	6	135
-	84	-	2	1	4	51
-	15	-	10	-	1	23
-	13	-	3	-	1	25
-	26	-	10	-	-	36
5	1,661	40	801	63	125	1,151
1	190	8	142	-	3	198
1	215	9	228	-	10	179
-	87	3	46	-	2	90
-	76	4	73	-	-	84
-	75	1	30	-	1	64
-	53	3	44	-	1	52
-	46	3	41	-	-	68
1	488	5	91	63	98	128
-	129	4	69	-	5	55
-	74	-	24	-	1	94
2	98	-	2	-	-	44
-	130	-	11	-	4	95
1	123	89	508	3	7	292
1	66	47	192	3	6	111
-	57	42	316	-	1	181
4	902	32	660	-	13	534
-	46	1	25	-	-	49
1	102	7	119	-	3	100
-	18	2	48	-	-	41
1	181	6	133	-	1	95
-	121	4	85	-	2	44
1	232	5	120	-	5	93
1	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	868	5	456
Gorizia	4	93	-	41
Pordenone	3	202	1	109
Trieste	3	119	1	84
Udine	12	454	3	222
i. EMILIA ROMAGNA	45	3,172	19	2,040
Bologna	11	718	5	467
Ferrara	3	217	2	174
Forlì	9	315	3	182
Modena	5	438	2	248
Parma	2	326	2	251
Piacenza	1	204	-	127
Ravenna	3	310	1	211
Reggio Emilia	5	370	3	234
Rimini	6	274	1	146
l. MARCHE	26	1,083	7	805
Ancona	9	339	3	244
Ascoli Piceno	4	140	1	106
Fermo	4	140	1	106
Macerata	4	221	1	176
Pesaro e Urbino	7	280	1	191
m. TUSCANY	46	2,284	14	1,493
Arezzo	4	213	-	127
Florence	14	613	6	440
Grosseto	3	148	-	95
Livorno	2	200	-	125
Lucca	3	245	2	152
Massa Carrara	1	105	1	90
Pisa	5	274	2	173
Pistoia	7	172	1	105
Prato	1	118	-	62
Siena	6	196	2	124
n. UMBRIA	6	514	3	420
Perugia	4	392	1	315
Terni	2	122	2	105
o. LAZIO	57	2,564	20	1,757
Frosinone	6	205	-	113
Latina	4	184	-	109
Rieti	2	78	1	56
Rome	39	1,902	17	1,349
Viterbo	6	195	2	130
p. ABRUZZO	12	631	3	436
Chieti	3	169	1	114
L'Aquila	1	136	-	69
Pescara	2	159	1	125
Teramo	6	167	1	128

						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	246	1	4	170
-	16	4	36	-	-	20
-	40	2	53	-	-	38
-	15	1	18	1	2	4
1	91	8	139	-	2	108
4	683	21	436	1	13	325
-	128	6	117	-	6	55
-	25	1	18	-	-	24
-	43	6	90	-	-	30
2	175	-	12	1	3	47
-	57	-	17	-	1	44
1	61	-	15	-	1	41
-	50	2	48	-	1	18
-	93	2	42	-	1	45
1	51	4	77	-	-	21
-	87	19	191	-	-	205
-	37	6	58	-	-	46
-	5	3	29	-	-	28
-	5	3	29	-	-	28
-	14	3	31	-	-	48
-	28	6	61	-	-	55
3	434	29	353	-	4	265
2	57	2	29	-	-	35
-	79	8	93	-	1	42
-	17	3	36	-	-	28
-	51	2	24	-	-	18
-	70	1	23	-	-	28
-	12	-	2	-	1	15
1	66	2	34	-	1	37
-	23	6	43	-	1	20
-	42	1	14	-	-	6
-	17	4	55	-	-	36
-	46	3	48	-	-	82
-	37	3	40	-	-	51
-	9	-	8	-	-	31
5	472	23	291	9	44	259
2	62	4	29	-	1	61
1	50	3	25	-	-	30
-	14	1	8	-	-	31
2	332	11	178	9	43	83
-	14	4	51	-	-	54
-	107	9	88	-	-	168
-	39	2	16	-	-	55
-	45	1	22	-	-	41
-	14	1	20	-	-	31
-	9	5	30	-	-	41

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
q. MOLISE	2	135	-	86
Campobasso	2	104	-	71
Isernia	-	31	-	15
r. CAMPANIA	31	1,469	7	1,016
Avellino	3	127	-	56
Benevento	2	90	1	49
Caserta	4	187	2	147
Naples	9	721	4	582
Salerno	13	344	-	182
s. APULIA	28	1,286	1	834
Bari	14	451	1	284
Barletta - Andria - Tranii	3	111	-	72
Brindisi	2	114	-	76
Foggia	1	208	-	121
Lecce	3	247	-	177
Taranto	5	155	-	104
t. BASILICATA	3	222	-	94
Matera	-	70	-	30
Potenza	3	152	-	64
u. CALABRIA	11	454	1	325
Catanzaro	4	94	-	63
Cosenza	4	180	1	128
Crotone	1	35	-	17
Reggio Calabria	1	109	-	94
Vibo Valentia	1	36	-	23
v. SICILY	30	1,569	4	1,163
Agrigento	4	143	-	95
Caltanissetta	6	91	-	56
Catania	4	320	2	227
Enna	1	59	-	43
Messina	3	203	1	160
Palermo	7	382	1	312
Ragusa	2	106	-	64
Syracuse	1	117	-	81
Trapani	2	148	-	125
z. SARDINIA	4	648	2	637
Cagliari	1	202	-	198
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	37	-	37
Nuoro	-	67	-	67
Ogliastra	-	26	-	26
Olbia Tempio	-	70	-	69
Oristano	1	78	-	72
Sassari	2	134	2	134

						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	306	19	140	-	7	323
-	50	3	21	-	-	51
-	28	1	13	-	-	41
-	33	2	6	-	1	56
4	130	1	4	-	5	81
1	65	12	96	-	1	94
3	329	24	122	-	1	223
2	113	11	53	-	1	39
-	30	3	9	-	-	10
-	26	2	12	-	-	20
-	76	1	11	-	-	48
1	58	2	12	-	-	79
-	26	5	25	-	-	27
-	84	3	44	-	-	83
-	29	-	11	-	-	23
-	55	3	33	-	-	60
1	53	9	75	-	1	168
1	12	3	19	-	-	36
-	21	3	30	-	1	64
-	9	1	9	-	-	16
-	7	1	8	-	-	34
-	4	1	9	-	-	18
3	234	23	172	-	-	323
-	21	4	27	-	-	37
-	6	6	29	-	-	20
1	74	1	19	-	-	55
-	2	1	14	-	-	19
-	32	2	11	-	-	64
1	31	5	39	-	-	73
1	37	1	5	-	-	12
-	27	1	9	-	-	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 authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

March 2015		Companies authorized	Companies operating
a.	ACTIVITIES		
	Proprietary trading	17	16
	Customer trading	25	23
	Underwriting	5	5
	Placement	48	43
	Individual portfolio management	38	37
	Reception of orders	49	44
	Investment advice	82	75
	Multilateral trading facilities management	3	3
b.	NUMBER of SIMs	84	84

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 Dec.	2015 Mar.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	806	821
Equity	139	136
Balanced	54	53
Bond	288	287
Liquidity	26	25
Flexible	350	372
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 Dec.	2015 Mar.
a. NUMBER OF FINANCIAL INTERMEDIARIES	181	181
Leasing	36	36
Factoring	18	18
Consumer credit and loan secured by 1/5 of salary	23	23
Guarantees and loans granted excl. leasing, factoring, consumer credit and loans secured by 1/5 of salary	14	14
Acquisition of shareholdings	4	4
Issue and management of credit cards	2	2
Securitization: servicer	9	9
Collective loan guarantee consortiums	65	65
Bad Finance	6	6
Foreign exchange trading and other activities	4	4
b. NUMBER OF PAYMENT INSTITUTIONS	56	57
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. Since December 2014 specific information is given on "bad finance" companies (which were previously included in the group of intermediaries engaged in factoring) and collective loan guarantee consortiums. This has resulted in a break in the series.

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 Dec.	2015 Mar.	2014 Dec.	2015 Mar.	2014 Dec.	2015 Mar.
a. NUMBER OF BORROWERS	7,572,168	7,621,717	4,414,346	4,498,281	3,157,822	3,123,436
of which: joint borrowers	2,207,552	2,212,702	987,414	1,014,612	1,220,138	1,198,090
b. LOAN FACILITIES						
facilities granted	2,128,234	2,104,896	1,757,808	1,746,516	370,426	358,380
used margin	1,692,311	1,678,379	1,329,832	1,328,073	362,479	350,306
overshoot	56,141	59,478	50,751	53,774	5,390	5,704
unused margin	492,064	485,995	478,727	472,217	13,337	13,778
of which: matched loans						
facilities granted	279,491	276,723	249,286	247,358	30,204	29,364
used margin	145,421	141,501	125,914	123,730	19,507	17,771
term loans						
facilities granted	1,603,540	1,588,704	1,263,697	1,260,051	339,842	328,653
used margin	1,416,650	1,409,511	1,074,628	1,077,983	342,022	331,528
revocable loans						
facilities granted	245,052	239,363	244,688	239,014	364	349
used margin	130,150	127,295	129,208	126,289	942	1,006
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	368,880	375,862	352,874	360,433	16,006	15,429
used margin	182,602	184,456	167,100	169,535	15,502	14,922
d. BAD DEBTS	232,782	240,316	170,004	174,840	62,778	65,476
e. NUMBER OF GUARANTORS	4,029,570	4,023,775	2,673,110	2,687,955	1,356,460	1,335,820
of which: joint guarantors	1,402,477	1,401,807	939,991	946,561	462,486	455,246
f. GUARANTEES RECEIVED	816,007	817,388	616,343	620,478	199,664	196,910

Note: I 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

	2014 Mar.	2014 June	2014 Sept.	2014 Dec.	2015 Mar.
a. TOTAL STOCKS					
Loans	1,875,682	1,867,444	1,848,405	1,857,118	1,859,782
<i>of which: bad debts</i>	165,608	171,417	177,913	184,967	190,885
Deposits	1,289,024	1,323,881	1,340,711	1,358,164	1,385,284
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,844,011	1,836,513	1,815,623	1,824,437	1,826,172
<i>of which: in non-euro-area currencies</i>	15,183	15,315	14,817	15,133	17,170
more than 12 months	-	-	-	-	-
bad debts	164,612	170,428	176,908	183,741	189,590
Deposits	1,268,113	1,302,594	1,319,859	1,337,566	1,364,190
<i>of which: in non-euro-area currencies</i>	13,456	14,205	13,960	13,519	14,328
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	31,663	30,914	32,760	32,644	33,604
<i>of which: bad debts</i>	995	989	1,005	1,220	1,294
Deposits	20,877	21,254	20,831	20,471	20,954

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

March 2015		Total	General government	Financial companies
a.	TOTAL	1,826,172	270,917	152,422
b.	NORTH-WEST ITALY	591,746	21,669	89,378
	Piedmont	112,651	10,537	5,682
	Valle d'Aosta	2,772	127	255
	Liguria	36,239	1,848	1,171
	Lombardy	440,084	9,158	82,270
c.	NORTH-EAST ITALY	391,964	9,953	32,694
	Trentino-Alto Adige	40,151	942	1,075
	Veneto	160,838	3,557	14,620
	Friuli-Venezia Giulia	31,289	1,740	1,664
	Emilia-Romagna	159,686	3,714	15,335
d.	CENTRAL ITALY	565,953	215,645	26,010
	Marche	42,906	1,746	1,985
	Tuscany	112,582	4,813	3,205
	Umbria	21,598	1,026	122
	Lazio	388,867	208,060	20,699
e.	SOUTHERN ITALY	185,717	15,540	1,470
	Abruzzo	25,148	1,272	106
	Molise	3,753	298	16
	Campania	75,549	7,049	996
	Apulia	54,634	2,980	312
	Basilicata	6,863	621	18
	Calabria	19,770	3,322	23
f.	ISLANDS	90,791	8,109	2,871
	Sicily	64,795	7,066	254
	Sardinia	25,996	1,043	2,617

Note:

Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
804,049	248,512	144,075	392,658	93,077	505,620
286,990	94,348	48,243	140,309	27,068	166,589
51,397	18,155	8,103	24,282	7,152	37,881
1,379	537	310	524	221	790
17,696	5,182	3,249	9,152	2,218	13,307
216,518	70,473	36,581	106,351	17,477	114,610
214,495	74,110	36,284	97,949	25,278	109,542
23,662	6,476	4,302	12,099	3,880	10,591
87,190	33,244	13,201	38,646	10,064	45,406
14,869	6,011	2,349	5,956	2,250	10,767
88,774	28,379	16,432	41,247	9,084	42,778
187,447	49,257	37,323	96,371	18,706	118,123
22,441	8,414	5,153	8,344	3,370	13,365
60,752	17,966	9,855	30,580	7,858	35,952
11,828	4,374	2,129	4,761	1,784	6,839
92,427	18,503	20,185	52,686	5,694	61,968
81,167	23,015	15,938	39,785	14,227	73,313
13,171	5,015	3,049	4,752	2,136	8,463
1,608	488	379	677	400	1,431
34,157	8,149	5,501	19,931	3,918	29,428
22,471	6,777	4,842	9,900	5,126	23,745
3,179	886	766	1,383	747	2,299
6,580	1,700	1,402	3,143	1,899	7,947
33,949	7,782	6,288	18,244	7,798	38,052
23,700	5,523	3,916	13,159	5,646	28,118
10,249	2,258	2,371	5,084	2,152	9,934

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

March 2015		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	897,125	314,058	239,773	206,153	95,394	41,747
	Agricultural, forestry and fishing	44,426	12,385	14,977	8,689	5,152	3,221
	Mining and quarrying	2,750	994	651	774	222	110
	Manufacturing	214,011	82,136	67,890	37,387	20,328	6,270
	Electricity, gas, steam and air conditioning supply	30,450	10,405	5,446	10,244	2,841	1,514
	Water supply, sewerage, waste management and remediation activities	9,460	3,145	2,143	2,663	966	543
	Construction	154,525	51,456	39,022	39,402	17,468	7,176
	Wholesale and retail trade, repair of motor vehicles and motorcycles	144,441	45,322	36,252	31,010	21,526	10,332
	Transportation and storage	37,782	11,301	6,916	10,005	6,507	3,052
	Accommodation and food service activities	37,372	8,375	12,083	8,677	5,331	2,907
	Information and communication	15,891	6,629	2,338	5,703	841	380
	Financial and insurance activities	9,299	3,840	2,185	2,360	574	339
	Real estate activities	117,669	47,200	31,587	30,359	6,059	2,463
	Professional, scientific and technical activities	36,313	16,904	8,949	7,420	2,106	934
	Administrative and support service activities	19,474	6,619	4,173	5,842	2,106	733
	All remaining activities (sections O, P,Q,R,S,T)	23,264	7,347	5,161	5,618	3,366	1,772

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	
March 2015						
a. TOTAL	400,868	84,056	47,668	69,465	199,679	329,707
b. EUROPE	338,848	69,357	44,397	56,211	168,884	310,890
<i>of which:</i>						
Albania	488	56	8	127	298	539
Austria	18,624	2,402	928	2,695	12,599	56,299
Belgium	9,419	3,995	1,269	327	3,828	877
Bosnia and Herzegovina	623	2	..	134	487	2,618
Bulgaria	3,946	12	1	771	3,163	4,895
Czech Republic	4,828	522	143	923	3,240	10,192
Croatia	14,454	261	64	1,424	12,704	8,430
Denmark	1,446	458	379	132	477	27
Finland	1,143	111	270	228	534	-
France	47,749	13,355	10,728	3,626	20,040	-
Germany	39,387	9,965	2,772	8,580	18,070	136,938
Greece	510	173	1	64	273	305
Ireland	6,312	312	238	1,430	4,332	1,210
Liechtenstein	69	-	-	23	46	-
Luxembourg	17,376	1,306	2,334	3,686	10,050	3,007
Malta	1,331	473	141	175	542	-
Montenegro	1	..	..	..	1	-
Norway	2,112	737	428	157	790	-
Netherlands	16,962	2,971	2,597	2,283	9,112	234
Poland	8,241	126	18	2,221	5,876	31,401
Portugal	2,318	885	27	98	1,308	134
United Kingdom	54,096	18,624	13,494	14,712	7,266	7,230
Romania	7,230	168	334	1,514	5,214	3,521
Russia	10,849	248	412	1,500	8,690	9,163
Serbia	3,052	236	294	956	1,567	3,412
Slovakia	5,232	71	29	938	4,194	10,360
Slovenia	746	15	6	82	642	3,991
Spain	29,797	6,688	3,314	1,609	18,186	2,192
Sweden	2,148	672	506	334	636	-
Switzerland	8,862	1,801	1,815	2,175	3,072	3,571
Turkey	7,723	2,286	1,564	1,387	2,486	349
Hungary	6,164	24	143	1,117	4,880	8,922
c. ASIA	13,712	5,670	1,242	1,633	5,167	3,624
<i>of which:</i>						
Saudi Arabia	274	77	4	122	71	-
China	4,601	3,117	671	264	549	714
South Korea	186	65	93	3	26	-
Philippines	162	2	..	..	159	-
Japan	2,592	486	147	419	1,540	2,889
India	1,179	749	27	79	324	8
Indonesia	748	21	1	31	695	-

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	115	14	33	26	41	-
Israel	294	29	2	11	251	..
Kazakhstan	701	587	1	10	103	-
Malaysia	21	9	-	3	9	-
Pakistan	11	..	..	..	10	-
Qatar	477	42	42	37	356	-
Taiwan	31	16	12	1	2	13
Thailand	19	12	1	3	4	-
d. AFRICA	2,814	457	303	573	1,480	4,747
<i>of which:</i> Algeria	98	36	1	35	27	-
Egypt	1,031	266	74	363	327	4,747
Morocco	133	93	..	14	26	-
South Africa	192	14	3	14	161	-
Tunisia	234	36	184	11	4	-
e. AMERICA	22,970	6,381	1,086	4,932	10,570	10,252
<i>of which:</i> Argentina	90	..	..	23	66	..
Brazil	1,138	182	172	265	519	87
Canada	2,098	540	157	221	1,180	-
Chile	52	2	1	20	29	..
Colombia	24	1	..	13	11	-
Cuba	85	33	50	..	2	-
Mexico	698	4	1	95	598	..
Peru	356	5	2	191	158	2
United States	17,858	5,608	692	4,033	7,525	10,128
Uruguay	6	-	-	4	2	-
Venezuela	58	-	..	5	53	-
f. OCEANIA	3,351	232	353	386	2,380	1
<i>of which:</i> Australia	2,156	220	351	355	1,231	1
New Zealand	142	12	2	4	125	-
g. OFF-SHORE CENTRES	11,096	1,959	287	3,450	5,400	193
<i>of which:</i> Bahamas	985	534	28	148	275	-
Cayman Islands	2,025	233	132	124	1,536	-
Gibraltar	7	-	-	..	7	-
Hong Kong	1,767	384	26	1,171	187	148
Jersey, C.I.	914	-	..	142	772	-
Singapore	1,972	293	5	1,133	541	45
h. INTERNATIONAL ORGANIZATIONS	8,076	-	..	2,279	5,797	-

Notes:

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
March 2015						
a.	TOTAL	1,122,818	2,068	71,994	945	55,561
b.	NORTH-WEST ITALY	383,389	40	23,089	301	15,422
	Piedmont	79,894	13	4,492	134	2,953
	Valle d'Aosta	2,128	6	191	2	210
	Liguria	27,995	1	1,218	15	882
	Lombardy	273,372	20	17,187	150	11,378
c.	NORTH-EAST ITALY	257,677	177	16,541	295	14,749
	Trentino-Alto Adige	27,634	105	3,088	148	2,271
	Veneto	105,308	23	6,673	63	6,297
	Friuli-Venezia Giulia	22,353	33	1,394	31	951
	Emilia-Romagna	102,382	16	5,386	53	5,230
d.	CENTRAL ITALY	288,683	68	18,316	94	15,141
	Marche	28,276	12	2,259	57	1,226
	Tuscany	76,267	12	5,306	15	5,666
	Umbria	14,073	1	1,409	12	1,068
	Lazio	170,066	43	9,342	11	7,181
e.	SOUTHERN ITALY	130,772	28	9,562	115	7,450
	Abruzzo	18,254	2	1,975	16	1,009
	Molise	2,495	1	227	7	171
	Campania	52,236	10	2,460	21	3,258
	Apulia	39,323	9	3,582	58	2,162
	Basilicata	4,394	1	358	6	260
	Calabria	14,071	5	960	7	590
f.	ISLANDS	62,297	1,755	4,486	140	2,799
	Sicily	44,601	1,298	2,849	69	1,602
	Sardinia	17,695	457	1,637	71	1,197

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
1,125	79,762	1,825	291,074	2,018	55,526	5,044	555,874
472	29,192	60	103,340	165	19,938	1,406	189,961
116	6,083	13	22,562	59	3,277	428	39,764
4	249	-	486	..	124	77	779
34	1,546	10	8,869	20	3,456	137	11,808
319	21,314	38	71,424	86	13,082	765	137,610
304	20,425	501	62,996	381	12,922	1,611	126,774
44	1,156	308	4,049	99	1,608	301	14,457
114	9,239	40	26,538	38	4,945	333	51,004
58	1,971	39	6,315	25	971	197	10,368
88	8,059	114	26,094	218	5,398	781	50,945
140	15,935	249	69,120	146	13,680	993	154,802
60	1,508	15	6,562	43	1,404	394	14,736
44	4,903	37	21,022	59	4,765	122	34,316
16	1,032	9	3,241	11	705	53	6,517
20	8,491	187	38,295	33	6,806	424	99,233
150	10,962	61	37,614	1,169	6,033	597	57,030
45	1,361	5	4,189	1,083	802	84	7,681
5	200	..	686	6	123	18	1,050
36	4,981	51	15,460	13	2,681	97	23,168
38	3,179	3	13,023	62	1,798	232	15,175
2	413	..	913	3	201	36	2,202
24	827	1	3,343	2	428	130	7,753
59	3,248	953	18,004	156	2,953	437	27,307
44	2,255	82	13,283	91	2,040	361	20,626
15	993	872	4,721	65	913	76	6,681

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

1st quarter 2015		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	848,440	174	19,368	186	27,327	
b. NORTH-WEST ITALY	281,177	4	7,454	17	8,910	
Piedmont	69,911	2	1,031	4	1,602	
Valle d'Aosta	884	-	39	-	47	
Liguria	15,781	-	249	2	436	
Lombardy	194,602	2	6,136	12	6,825	
c. NORTH-EAST ITALY	293,334	8	4,981	127	8,040	
Trentino-Alto Adige	16,611	7	1,143	82	709	
Veneto	175,136	..	2,020	36	3,685	
Friuli-Venezia Giulia	13,421	-	319	1	563	
Emilia-Romagna	88,167	1	1,499	8	3,084	
d. CENTRAL ITALY	173,625	6	4,136	3	6,328	
Marche	16,053	-	584	1	512	
Tuscany	48,369	1	848	-	3,065	
Umbria	8,916	..	219	-	481	
Lazio	100,287	5	2,484	1	2,269	
e. SOUTHERN ITALY	68,170	3	2,079	34	2,492	
Abruzzo	9,151	-	487	..	362	
Molise	1,328	-	33	-	71	
Campania	29,374	2	582	1	1,176	
Apulia	19,700	1	758	26	664	
Basilicata	2,334	..	77	-	57	
Calabria	6,283	..	143	6	161	
f. ISLANDS	32,133	153	719	5	1,558	
Sicily	23,383	91	518	5	1,245	
Sardinia	8,750	62	201	-	313	

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
618	79,383	240	70,489	425	10,487	1,948	637,794
305	28,811	1	23,845	20	3,463	650	207,698
92	5,047	..	5,684	7	608	138	55,695
1	78	-	131	-	23	9	557
29	1,358	1	2,266	3	782	20	10,634
184	22,328	..	15,763	10	2,050	482	140,811
195	18,304	20	15,965	373	2,656	596	242,068
24	673	11	1,785	4	553	58	11,561
116	7,095	-	6,756	3	921	111	154,393
24	1,406	-	1,611	1	174	105	9,217
31	9,130	10	5,813	365	1,009	322	66,897
50	22,771	13	17,419	21	2,448	265	120,167
28	2,473	..	1,458	1	195	106	10,695
4	6,497	12	5,273	19	777	25	31,847
2	1,019	-	728	-	92	81	6,294
15	12,783	1	9,961	..	1,384	53	71,330
49	6,871	..	9,352	1	1,582	293	45,414
14	1,226	-	953	-	141	22	5,946
3	98	-	180	-	38	..	904
11	2,505	..	3,716	..	1,002	54	20,326
7	2,407	-	3,434	1	288	137	11,977
2	200	-	239	-	35	11	1,714
12	435	-	831	-	79	68	4,548
19	2,627	205	3,908	9	338	145	22,447
14	1,573	18	3,029	..	210	132	16,547
4	1,054	187	879	9	128	13	5,900

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

 Source: Supervisory returns
 Stocks in millions of euro

March 2015		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	13,194	468	12,726	5,733	102	5,631
b.	NORTH-WEST ITALY	3,971	153	3,818	1,892	73	1,819
	Piedmont	1,048	24	1,024	434	3	431
	Valle d'Aosta	39	..	39	30	..	30
	Liguria	69	..	69	35	..	34
	Lombardy	2,815	128	2,687	1,393	69	1,323
c.	NORTH-EAST ITALY	4,173	148	4,025	1,596	12	1,584
	Trentino-Alto Adige	517	59	458	231	4	228
	Veneto	1,657	26	1,632	598	1	597
	Friuli-Venezia Giulia	394	41	354	145	7	139
	Emilia-Romagna	1,604	23	1,581	622	1	622
d.	CENTRAL ITALY	2,718	54	2,665	1,352	8	1,344
	Marche	332	23	309	124	3	121
	Tuscany	1,273	15	1,258	636	3	633
	Umbria	310	6	303	177	..	176
	Lazio	803	9	794	415	1	413
e.	SOUTHERN ITALY	1,636	60	1,576	638	7	631
	Abruzzo	157	3	154	56	-	56
	Molise	44	3	41	17	-	17
	Campania	414	11	403	213	1	213
	Apulia	684	18	666	276	2	274
	Basilicata	132	3	129	34	..	34
	Calabria	205	22	183	42	4	38
f.	ISLANDS	695	52	643	255	2	253
	Sicily	425	48	378	137	..	137
	Sardinia	270	5	265	117	1	116

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,867	218	4,649	2,594	148	2,446
1,410	76	1,335	670	5	664
405	21	384	209	1	208
6	..	6	3	-	3
24	..	24	11	..	11
975	55	921	447	4	443
1,644	70	1,574	933	66	867
91	3	88	194	52	142
755	23	732	305	1	303
170	23	147	79	11	68
627	21	607	355	1	353
793	25	768	573	21	553
102	8	94	106	12	95
414	5	408	223	7	216
80	5	75	53	1	52
197	7	190	191	1	190
753	38	715	245	15	230
72	3	70	29	..	28
21	1	20	7	3	4
124	6	118	76	4	72
312	9	303	95	6	89
75	2	73	23	1	22
148	17	131	14	1	14
267	9	257	174	41	132
150	6	144	138	41	96
117	3	113	36	..	36

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

1st quarter 2015		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	538	13	525	222	1	221
b.	NORTH-WEST ITALY	197	5	192	125	..	125
	Piedmont	69	1	68	46	-	46
	Valle d'Aosta	..	-	..	-	-	-
	Liguria	2	-	2	..	-	..
	Lombardy	125	4	122	79	..	79
c.	NORTH-EAST ITALY	181	4	177	42	..	42
	Trentino-Alto Adige	21	..	21	4	-	4
	Veneto	53	1	52	12	-	12
	Friuli-Venezia Giulia	12	3	9	2	..	2
	Emilia-Romagna	95	..	95	23	-	23
d.	CENTRAL ITALY	68	2	67	23	-	23
	Marche	12	..	12	3	-	3
	Tuscany	26	..	26	11	-	11
	Umbria	7	..	7	3	-	3
	Lazio	23	1	23	6	-	6
e.	SOUTHERN ITALY	65	2	63	21	1	20
	Abruzzo	7	..	7	2	-	2
	Molise	2	-	2	1	-	1
	Campania	14	..	14	4	-	4
	Apulia	28	1	28	10	..	10
	Basilicata	7	..	7	1	-	1
	Calabria	6	1	6	3	1	2
f.	ISLANDS	26	..	25	10	-	10
	Sicily	16	..	16	7	-	7
	Sardinia	9	..	9	3	-	3

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
243	12	232	73	..	72
62	5	58	9	..	9
20	1	19	4	-	4
..	-	-	..
1	-	1	..	-	..
41	3	38	5	..	5
96	4	92	43	..	43
6	..	5	11	-	11
27	1	26	14	-	14
7	2	5	2	..	2
56	..	56	16	-	16
36	1	34	10	..	9
7	..	6	2	..	2
14	..	14	1	-	1
4	..	3	..	-	..
11	1	11	6	-	6
37	1	36	7	..	7
4	..	4	1	-	1
1	-	1	..	-	..
8	..	7	2	..	2
15	1	14	3	-	3
6	..	6	..	-	..
3	-	3	..	-	..
12	..	12	3	-	3
8	..	8	1	-	1
4	..	4	2	-	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

March 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	13,160	70	483	615
b. NORTH-WEST ITALY	2,470	37	126	200
Piedmont	792	12	31	31
Valle d'Aosta	84	..	1	46
Liguria	216	2	6	1
Lombardy	1,379	23	88	121
c. NORTH-EAST ITALY	3,343	1	138	227
Trentino-Alto Adige	1,006	..	8	58
Veneto	631	..	84	57
Friuli-Venezia Giulia	385	-	7	29
Emilia-Romagna	1,320	1	38	83
d. CENTRAL ITALY	1,697	4	129	99
Marche	583	3	97	47
Tuscany	302	..	8	16
Umbria	101	..	12	6
Lazio	711	1	12	30
e. SOUTHERN ITALY	2,136	18	78	74
Abruzzo	1,248	..	6	5
Molise	38	1	..	..
Campania	228	2	10	6
Apulia	403	9	53	47
Basilicata	48	4	4	7
Calabria	171	1	4	8
f. ISLANDS	3,514	10	13	15
Sicily	1,959	6	10	13
Sardinia	1,555	3	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
493	372	3,528	1,019	1,629	4,806	145	77
58	92	118	415	64	1,327	32	21
5	21	25	232	29	375	30	20
3	..	..	..	-	33	-	-
29	..	51	59	-	69	..	-
21	72	42	124	35	850	2	..
258	161	641	154	490	1,196	77	35
120	31	392	20	..	376	1	-
20	40	43	89	4	274	20	6
52	68	69	15	..	141	4	1
66	23	136	30	487	405	52	27
72	51	258	240	1	832	10	1
60	24	28	215	1	106	1	..
5	11	33	8	..	213	8	..
1	6	14	4	..	58	-	-
7	10	183	13	..	455	1	1
18	37	84	149	1,072	594	13	12
14	3	6	49	1,072	82	11	11
..	2	..	11	..	23	-	-
..	11	59	3	..	136	..	-
2	14	3	54	..	220	1	..
-	2	1	7	-	23	..	..
2	4	15	26	..	110	-	-
87	31	2,427	61	2	857	13	9
48	26	1,102	41	1	700	13	9
39	5	1,325	20	1	157	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

1st quarter 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	389	..	36	20
b. NORTH-WEST ITALY	95	..	9	6
Piedmont	27	..	1	1
Valle d'Aosta	1	-	-	..
Liguria	6	..	2	-
Lombardy	61	-	6	5
c. NORTH-EAST ITALY	153	-	12	10
Trentino-Alto Adige	24	-	..	3
Veneto	32	-	12	1
Friuli-Venezia Giulia	16	-	..	4
Emilia-Romagna	81	-	..	2
d. CENTRAL ITALY	42	..	3	1
Marche	16	-	3	..
Tuscany	10	..	-	-
Umbria	8	-	..	1
Lazio	8	-	1	-
e. SOUTHERN ITALY	39	..	11	1
Abruzzo	5	-	..	..
Molise	..	-	-	-
Campania	7	-	2	-
Apulia	18	..	9	..
Basilicata	1	-	-	1
Calabria	9	-	..	-
f. ISLANDS	60	-	1	1
Sicily	33	-	1	1
Sardinia	27	-	-	-

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
19	18	41	19	46	146	45	20
4	7	2	9	1	49	8	6
..	2	1	7	-	10	6	4
-	-	-	-	-	1	-	-
-	-	1	1	-	1	-	-
4	6	..	1	1	37	2	2
8	5	1	4	45	46	22	7
6	..	..	1	-	9	5	-
1	1	..	2	..	9	6	2
-	3	-	..	-	6	3	1
2	..	1	..	45	23	8	5
2	2	1	6	-	20	7	..
2	..	..	6	-	3	2	..
-	1	..	-	-	4	5	..
-	..	..	-	-	7	-	-
..	1	1	-	-	5	..	..
1	2	..	1	..	22	1	1
..	..	-	1	-	2	1	1
-	..	-	-	-	..	-	-
..	..	..	-	-	5	..	-
-	1	-	-	..	8	..	-
-	-	-	..	-	-
1	1	..	-	-	7	-	-
4	2	37	..	-	8	7	6
3	2	11	-	-	7	7	6
..	..	26	..	-	1	-	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2015		Total	Banks	Financial intermediaries
a.	TOTAL	102,900	55,740	47,160
b.	NORTH-WEST ITALY	26,376	14,623	11,753
	Piedmont	7,641	4,470	3,171
	Valle d'Aosta	217	118	99
	Liguria	2,574	1,241	1,333
	Lombardy	15,945	8,795	7,151
c.	NORTH-EAST ITALY	16,229	9,157	7,072
	Trentino-Alto Adige	882	615	266
	Veneto	6,801	3,614	3,187
	Friuli-Venezia Giulia	1,811	983	828
	Emilia-Romagna	6,736	3,945	2,791
d.	CENTRAL ITALY	22,457	12,303	10,153
	Marche	2,223	1,246	977
	Tuscany	6,854	3,431	3,423
	Umbria	1,616	842	775
	Lazio	11,763	6,785	4,978
e.	SOUTHERN ITALY	23,605	12,530	11,075
	Abruzzo	2,284	1,228	1,055
	Molise	519	266	253
	Campania	9,571	5,252	4,320
	Apulia	6,734	3,414	3,320
	Basilicata	862	436	426
	Calabria	3,635	1,934	1,701
f.	ISLANDS	14,233	7,126	7,107
	Sicily	10,470	5,218	5,252
	Sardinia	3,763	1,908	1,855

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

March 2015		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	338,265	74,904	53,743	185,123	16,022	8,474
	General Government	152,846	1,035	483	149,792	645	891
	Financial and insurance corporations	19,548	14,007	1,811	1,863	938	928
	Non-financial corporations	129,292	48,181	40,890	25,433	10,309	4,479
	Producer households	13,437	3,792	3,876	2,662	1,999	1,107
	Consumer households	23,143	7,889	6,682	5,372	2,132	1,068
b.	MORTGAGE LOANS	877,082	289,777	198,601	236,214	103,593	48,897
	General government	108,050	19,514	8,943	60,905	13,025	5,663
	Financial and insurance corporations	23,564	15,645	4,151	3,320	225	223
	Non-financial corporations	311,590	109,171	85,372	71,706	31,804	13,537
	Producer households	54,027	16,517	15,635	10,754	7,234	3,888
	<i>of which: for house purchase</i>	18,940	5,429	4,754	4,280	2,785	1,691
	Consumer households	379,850	128,930	84,500	89,528	51,305	25,587
	<i>of which: for house purchase</i>	321,803	111,400	71,242	74,974	42,359	21,828
c.	LOANS SECURED BY PLEDGE OF SALARY	9,341	1,883	1,053	1,827	3,035	1,543
	Producer households	3	1	1	1	1	..
	Consumer households	9,337	1,883	1,052	1,826	3,034	1,543
d.	PERSONAL LOANS	31,099	7,961	5,500	6,950	6,620	4,068
	Producer households	862	221	196	212	135	98
	Consumer households	30,237	7,739	5,304	6,738	6,485	3,971
e.	FACTORING	17,531	5,910	2,413	5,616	2,637	954
	General government	3,047	500	215	843	1,051	438
	Financial and insurance corporations	196	57	..	139	..	..
	Non-financial corporations	13,895	5,219	2,146	4,566	1,479	486
	Producer households	281	59	49	48	101	25
	Consumer households	112	77	3	20	7	5
f.	FINANCIAL LEASING	36,671	14,377	8,880	8,237	3,484	1,694
	General government	253	33	89	30	89	13
	Financial and insurance corporations	539	196	103	215	14	11
	Non-financial corporations	33,068	13,147	8,021	7,414	2,995	1,492
	Producer households	1,964	728	466	349	285	137
	Consumer households	847	273	201	230	101	41

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

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2015

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	9,935	2,855	1,764	3,947	1,007	361
Factoring: advances to assignor	8,318	4,070	1,300	1,818	863	266
nominal value of credits acquired pro-solvendo	15,217	6,795	2,495	3,754	1,708	465
Total exposure in respect of finance leases	56,717	21,204	16,285	12,083	4,958	2,187
Receivables for consumer credit	47,160	11,753	7,072	10,153	11,075	7,107
Other finance	5,931	2,289	1,177	1,280	822	363

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2015

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	9,934	2,933	277	6,205	199	321
Factoring: advances to assignor	8,318	174	823	7,199	68	56
Nominal value of receivables acquired pro-solvendo	15,217	224	1,124	12,906	103	862
Total exposure in respect of finance leases	56,717	582	1,068	51,008	2,386	1,672
Receivables for consumer credit	-	-	-	-	-	47,160
Other finance	5,390	59	528	2,634	708	1,460

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

March 2015		Facilities granted		Used margin		with real security	
			of which: short-term		of which: short-term	In non-euro-area currencies	
a.	ITALY	1,539,395	624,414	1,170,516	338,574	17,029	439,094
	General government	53,328	20,519	34,049	7,762	94	361
	Financial companies	321,502	86,804	257,056	54,605	2,328	16,406
	Non-Financial companies	892,211	464,739	623,525	241,323	12,164	219,207
	<i>of which: industry</i>	331,666	206,428	201,677	92,699	3,872	33,686
	building	113,396	43,139	103,277	31,834	536	60,825
	services	420,453	204,716	298,264	111,294	7,634	115,785
	Producer households	59,216	18,582	53,547	12,276	186	33,133
	Consumer households and nec	208,522	32,272	198,289	21,702	2,237	167,517
b.	NORTH-WEST ITALY	656,674	259,173	495,799	137,036	8,032	150,440
	General government	11,286	3,407	6,455	386	83	54
	Financial companies	216,314	56,691	179,520	34,859	2,189	8,812
	Non-Financial companies	344,655	180,928	231,620	90,011	4,124	78,720
	<i>of which: industry</i>	133,337	83,897	80,876	37,230	1,452	13,495
	building	40,711	14,428	36,212	10,378	248	22,454
	services	161,051	78,741	108,129	40,752	2,317	40,145
	Producer households	16,893	5,360	15,071	3,428	79	9,408
	Consumer households and nec	66,066	12,317	61,873	8,083	1,547	52,667
c.	NORTH-EAST ITALY	389,614	170,395	298,987	89,669	2,944	116,015
	General government	6,417	2,040	3,493	449	-	87
	Financial companies	66,680	15,657	57,164	11,147	76	3,146
	Non-Financial companies	243,398	137,220	170,205	67,697	2,531	59,822
	<i>of which: industry</i>	102,991	66,835	62,313	28,432	1,310	10,851
	building	29,489	13,369	25,954	9,378	108	14,714
	services	101,832	53,265	75,099	27,903	1,099	31,258
	Producer households	18,859	5,966	16,848	3,877	77	10,408
	Consumer households and nec	52,992	9,054	50,177	6,208	253	41,852
d.	CENTRAL ITALY	325,530	128,914	233,042	71,250	2,896	99,990
	General government	24,240	8,682	17,557	4,257	11	190
	Financial companies	33,222	9,743	16,507	5,314	62	4,249
	Non-Financial companies	207,384	99,718	141,637	54,454	2,623	49,244
	<i>of which: industry</i>	65,976	38,927	36,842	17,615	854	4,982
	building	27,645	9,446	26,421	7,657	36	15,067
	services	109,022	49,797	74,229	28,175	1,732	27,068
	Producer households	11,512	3,459	10,649	2,403	18	6,811
	Consumer households and nec	48,274	7,074	45,875	4,679	180	38,994

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

TDC30021

Banks

	Facilities granted	of which:	Used margin	of which:		with real security
		short-term		short-term	in non-euro area currencies	
e. SOUTHERN ITALY	112,440	45,658	95,373	27,574	2,878	47,688
General government	6,814	3,645	4,123	1,394	-	17
Financial companies	2,210	1,945	1,193	932	..	151
Non-Financial companies	68,659	34,627	56,625	21,486	2,669	21,499
<i>of which: industry</i>	21,901	12,980	16,000	7,247	180	3,176
building	11,451	4,555	10,769	3,407	143	6,066
services	33,203	16,268	27,986	10,300	2,345	11,451
Producer households	7,738	2,514	7,093	1,708	9	4,172
Consumer households and nec	26,316	2,671	25,724	1,904	196	21,507
f. ISLANDS	55,136	20,275	47,316	13,045	279	24,961
General government	4,572	2,744	2,421	1,276	-	14
Financial companies	3,077	2,768	2,672	2,354	-	48
Non-Financial companies	28,115	12,246	23,439	7,675	217	9,922
<i>of which: industry</i>	7,461	3,789	5,646	2,174	76	1,181
building	4,101	1,341	3,921	1,014	..	2,524
services	15,345	6,645	12,822	4,164	140	5,863
Producer households	4,214	1,282	3,887	860	2	2,333
Consumer households and nec	14,874	1,156	14,640	828	60	12,497

Note: .

Distribution by total credit used

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

March 2015

	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	5,511,743	1,963,949	1,451,600	1,033,250	250,995
Facilities granted	1,894,417	107,862	148,331	180,867	98,619
used margin	1,517,906	99,014	141,711	170,290	83,460
<i>of which: backed by real security</i>	<i>692,919</i>	<i>78,995</i>	<i>128,204</i>	<i>145,881</i>	<i>53,481</i>
Unused margin	429,748	10,958	8,310	13,495	18,184
Overshoot	53,236	2,110	1,691	2,919	3,025

Note:

Distribution by total credit used

[TDB30126](#)

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

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

	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	108,516	73,999	27,110	21,208	4,073
Facilities granted	90,637	136,996	112,975	255,596	710,591
used margin	73,193	109,855	89,741	199,269	547,141
<i>of which: backed by real security</i>	36,547	50,023	38,400	74,145	86,675
Unused margin	20,853	32,628	28,036	68,183	181,284
Overshoot	3,409	5,486	4,802	11,856	17,834

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

March 2015	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	614,801	12,098	10,232	18,677	26,843	34,788
Used margin	330,778	6,506	5,629	10,659	15,518	19,753
<i>of which:backed by real security</i>	37,628	548	696	1,494	2,635	3,592
Overshoot	25,938	843	661	1,136	1,474	1,621
unused margin	309,961	6,435	5,265	9,154	12,799	16,656
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,613	19	30	70	129	194
Used margin	7,796	19	28	67	121	186
<i>of which:backed by real security</i>	351	2	4	12	21	33
Overshoot	774	2	2	7	9	17
unused margin	2,592	2	4	9	17	25
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	905,100	40,056	56,671	78,486	39,709	33,860
Used margin	822,708	40,447	56,999	78,719	39,811	33,996
<i>of which:backed by real security</i>	395,669	29,466	51,186	69,473	30,679	23,627
Overshoot	20,702	643	663	1,009	990	1,112
unused margin	103,093	252	335	776	888	976
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,881	131	256	1,034	544	179
Used margin	9,233	132	257	1,033	544	183
<i>of which:backed by real security</i>	5,446	124	239	936	434	52
Overshoot	308	1	2	4	5	6
unused margin	957	1	1	4	5	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	56,879	48,220	122,645	283,307
Used margin	31,837	26,346	62,288	146,027
<i>of which:</i> backed by real security	6,305	4,944	9,036	7,638
Overshoot	2,360	1,819	3,875	6,467
unused margin	27,403	23,693	64,233	143,747
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	445	475	1,696	6,556
Used margin	406	404	1,471	5,069
<i>of which:</i> backed by real security	69	47	82	81
Overshoot	35	11	46	621
unused margin	74	81	271	2,108
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	52,803	44,598	103,501	454,413
Used margin	52,960	44,551	101,951	367,906
<i>of which:</i> backed by real security	35,048	27,708	57,142	68,554
Overshoot	1,903	1,544	3,809	4,654
unused margin	1,746	1,591	5,359	91,162
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	271	199	541	6,726
Used margin	276	205	533	6,068
<i>of which:</i> backed by real security	48	46	218	3,348
Overshoot	11	12	7	259
unused margin	6	6	15	916

Note:

Distribution by type of transaction

[TDB30136](#)

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

March 2015	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	1,894,417	101,809	143,369	173,740	90,984
Used margin	1,517,906	96,823	139,298	166,145	79,801
<i>of which: backed by real security</i>	<i>692,919</i>	<i>78,457</i>	<i>127,289</i>	<i>144,748</i>	<i>53,222</i>
Unused margin	429,748	6,745	5,680	10,083	13,955
Overshoot	53,236	1,759	1,610	2,488	2,772

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	83,959	129,872	107,708	257,349	803,404
Used margin	68,926	104,750	85,396	193,514	569,724
<i>of which: backed by real security</i>	<i>35,883</i>	<i>49,521</i>	<i>37,554</i>	<i>73,778</i>	<i>88,638</i>
Unused margin	18,038	29,884	26,018	72,320	246,440
Overshoot	3,005	4,762	3,705	8,485	12,760

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

March 2015	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	1,106,96	727,700	649,646	234,931	118,912	85,478	32,158	26,819	5,851
Facilities granted	52,305	67,189	98,266	67,226	69,021	110,398	93,491	228,383	751,002
Used margin	47,104	62,913	90,478	55,994	54,118	85,479	71,506	166,242	525,071
b. PIEMONTE									
Number of borrowers	82,494	55,028	46,765	17,108	8,804	6,165	2,330	1,814	397
Facilities granted	3,891	5,040	6,942	4,821	5,101	7,957	6,823	15,151	38,475
Used margin	3,434	4,649	6,257	3,856	3,795	5,826	4,971	10,290	23,952
c. VALLE D'AOSTA									
Number of borrowers	2,430	1,514	1,713	668	301	204	87	63	10
Facilities granted	113	129	237	177	152	222	193	412	729
Used margin	97	117	213	147	122	178	143	297	470
d. LIGURIA									
Number of borrowers	25,060	16,595	15,743	5,727	2,544	1,695	553	504	127
Facilities granted	1,169	1,508	2,328	1,549	1,441	2,144	1,582	4,375	11,440
Used margin	1,028	1,406	2,145	1,285	1,126	1,680	1,165	3,236	8,023
e. LOMBARDY									
Number of borrowers	174,307	136,132	137,873	51,929	27,993	21,685	8,778	7,963	1,970
Facilities granted	8,283	12,635	20,938	14,825	16,238	28,211	25,667	69,098	336,197
Used margin	7,174	11,636	19,044	11,986	12,366	21,190	19,039	48,395	251,648
f. TRENTO-ALTO ADIGE									
Number of borrowers	31,788	21,970	26,099	11,092	5,699	3,838	1,397	999	156
Facilities granted	1,515	2,067	4,169	3,276	3,369	5,153	4,116	8,340	9,159
Used margin	1,266	1,871	3,812	2,836	2,831	4,328	3,390	6,542	5,868
g. VENETO									
Number of borrowers	99,644	73,912	65,020	24,750	13,849	9,951	3,802	3,239	688
Facilities granted	4,739	6,835	9,706	7,080	8,026	12,760	11,070	27,619	81,738
Used margin	4,188	6,384	8,820	5,767	6,147	9,544	8,221	19,286	64,914
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	34,351	22,454	15,612	5,210	2,648	1,928	713	549	106
Facilities granted	1,664	2,061	2,305	1,496	1,553	2,511	2,133	4,698	8,747
Used margin	1,548	1,966	2,128	1,255	1,227	1,985	1,645	3,425	5,147
i. EMILIA-ROMAGNA									
Number of borrowers	100,995	69,390	63,974	24,537	13,059	9,735	3,715	3,269	725
Facilities granted	4,771	6,406	9,670	7,100	7,693	12,820	10,820	28,366	63,520
Used margin	4,105	5,845	8,660	5,602	5,672	9,361	7,918	19,907	43,061
l. MARCHE									
Number of borrowers	35,858	23,118	20,096	8,169	4,148	2,843	945	738	121
Facilities granted	1,706	2,124	2,982	2,343	2,389	3,579	2,602	5,829	9,461
Used margin	1,526	1,982	2,733	1,954	1,898	2,763	2,004	4,224	6,013

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	81,420	54,269	53,480	19,506	9,665	6,842	2,484	1,940	337
	Facilities granted	3,851	5,029	8,099	5,593	5,669	8,896	7,357	16,579	30,611
	Used margin	3,461	4,713	7,494	4,722	4,592	7,091	5,738	12,291	18,392
n.	UMBRIA									
	Number of borrowers	20,450	12,442	9,681	3,753	1,881	1,315	469	363	75
	Facilities granted	968	1,136	1,438	1,089	1,121	1,715	1,364	3,104	3,450
	Used margin	887	1,076	1,321	933	914	1,419	1,094	2,278	2,602
o.	LAZIO									
	Number of borrowers	105,752	65,706	67,779	21,457	9,026	6,378	2,334	2,176	606
	Facilities granted	4,974	6,148	10,597	6,082	5,057	8,052	6,572	18,173	119,306
	Used margin	4,597	5,848	10,106	5,453	4,234	6,762	5,532	15,161	66,352
p.	ABRUZZO									
	Number of borrowers	27,349	15,673	11,871	4,261	2,123	1,470	546	387	63
	Facilities granted	1,291	1,443	1,802	1,263	1,286	1,965	1,667	3,269	3,461
	Used margin	1,201	1,374	1,672	1,082	1,043	1,642	1,356	2,543	2,073
q.	MOLISE									
	Number of borrowers	4,690	2,612	1,937	679	315	213	71	26	7
	Facilities granted	215	238	290	199	186	277	194	221	245
	Used margin	200	227	266	170	153	220	157	162	189
r.	CAMPANIA									
	Number of borrowers	63,461	36,680	31,106	10,913	5,328	3,622	1,246	973	165
	Facilities granted	2,938	3,374	4,710	3,114	3,009	4,513	3,561	8,037	12,979
	Used margin	2,717	3,199	4,451	2,675	2,467	3,638	2,811	6,277	10,369
s.	APULIA									
	Number of borrowers	60,356	36,815	27,122	8,479	4,009	2,806	978	667	91
	Facilities granted	2,834	3,381	4,005	2,445	2,359	3,603	2,896	5,645	4,558
	Used margin	2,667	3,265	3,756	2,108	1,949	2,936	2,341	4,396	3,407
t.	BASILICATA									
	Number of borrowers	8,838	4,318	3,273	1,148	566	369	149	100	12
	Facilities granted	412	392	490	334	328	470	442	875	559
	Used margin	384	367	449	283	255	361	321	686	392
u.	CALABRIA									
	Number of borrowers	24,954	12,420	9,402	3,008	1,437	800	298	159	30
	Facilities granted	1,154	1,139	1,416	876	856	1,015	845	1,195	1,799
	Used margin	1,080	1,087	1,323	733	685	836	673	960	1,427
v.	SICILY									
	Number of borrowers	85,746	42,331	28,834	9,068	3,935	2,649	887	621	112
	Facilities granted	4,007	3,850	4,281	2,574	2,279	3,334	2,519	5,163	8,588
	Used margin	3,808	3,705	4,032	2,253	1,875	2,710	2,074	3,911	6,084
z.	SARDINIA									
	Number of borrowers	37,018	24,321	12,266	3,469	1,582	970	376	269	53
	Facilities granted	1,813	2,255	1,862	990	909	1,204	1,069	2,234	5,980
	Used margin	1,736	2,198	1,795	894	766	1,010	914	1,976	4,689

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

March 2015

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,105,555	1,678,707	59,107
b. GENERAL GOVERNMENT	60,659	41,859	2,007
Central government	17,867	15,440	444
Local government	42,634	26,307	1,541
Social security funds	158	111	22
c. FINANCIAL COMPANIES	437,727	356,701	4,938
Monetary financial institutions	110,584	93,978	619
Other financial intermediaries	280,856	227,556	2,254
Financial auxiliaries	8,642	5,958	122
Insurance companies	3,500	1,424	19
Pension funds	141	18	4
d. NON-FINANCIAL COMPANIES	1,011,972	734,347	38,978
Public companies	48,875	18,642	422
Private companies	876,735	642,690	35,108
Associations of non-financial companies	1,243	804	19
Craft non-financial quasi-companies	28,048	22,251	970
Other non-financial quasi-companies	57,072	49,959	2,460
e. HOUSEHOLDS	478,527	465,152	7,212
Producer households	81,351	75,620	2,664
Consumer households	397,176	389,532	4,548
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,753	8,703	163
g. REST OF THE WORLD	99,792	66,396	5,623
General government	1,464	1,230	18
Monetary financial institutions	47,648	28,945	4,153
Other financial institutions	26,987	19,098	930
Non-financial companies	22,163	15,782	479
Households	1,339	1,283	33
Non-profit institutions serving households	13	9	1
International organizations and other institutions	176	47	9
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	161	98	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
1,746,845	1,328,162	53,462	358,710	350,545	5,645
53,341	34,057	1,454	7,319	7,802	553
15,142	12,553	283	2,726	2,888	162
38,042	21,403	1,158	4,592	4,904	383
157	101	13	1	9	8
431,479	350,351	4,823	6,247	6,350	116
110,258	93,634	600	326	344	19
280,271	226,943	2,225	585	612	28
6,300	3,609	114	2,343	2,349	8
3,489	1,413	19	11	11	..
141	18	4	-	-	-
893,080	624,158	35,277	118,892	110,188	3,700
46,749	17,005	392	2,126	1,637	30
774,079	548,292	31,882	102,656	94,398	3,226
1,167	741	18	76	63	..
23,632	17,793	842	4,416	4,457	128
47,453	40,327	2,143	9,619	9,632	317
257,206	243,393	6,150	221,321	221,759	1,062
59,240	53,566	2,347	22,111	22,054	317
197,965	189,827	3,803	199,210	199,706	745
10,400	8,368	149	352	335	15
96,749	63,814	5,452	3,042	2,582	172
1,384	1,150	18	80	80	-
47,556	28,895	4,153	92	50	..
26,759	18,936	887	229	162	43
19,702	13,684	366	2,461	2,098	113
1,160	1,092	18	179	191	15
13	9	1	-	..	..
175	47	9	1	1	-

Distribution by customer economic activity

[TDB30181](#)Source: Central Credit Register
Stocks in millions of euro

March 2015

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,098,347	814,691	42,059
Agricultural, forestry and fishing	41,525	37,742	1,201
Mining and quarrying	2,584	1,938	137
Manufacturing	321,378	198,050	6,962
Electricity, gas, steam and air conditioning supply	39,490	31,230	1,090
Water supply, sewerage, waste management and remediation activities	12,568	9,108	269
Construction	133,808	122,998	11,744
Wholesale and retail trade, repair of motor vehicles and motorcycles	183,972	126,982	4,948
Transportation and storage	56,724	40,841	1,560
Accommodation and food service activities	33,876	31,887	1,516
Information and communication	29,671	15,319	1,396
Financial and insurance activities	12,127	8,234	163
Real estate activities	110,209	110,347	7,814
Professional, scientific and technical activities	50,794	26,638	1,156
Administrative and support service activities	25,404	19,218	957
All remaining activities (sections O, P,Q,R,S,T)	26,979	21,360	723

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
956,088	681,164	38,010	142,259	133,527	4,049
36,741	33,025	1,144	4,784	4,717	57
2,368	1,712	118	216	227	18
289,030	170,009	6,265	32,348	28,041	697
33,855	26,138	1,030	5,635	5,092	59
11,266	7,905	247	1,302	1,203	22
119,141	108,460	10,993	14,667	14,538	751
160,926	106,059	4,413	23,046	20,923	535
50,038	34,751	1,405	6,686	6,090	155
27,863	25,789	1,354	6,013	6,097	162
26,793	12,762	1,299	2,878	2,557	96
11,338	7,447	141	789	787	21
83,425	82,869	6,765	26,784	27,478	1,049
45,904	21,906	1,067	4,890	4,732	89
21,433	15,744	786	3,970	3,475	171
21,118	16,160	604	5,861	5,201	119

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

March 2015		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						
	Number of borrowers	3,319,930	1,106,961	727,700	649,646	234,931	118,912
	Facilities granted	1,539,395	52,305	67,189	98,266	67,226	69,021
	Used margin	1,170,516	47,104	62,913	90,478	55,994	54,118
b.	GENERAL GOVERNMENT						
	Number of borrowers	7,409	585	474	896	1,159	1,139
	Facilities granted	53,328	25	40	152	395	759
	Used margin	34,049	35	42	102	216	351
c.	FINANCIAL COMPANIES						
	Number of borrowers	9,741	2,082	1,142	1,337	938	710
	Facilities granted	321,502	95	105	213	274	418
	Used margin	257,056	67	79	182	254	302
d.	NON-FINANCIAL COMPANIES						
	Number of borrowers	753,738	177,081	96,093	123,699	109,442	83,601
	Facilities granted	892,211	8,111	8,815	19,959	33,643	49,800
	Used margin	623,525	6,000	6,569	15,163	25,530	37,613
	<i>of which: industry</i>						
	Number of borrowers	164,569	27,379	17,469	25,444	26,081	22,119
	Facilities granted	331,666	1,278	1,629	4,196	8,279	13,593
	Used margin	201,677	889	1,095	2,792	5,362	8,608
	<i>of which: building</i>						
	Number of borrowers	120,427	24,574	14,050	19,244	18,624	15,357
	Facilities granted	113,396	1,140	1,301	3,159	5,821	9,266
	Used margin	103,277	835	1,016	2,558	4,833	7,829
	<i>of which: services</i>						
	Number of borrowers	450,269	121,424	62,436	76,114	62,020	44,023
	Facilities granted	420,453	5,528	5,695	12,131	18,700	25,639
	Used margin	298,264	4,143	4,299	9,400	14,603	20,011
e.	PRODUCER HOUSEHOLDS						
	Number of borrowers	439,108	160,123	84,649	85,502	37,852	14,335
	Facilities granted	59,216	7,351	7,599	12,704	10,515	7,885
	Used margin	53,547	6,264	6,869	11,579	9,295	6,916
f.	CONSUMER HOUSEHOLDS AND NEC						
	Number of borrowers	2,082,046	754,762	540,616	434,113	83,514	18,176
	Facilities granted	208,522	36,173	50,209	64,612	21,821	9,638
	Used margin	198,289	34,322	49,012	62,917	20,201	8,480

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	85,478	32,158	26,819	5,851
Facilities granted	110,398	93,491	228,383	751,002
Used margin	85,479	71,506	166,242	525,071
b. GENERAL GOVERNMENT				
Number of borrowers	1,185	541	571	303
Facilities granted	1,735	1,651	5,533	43,039
Used margin	873	894	2,614	28,798
c. FINANCIAL COMPANIES				
Number of borrowers	806	445	740	598
Facilities granted	1,100	1,375	7,643	310,275
Used margin	788	997	5,223	248,123
d. NON-FINANCIAL COMPANIES				
Number of borrowers	70,186	28,486	24,284	4,858
Facilities granted	91,332	82,481	205,550	392,225
Used margin	69,713	62,676	150,233	243,695
<i>of which:industry</i>				
Number of borrowers	20,466	9,309	9,237	2,224
Facilities granted	27,690	27,836	83,114	164,022
Used margin	17,469	17,760	51,676	95,349
<i>of which:building</i>				
Number of borrowers	13,184	5,218	3,858	478
Facilities granted	17,153	14,806	29,996	30,725
Used margin	15,578	13,741	28,829	25,854
<i>of which:services</i>				
Number of borrowers	34,446	12,808	10,337	2,027
Facilities granted	43,636	36,330	85,265	187,299
Used margin	34,162	28,124	63,712	116,433
e. PRODUCER HOUSEHOLDS				
Number of borrowers	5,914	1,066	337	8
Facilities granted	7,052	3,037	2,341	305
Used margin	6,334	2,786	2,101	297
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,793	1,478	813	76
Facilities granted	8,455	4,579	6,818	4,857
Used margin	7,124	3,799	5,622	3,878

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

March 2015		Facilities granted	Used margin	Overshoot
a.	TOTAL	89,360	89,725	3,734
	<i>of which: transactions of financial intermediaries</i>	<i>57,405</i>	<i>58,639</i>	<i>2,639</i>
	Piedmont	6,364	6,179	199
	Valle d'Aosta	242	225	3
	Liguria	1,443	1,427	52
	Lombardy	26,821	26,831	993
	Trentino-Alto Adige	2,904	2,832	26
	Veneto	10,922	10,892	299
	Friuli-Venezia Giulia	1,814	1,823	61
	Emilia-Romagna	8,708	8,671	270
	Marche	3,302	3,410	232
	Tuscany	5,478	5,441	224
	Umbria	1,158	1,161	51
	Lazio	9,171	9,476	516
	Abruzzo	1,329	1,334	82
	Molise	147	154	15
	Campania	3,246	3,383	285
	Apulia	1,871	1,912	147
	Basilicata	181	182	11
	Calabria	719	787	96
	Sicily	1,845	1,881	109
	Sardinia	1,696	1,723	63

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

March 2015	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	38,798	19,214	19,583	44,880	31,860
<i>of which: transactions of financial intermediaries</i>	21,792	12,825	8,967	27,004	16,422
Piedmont	3,271	1,948	1,323	4,070	2,932
Valle d'Aosta	29	29	-	46	21
Liguria	655	462	193	892	523
Lombardy	12,460	5,347	7,113	14,175	10,634
Trentino-Alto Adige	220	127	94	244	156
Veneto	1,798	1,330	468	2,359	1,255
Friuli-Venezia Giulia	420	315	105	538	336
Emilia-Romagna	2,376	1,431	944	3,536	1,845
Marche	339	245	93	353	238
Tuscany	1,376	846	530	1,536	983
Umbria	580	266	315	752	487
Lazio	10,724	3,466	7,258	11,944	9,273
Abruzzo	895	512	383	824	778
Molise	26	25	..	40	24
Campania	1,573	1,374	199	1,439	915
Apulia	481	421	60	508	299
Basilicata	147	118	29	132	97
Calabria	224	189	35	159	94
Sicily	650	606	45	637	442
Sardinia	553	158	395	692	531

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

	2015-Q1	2014-Q4	2014-Q3
a. IMPAIRED LOANS			
Bad debts	189,275	183,604	176,525
Substandard loans	113,261	113,414	105,491
Restructured loans	18,565	17,335	16,371
Overdue / overdrawn loans	11,215	12,290	16,261
b. TOTAL LOANS	1,913,453	1,908,317	1,899,374

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

March 2015

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	111,347	85,216	6,443	15,192
b. NORTH-WEST ITALY	34,653	26,950	1,372	4,336
Piedmont and Valle d'Aosta	4,384	3,021	339	870
Liguria	3,030	2,483	136	327
Lombardy	27,239	21,445	897	3,138
c. NORTH-EAST ITALY	26,197	20,316	1,516	3,173
Trentino-Alto Adige	2,895	2,232	274	336
Veneto	11,089	8,707	627	1,387
Friuli-Venezia Giulia	1,804	1,343	137	245
Emilia-Romagna	10,409	8,033	477	1,205
d. CENTRAL ITALY	29,040	23,043	1,606	3,631
Marche	3,879	2,968	295	588
Tuscany	8,884	6,974	740	1,114
Umbria	1,705	1,315	137	231
Lazio	14,571	11,786	435	1,697
e. SOUTHERN ITALY	14,970	10,956	1,252	2,645
Abruzzo and Molise	2,174	1,509	247	389
Campania	7,122	5,619	335	1,109
Apulia and Basilicata	4,224	2,911	471	819
Calabria	1,451	916	198	327
f. ISLANDS	6,487	3,952	697	1,408
Sicily	4,856	2,744	551	1,156
Sardinia	1,630	1,207	146	252

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	Consumer households
18,065	11,093	6,206	1,150	3,505
7,828	3,264	1,976	303	878
790	504	223	73	206
285	226	117	41	66
6,753	2,534	1,636	189	605
5,546	2,084	1,256	256	545
227	198	104	44	50
2,445	845	518	87	226
262	177	102	28	40
2,612	864	532	97	230
3,477	2,987	1,738	262	916
629	336	181	44	111
895	985	561	112	310
92	189	101	23	54
1,860	1,477	896	83	442
589	1,885	859	218	789
27	263	121	46	95
317	768	366	58	332
214	669	307	89	270
31	184	65	24	93
624	873	377	111	377
381	718	296	93	321
243	155	81	18	56

Distribution by amount

[TDB30206](#)

Banks

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

March 2015		Number of borrowers	Net used
a. TOTAL		1,199,107	173,715
	from 250 to 30,000	738,868	5,741
	from 30,000 to 75,000	154,832	6,783
	from 75,000 to 125,000	89,386	7,923
	from 125,000 to 250,000	114,451	17,760
	from 250,000 to 500,000	46,214	13,874
	from 500,000 to 1,000,000	24,660	14,694
	from 1,000,000 to 2,500,000	18,144	23,762
	from 2,500,000 to 5,000,000	6,930	20,371
	from 5,000,000 to 25,000,000	5,071	40,490
	more than 25,000,000	551	22,318

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	72	1,978	229,887	47,477	46,672	131,990	179,466	780,038
Bad debts	233	2,671	126,050	33,954	35,856	53,599	14,083	30,177
b. NORTH-WEST ITALY								
Number of borrowers	4	621	62,036	13,182	12,704	35,674	38,705	190,256
Bad debts	137	989	36,087	9,893	10,217	15,409	3,249	9,476
c. NORTH-EAST ITALY								
Number of borrowers	1	408	44,683	10,559	9,765	23,834	28,132	119,186
Bad debts	4	756	29,960	8,562	9,726	11,225	2,566	5,863
d. CENTRAL ITALY								
Number of borrowers	10	487	59,281	11,549	11,244	35,679	39,068	165,147
Bad debts	37	660	35,287	8,602	9,970	15,952	3,200	6,515
e. SOUTHERN ITALY								
Number of borrowers	43	293	42,851	8,897	8,741	24,028	43,986	194,143
Bad debts	33	221	17,345	5,279	4,153	7,423	3,041	5,349
f. ISLANDS								
Number of borrowers	14	169	21,036	3,290	4,218	12,775	29,575	111,306
Bad debts	21	44	7,372	1,618	1,789	3,590	2,027	2,974

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2015	Number of borrowers	Bad debts
a. TOTAL	417,027	140,635
Agricultural, forestry and fishing	18,187	5,438
Mining and quarrying	523	432
Manufacturing	66,196	33,798
Electricity, gas, steam and air conditioning supply	258	445
Water supply, sewerage, waste management and remediation activities	1,014	763
Construction	85,597	38,648
Wholesale and retail trade, repair of motor vehicles and	112,848	23,815
Transportation and storage	17,148	3,741
Accommodation and food service activities	35,390	5,260
Information and communication	7,401	1,815
Financial and insurance activities	1,978	519
Real estate activities	17,062	16,971
Professional, scientific and technical activities	12,864	2,544
Administrative and support service activities	14,584	3,296
All remaining activities (sections O, P,Q,R,S,T)	16,580	2,361

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

March 2015		Total	Banks	Financial intermediaries
a.	TOTAL	240,796	174,825	65,972
b.	GENERAL GOVERNMENT	309	233	77
	Central government	17	15	3
	Local government	292	218	74
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	3,638	2,671	967
	Monetary financial institutions	-	-	-
	Other financial intermediaries	954	343	611
	Financial auxiliaries	581	491	90
	Insurance companies	7	2	4
	Pension funds	..	..	-
d.	NON-FINANCIAL COMPANIES	170,566	126,021	44,545
	Public companies	326	155	171
	Private companies	148,875	111,119	37,756
	Associations of non-financial companies	186	93	93
	Craft non-financial quasi-companies	5,412	4,031	1,381
	Other non-financial quasi-companies	15,768	10,623	5,144
e.	HOUSEHOLDS	62,769	43,637	19,132
	Producer households	21,190	14,076	7,113
	Consumer households	41,580	29,561	12,019
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	1,006	620	386
g.	REST OF THE WORLD	1,484	1,124	360
	General government	-	-	-
	Monetary financial institutions	84	82	1
	Other financial institutions	461	411	50
	Non-financial companies	830	557	273
	Households	106	71	35
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	2	2	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	12	10	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

1st quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	62,148	4,285	29,383	957
b. NORTH-WEST ITALY	15,512	1,162	7,974	217
Piedmont	4,421	204	2,010	36
Valle d'Aosta	100	4	50	1
Liguria	1,412	73	760	11
Lombardy	9,579	881	5,154	170
c. NORD-EAST ITALY	8,869	1,217	3,985	269
Trentino-Alto Adige	533	200	252	14
Veneto	3,698	486	1,499	49
Friuli-Venezia Giulia	789	74	328	12
Emilia-Romagna	3,849	456	1,906	193
d. CENTRAL ITALY	12,090	989	5,465	200
Marche	1,439	131	516	14
Tuscany	3,399	322	1,298	34
Umbria	774	84	340	5
Lazio	6,478	452	3,311	147
e. SOUTHERN ITALY	15,004	575	7,801	168
Abruzzo	1,369	98	546	38
Molise	293	9	123	5
Campania	6,367	244	4,164	75
Apulia	3,899	146	1,672	25
Basilicata	359	11	180	4
Calabria	2,717	67	1,116	20
f. ISLANDS	10,673	342	4,158	102
Sicily	9,079	250	3,317	40
Sardinia	1,594	92	841	63

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

1st quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	62,148	4,285	29,383	957
General government	19	22	2	2
Financial companies	70	223	37	44
Non-financial companies	8,793	2,686	2,930	590
<i>of which: industry</i>	<i>1,381</i>	<i>453</i>	<i>560</i>	<i>59</i>
building	1,864	940	526	160
services	5,403	1,217	1,782	360
Producer households	7,333	326	2,910	70
Consumer households and nec	45,466	1,013	23,329	247

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

March 2015		Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL		160,501	58,684
Agricultural, forestry and fishing		5,668	3,257
Mining and quarrying		467	204
Manufacturing		41,183	9,825
Electricity, gas, steam and air conditioning supply		516	92
Water supply, sewerage, waste management and remediation activities		858	228
Construction		43,016	20,306
Wholesale and retail trade, repair of motor vehicles and		27,725	6,045
Transportation and storage		4,365	1,120
Accommodation and food service activities		5,520	3,028
Information and communication		2,156	391
Financial and insurance activities		552	188
Real estate activities		18,253	10,909
Professional, scientific and technical activities		3,014	806
Administrative and support service activities		3,765	967
All remaining activities (sections O, P,Q,R,S,T)		2,605	943

Note:

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

Banks

TDC30033

Source: Central Credit Register
Stocks in millions of euro

March 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	234	3,152	145,158	41,442	40,054	60,843	14,809	31,859
of which: backed by real security	6	1,632	60,436	11,851	21,719	25,078	7,178	19,280
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	137	1,280	42,548	12,409	11,690	17,839	3,399	9,862
of which: backed by real security	6	643	17,840	3,422	6,587	7,420	1,818	6,754
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	4	830	34,374	10,507	10,803	12,584	2,656	6,046
of which: backed by real security	-	522	15,469	2,856	6,211	6,070	1,482	4,087
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	37	745	40,205	10,353	10,967	18,095	3,349	6,902
of which: backed by real security	-	310	15,776	2,812	5,585	6,841	1,657	3,892
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	34	249	19,822	6,312	4,552	8,415	3,243	5,787
of which: backed by real security	..	142	7,892	2,148	2,219	3,250	1,373	2,961
f. ISLANDS								
Bad debts (gross of writeoffs)	21	48	8,209	1,860	2,043	3,910	2,162	3,262
of which: backed by real security	-	14	3,459	612	1,116	1,497	849	1,585

Note:

Distribution by customer location (region)

Banks

TDB30265

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

March 2015	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	1,164,530	185,728	1.07	56,536	8,053
b. NORTH-WEST ITALY	284,251	53,483	1.07	14,593	2,197
Piedmont	76,118	10,735	1.07	4,197	376
Valle d'Aosta	1,455	169	1.02	105	9
Liguria	27,376	3,374	1.04	1,410	167
Lombardy	179,302	39,206	1.07	8,881	1,645
c. NORTH-EAST ITALY	187,151	41,435	1.06	8,697	2,254
Trentino-Alto Adige	9,005	2,895	1.02	522	258
Veneto	75,356	18,143	1.05	3,623	1,001
Friuli-Venezia Giulia	16,591	2,855	1.07	769	161
Emilia-Romagna	86,199	17,542	1.06	3,783	834
d. CENTRAL ITALY	257,788	49,379	1.08	11,427	2,058
Marche	33,347	7,298	1.08	1,436	339
Tuscany	76,892	16,227	1.07	3,391	699
Umbria	20,468	3,382	1.08	759	145
Lazio	127,081	22,472	1.09	5,841	874
e. SOUTHERN ITALY	275,582	28,164	1.08	14,678	1,057
Abruzzo	28,872	4,329	1.08	1,351	174
Molise	5,666	651	1.04	289	34
Campania	118,973	11,246	1.06	6,241	431
Apulia	70,645	7,665	1.11	3,838	283
Basilicata	9,046	1,183	1.05	343	23
Calabria	42,380	3,091	1.10	2,616	113
f. ISLANDS	159,758	13,265	1.06	7,141	488
Sicily	125,883	10,066	1.07	5,559	355
Sardinia	33,875	3,199	1.04	1,582	133

Notes:

Distribution by customer location (region)

Banks

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

March 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	3,344	931
b.	NORTH-WEST ITALY	764	171
	Piedmont	172	17
	Valle d'Aosta	2	..
	Liguria	71	20
	Lombardy	519	134
c.	NORTH-EAST ITALY	543	249
	Trentino-Alto Adige	38	64
	Veneto	219	78
	Friuli-Venezia Giulia	63	9
	Emilia-Romagna	223	98
d.	CENTRAL ITALY	743	350
	Marche	100	21
	Tuscany	205	158
	Umbria	61	23
	Lazio	377	148
e.	SOUTHERN ITALY	827	116
	Abruzzo	116	17
	Molise	23	2
	Campania	316	43
	Apulia	225	27
	Basilicata	31	3
	Calabria	116	25
f.	ISLANDS	467	44
	Sicily	395	37
	Sardinia	72	7

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

March 2015	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	1,164,529	185,728	1.07	56,536	8,053
General government	62	275	1.18	22	52
Financial companies	1,916	2,728	1.02	79	221
Non-financial companies	223,692	136,421	1.08	8,445	5,943
<i>of which: industry</i>	<i>46,611</i>	<i>36,530</i>	<i>1.08</i>	<i>1,315</i>	<i>1,199</i>
building	45,225	39,054	1.09	1,818	1,867
services	114,974	54,189	1.05	4,616	2,559
Producer households	174,953	15,070	1.07	6,387	568
Consumer households and nec	756,421	30,717	1.02	41,252	1,246

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

March 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a. TOTAL		3,344	931
General government		4	2
Financial companies		9	8
Non-financial companies		590	695
<i>of which: industry</i>		<i>120</i>	<i>284</i>
building		125	256
services		298	128
Producer households		629	72
Consumer households and nec		2,098	153

Notes:

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

Banks

TDB40100

Source: Supervisory returns
Stocks in millions of euros

March 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	129,129	4,882	9,188	110,047	1,808	3,204
b.	NORTH-WEST ITALY	53,531	191	6,367	45,127	500	1,345
	Piedmont	5,821	38	337	5,145	153	149
	Valle d'Aosta	197	1	1	184	3	8
	Liguria	4,324	21	15	4,205	29	54
	Lombardy	43,189	131	6,014	35,593	315	1,135
c.	NORTH-EAST ITALY	29,501	694	2,043	25,064	780	922
	Trentino-Alto Adige	3,607	223	67	2,802	224	291
	Veneto	8,329	63	1,596	6,174	205	290
	Friuli-Venezia Giulia	5,481	29	87	5,191	126	48
	Emilia-Romagna	12,084	379	292	10,896	225	293
d.	CENTRAL ITALY	39,547	3,847	542	34,285	258	614
	Marche	1,079	8	24	922	52	73
	Tuscany	5,447	269	40	4,881	109	148
	Umbria	459	4	17	400	20	18
	Lazio	32,562	3,567	462	28,083	76	375
e.	SOUTHERN ITALY	4,383	133	48	3,906	178	117
	Abruzzo	770	16	4	699	32	20
	Molise	70	20	2	42	4	2
	Campania	2,211	54	28	2,048	44	37
	Apulia	996	13	9	860	65	48
	Basilicata	105	..	1	91	9	4
	Calabria	231	30	5	165	24	7
f.	ISLANDS	2,167	17	187	1,665	92	206
	Sicily	1,012	1	16	900	56	39
	Sardinia	1,156	16	171	765	36	167

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

March 2015		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,459	3,524	1,711	2,225	1,476	523
	General government	117	4	5	82	13	13
	Financial corporations	652	355	95	198	3	..
	Non-financial corporation	1,690	464	208	844	136	38
	Producer households	124	28	24	25	35	12
	Consumer households	6,877	2,673	1,379	1,076	1,289	459
b.	WITH AGREED MATURITY	190,170	42,956	41,486	90,053	11,920	3,756
	General government	60,324	37	68	60,190	24	5
	Financial corporations	33,490	13,451	17,155	2,767	38	79
	Non-financial corporation	16,119	4,793	3,477	7,041	655	153
	Producer households	3,012	683	1,002	624	557	147
	Consumer households	77,224	23,992	19,784	19,430	10,645	3,372
c.	UNREDEEMABLE AT NOTICE	308,097	71,694	51,781	60,955	92,731	30,935
	General government	8,123	1,132	757	3,626	2,072	535
	Financial corporations	943	707	166	42	20	9
	Non-financial corporation	2,739	757	667	531	575	210
	Producer households	2,526	392	675	486	662	311
	Consumer households	293,765	68,707	49,516	56,270	89,401	29,871
d.	CUSTOMER CURRENT ACCOUNTS	824,698	311,939	188,174	192,592	91,145	40,848
	General government	23,793	2,429	3,603	15,199	1,258	1,305
	Financial corporations	77,479	44,313	17,126	13,370	1,518	1,153
	Non-financial corporation	183,165	70,951	44,661	44,389	16,245	6,919
	Producer households	39,175	12,061	10,298	7,242	6,717	2,856
	Consumer households	501,086	182,186	112,486	112,393	65,406	28,615
e.	SAVING CERTIFICATES AND CDs ISSUED	31,766	5,921	10,129	7,827	5,835	2,054
	General government	42	2	18	4	18	..
	Financial corporations	611	324	52	141	91	2
	Non-financial corporation	1,572	520	575	256	194	28
	Producer households	1,248	160	447	317	261	62
	Consumer households	28,292	4,914	9,037	7,108	5,271	1,961

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

March 2015		Total	<i>of which:</i> Non-financial corporations	<i>of which:</i> Producer households	<i>of which:</i> Consumer households
a.	TOTAL	1,291,778	201,532	46,075	907,424
b.	NORTH-WEST ITALY	430,503	77,480	13,323	281,473
	Piedmont	101,846	15,180	3,697	72,460
	Valle d'Aosta	3,492	731	139	2,305
	Liguria	34,861	4,726	1,121	27,332
	Lombardy	290,304	56,844	8,366	179,376
c.	NORTH-EAST ITALY	292,474	49,586	12,444	191,889
	Trentino-Alto Adige	29,216	5,142	1,699	20,162
	Veneto	125,237	19,031	4,883	76,399
	Friuli-Venezia Giulia	27,534	3,949	886	18,546
	Emilia-Romagna	110,487	21,465	4,977	76,782
d.	CENTRAL ITALY	287,953	49,315	8,691	196,228
	Marche	33,678	3,898	1,294	27,333
	Tuscany	74,628	11,264	3,162	56,720
	Umbria	15,341	2,105	533	12,293
	Lazio	164,306	32,048	3,701	99,883
e.	SOUTHERN ITALY	202,897	17,803	8,230	173,399
	Abruzzo	24,612	2,406	1,151	20,448
	Molise	5,690	264	154	5,096
	Campania	84,116	8,510	3,110	71,376
	Apulia	54,332	4,809	2,571	45,996
	Basilicata	9,677	548	323	8,631
	Calabria	24,470	1,266	921	21,852
f.	ISLANDS	77,953	7,348	3,388	64,434
	Sicily	56,561	4,669	2,232	48,155
	Sardinia	21,392	2,678	1,156	16,279

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns
Stocks in millions of euro

March 2015

	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	-	8	59,081	-	9	58,694
Credit default swap	922	1,379	30,642	-	1,462	29,823
Credit default option	-	-	650	-	150	-
Total rate of return swap	-	-	-	-	-	112
Other credit derivatives	-	294	10	-	-	19

Notes:

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

TDB30586

Banks

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

March 2015	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	20,426	297	1,283	3,801	7,301	7,433
Intrinsic value	7,973	5	10	88	600	7,232
b. NORTH-WEST ITALY						
Number of holders	6,982	77	398	1,207	2,446	2,764
Intrinsic value	3,120	1	3	29	195	2,880
c. NORTH-EAST ITALY						
Number of holders	5,541	77	320	966	1,891	2,229
Intrinsic value	1,466	3	3	18	140	1,294
d. CENTRAL ITALY						
Number of holders	4,893	88	363	1,016	1,807	1,548
Intrinsic value	2,715	1	3	28	174	2,500
e. SOUTHERN ITALY						
Number of holders	1,981	26	118	377	782	627
Intrinsic value	411	..	1	7	66	330
f. ISLAND						
Number of holders	1,029	29	84	235	375	265
Intrinsic value	260	..	1	5	24	227

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

March 2015	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	23,290	507	2,012	4,226	7,622	8,180
Intrinsic value	58,926	20	24	594	2,020	48,825
b. GENERAL GOVERNMENT						
Number of holders	147	-	1	14	35	87
Intrinsic value	10,201	-	1	7	59	10,090
c. FINANCIAL COMPANIES						
Number of holders	394	-	7	28	78	232
Intrinsic value	8,733	-	..	117	17	4,727
d. NON-FINANCIAL COMPANIES						
Number of holders	18,715	168	921	3,158	6,827	7,362
Intrinsic value	7,911	5	8	77	568	7,216
<i>of which: industry</i>						
Number of holders	7,515	31	166	784	2,634	3,835
Intrinsic value	3,110	1	2	14	218	2,865
building						
Number of holders	1,535	21	100	283	600	495
Intrinsic value	888	..	..	9	59	816
services						
Number of holders	8,839	112	626	1,964	3,229	2,737
Intrinsic value	3,701	3	5	51	244	3,373
e. PRODUCER HOUSEHOLDS						
Number of holders	1,711	129	362	643	474	71
Intrinsic value	61	..	1	11	32	15
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,521	195	682	318	116	41
Intrinsic value	91	1	3	9	10	52
g. REST OF THE WORLD						
Number of holders	401	2	9	14	29	171
Intrinsic value	21,227	..	10	222	1,290	16,433

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

Distribution by type of security and type of deposit

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

March 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,188,315	788,910	197,779
Italian government securities	794,282	197,656	63,920
<i>of which:</i> BOTs	28,897	5,922	374
CCTs	54,638	13,061	3,713
BTPs	675,163	173,350	59,041
Other debt securities	512,383	164,808	25,519
<i>of which:</i> in non-euro-area currencies	71,005	27,092	3,782
Equity securities	294,848	83,452	74,777
<i>of which:</i> in non-euro-area currencies	44,831	9,366	1,503
Units of collective investment undertakings	570,126	339,548	25,529
Other securities and the like	3,589	741	1,035

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
96,186	59,161	7,209	1,694,349	710,633	173,134
26,982	12,247	1,551	605,495	180,131	54,836
1,138	584	80	14,244	5,318	280
3,507	2,411	335	35,441	10,094	2,647
18,849	7,109	870	537,158	161,815	51,453
15,904	7,273	967	410,429	152,366	22,497
3,553	2,525	273	45,288	23,603	3,394
5,604	3,214	821	236,640	76,956	68,622
1,747	860	381	20,880	8,230	879
47,593	36,379	3,861	427,511	297,967	20,296
..	..	-	2,972	645	741

Distribution by customer location (region)

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

March 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,188,315	788,910	197,779
b. NORTH-WEST ITALY	1,063,570	378,027	62,029
Piedmont	235,182	99,035	13,520
Valle d'Aosta	2,721	1,856	186
Liguria	43,381	34,080	1,988
Lombardy	782,286	243,056	46,336
c. NORTH-EAST ITALY	489,304	182,008	29,066
Trentino-Alto Adige	16,484	9,558	1,619
Veneto	113,142	64,930	12,077
Friuli-Venezia Giulia	174,006	14,746	1,262
Emilia-Romagna	185,673	92,773	14,108
d. CENTRAL ITALY	528,572	137,112	96,928
Marche	21,050	16,679	2,854
Tuscany	69,029	49,464	9,837
Umbria	10,623	8,231	697
Lazio	427,870	62,738	83,541
e. SOUTHERN ITALY	75,120	65,925	6,618
Abruzzo	7,509	6,497	673
Molise	1,136	984	129
Campania	34,656	29,829	3,086
Apulia	22,179	19,959	1,848
Basilicata	2,494	2,284	207
Calabria	7,145	6,372	675
f. ISLANDS	31,750	25,839	3,138
Sicily	23,543	19,913	1,913
Sardinia	8,206	5,926	1,225

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
96,186	59,161	7,209	1,694,349	710,633	173,134
50,411	28,951	3,814	751,919	340,657	53,134
16,983	6,818	505	206,650	90,482	12,065
120	118	1	2,487	1,711	183
1,812	1,692	50	40,669	31,811	1,694
31,497	20,323	3,258	502,114	216,653	39,192
26,498	15,985	1,331	442,900	162,091	23,996
1,752	1,075	55	12,792	8,256	1,448
13,583	4,801	536	93,306	58,661	10,278
1,288	1,041	92	170,915	13,445	1,073
9,875	9,068	647	165,887	81,729	11,197
13,665	9,771	1,424	403,729	123,642	88,426
884	710	128	19,292	15,632	2,525
4,138	3,473	343	60,811	44,729	8,838
582	512	43	9,736	7,520	559
8,061	5,075	911	313,892	55,760	76,505
4,114	3,166	443	66,699	60,381	5,065
316	291	24	6,953	6,031	593
24	22	2	1,056	928	105
2,238	1,545	210	29,787	27,028	2,217
1,250	1,066	162	19,954	18,263	1,426
50	45	5	2,343	2,167	174
236	196	40	6,607	5,964	549
1,497	1,289	196	29,101	23,863	2,514
894	804	91	21,731	18,558	1,488
603	485	106	7,370	5,305	1,026

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

1st quarter 2015		Total	Banks	SIMs
a.	TOTAL SECURITIES	1,026,879	971,464	55,415
	Italian government securities	544,937	534,795	10,142
	<i>of which:</i> BOTs	80,873	80,101	771
	CCT	67,375	66,993	382
	BTPs	360,714	352,023	8,691
	Other debt securities	267,081	252,545	14,536
	Equity securities	190,256	161,833	28,424
	Other securities	4,749	2,436	2,313
b.	TOTAL DERIVATIVE INSTRUMENTS	1,583,407	1,558,089	25,318
	Futures	600,289	579,137	21,152
	<i>of which:</i> on interest rates	128,320	128,314	6
	on stock indices	180,637	160,520	20,117
	Swaps and forward rate agreements	707,909	707,909	-
	<i>of which:</i> interest rate swaps	546,722	546,722	-
	currency swaps	2,940	2,940	-
	Forward rate agreements	153,308	153,308	-
	Options on securities	34,454	33,158	1,297
	<i>of which:</i> on equity securities	32,428	31,131	1,296
	Options on futures or stock indices	123,619	122,915	704
	<i>of which:</i> on stock indices or futures on stock indices	83,858	83,153	704
	Interest rate options	41,365	41,365	-
	Foreign currency options and other derivative instruments	75,771	73,606	2,165

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

Distribution of portfolio by type of security

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

1st quarter 2015		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	105,921	87,101	775,791
	Italian government securities	21,466	18,874	250,105
	<i>of which:</i> BOTs	1,690	3,279	5,865
	CCTs	3,845	1,894	15,208
	BTPs	13,815	12,023	215,587
	Other debt securities	26,925	21,682	266,126
	<i>of which:</i> in non-euro-area currencies	5,780	5,642	7,145
	Equity securities	8,337	7,460	60,774
	<i>of which:</i> in non-euro-area currencies	1,857	1,887	2,647
	Units of collective investment undertakings	43,884	33,083	198,485
	Other securities and the like	5,309	6,001	301

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
29,086	26,965	117,416	6,565	6,284	10,938	70,270	53,852	647,436
6,358	5,919	35,558	655	683	1,568	14,452	12,272	212,979
346	627	1,254	105	191	225	1,239	2,461	4,386
846	655	4,012	78	54	311	2,920	1,185	10,884
3,710	3,765	26,542	408	390	942	9,697	7,868	188,104
4,801	5,690	20,811	1,329	1,437	3,024	20,795	14,555	242,290
1,420	2,357	6,159	270	372	985	4,090	2,913	1
3,113	2,877	6,163	573	556	1,251	4,650	4,027	53,360
739	888	2,089	67	84	396	1,051	915	162
14,423	12,261	54,868	1,680	1,478	5,091	27,781	19,344	138,527
391	218	15	2,328	2,129	5	2,591	3,653	281

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

March 2015	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	3,319,930	1,106,961	727,700	649,646	234,931	118,912
<i>of which:</i> 1 facility	2,858,340	1,085,555	677,158	551,781	138,207	45,389
2 facilities	279,164	20,551	47,622	79,965	62,265	33,871
3-4 facilities	131,879	843	2,890	17,688	32,471	33,645
more than 4 facilities	50,547	12	30	212	1,988	6,007
b. GENERAL GOVERNMENT	7,409	585	474	896	1,159	1,139
<i>of which:</i> 1 facility	4,607	561	422	742	825	686
2 facilities	1,750	18	46	143	289	375
3-4 facilities	813	6	6	11	43	77
more than 4 facilities	239	-	-	-	2	1
c. FINANCIAL COMPANIES	9,741	2,082	1,142	1,337	938	710
<i>of which:</i> 1 facility	6,760	1,974	883	917	555	393
2 facilities	1,738	103	239	321	240	182
3-4 facilities	858	5	20	96	131	109
more than 4 facilities	385	-	-	3	12	26
d. NON-FINANCIAL COMPANIES	753,738	177,081	96,093	123,699	109,442	83,601
<i>of which:</i> 1 facility	442,835	169,494	71,425	70,242	45,491	25,721
2 facilities	159,430	7,276	23,199	41,842	38,269	24,622
3-4 facilities	104,292	304	1,452	11,485	24,155	28,038
more than 4 facilities	47,181	7	17	130	1,527	5,220
e. PRODUCER HOUSEHOLDS	439,108	160,123	84,649	85,502	37,852	14,335
<i>of which:</i> 1 facility	366,100	154,664	72,079	63,735	20,418	5,314
2 facilities	53,819	5,245	11,771	17,791	11,451	4,562
3-4 facilities	17,074	211	795	3,931	5,633	3,844
more than 4 facilities	2,115	3	4	45	350	615
f. CONSUMER HOUSEHOLDS AND NEC	2,082,046	754,762	540,616	434,113	83,514	18,176
<i>of which:</i> 1 facility	2,012,315	746,715	528,083	412,641	69,331	12,567
2 facilities	60,582	7,729	11,920	19,346	11,655	3,968
3-4 facilities	8,544	316	604	2,094	2,432	1,502
more than 4 facilities	605	2	9	32	96	139

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

March 2015

	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	85,478	32,158	26,819	5,851
<i>of which:</i> 1 facility	24,455	6,811	4,218	589
2 facilities	19,024	5,452	3,165	491
3-4 facilities	28,167	9,177	5,668	803
more than 4 facilities	13,832	10,718	13,768	3,968
b. GENERAL GOVERNMENT	1,185	541	571	303
<i>of which:</i> 1 facility	535	182	138	11
2 facilities	452	190	147	42
3-4 facilities	192	146	224	105
more than 4 facilities	6	23	62	145
c. FINANCIAL COMPANIES	806	445	740	598
<i>of which:</i> 1 facility	455	223	305	192
2 facilities	198	105	163	129
3-4 facilities	116	88	153	121
more than 4 facilities	37	29	119	156
d. NON-FINANCIAL COMPANIES	70,186	28,486	24,284	4,858
<i>of which:</i> 1 facility	17,263	5,350	3,336	364
2 facilities	15,109	4,528	2,602	303
3-4 facilities	24,866	8,279	4,986	555
more than 4 facilities	12,948	10,329	13,360	3,636
e. PRODUCER HOUSEHOLDS	5,914	1,066	337	8
<i>of which:</i> 1 facility	1,597	204	37	2
2 facilities	1,562	214	44	2
3-4 facilities	2,075	379	110	1
more than 4 facilities	680	269	146	3
f. CONSUMER HOUSEHOLDS AND NEC	6,793	1,478	813	76
<i>of which:</i> 1 facility	4,161	763	346	15
2 facilities	1,596	379	201	15
3-4 facilities	884	272	185	18
more than 4 facilities	152	64	81	28

Note:

Distribution by customer location (region) and number of facilities

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

March 2015	Total			1 facility		
	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a. TOTAL	1,539,395	1,170,516	3,319,930	487,009	432,825	2,858,340
b. NORTH-WEST ITALY	656,674	495,799	946,894	187,110	165,649	803,131
Piedmont	94,328	67,517	241,573	24,849	22,258	208,099
Valle d'Aosta	2,368	1,794	7,613	865	771	6,637
Liguria	27,577	21,330	75,735	9,834	8,961	66,275
Lombardy	532,401	405,158	621,973	151,562	133,659	522,120
c. NORTH-EAST ITALY	389,614	298,987	847,224	133,096	122,249	716,991
Trentino-Alto Adige	41,251	32,885	112,447	16,974	15,000	99,656
Veneto	169,759	134,792	323,411	73,475	68,365	271,375
Friuli-Venezia Giulia	27,228	20,498	91,894	8,370	7,905	80,631
Emilia-Romagna	151,377	110,812	319,472	34,276	30,980	265,329
d. CENTRAL ITALY	325,530	233,042	734,122	98,765	80,709	633,507
Marche	33,105	25,405	108,373	11,311	10,492	90,141
Tuscany	91,853	69,255	256,143	34,116	26,849	214,572
Umbria	15,429	12,665	57,087	4,519	4,248	47,840
Lazio	185,143	125,717	312,519	48,820	39,120	280,954
e. SOUTHERN ITALY	112,440	95,373	500,889	44,598	41,666	441,256
Abruzzo	17,507	14,229	72,659	6,278	5,947	62,846
Molise	2,071	1,774	11,851	892	834	10,306
Campania	46,356	39,425	175,246	17,724	16,007	154,883
Apulia	31,839	27,338	158,621	13,285	12,781	140,089
Basilicata	4,319	3,549	21,457	1,733	1,635	18,700
Calabria	10,348	9,058	61,055	4,685	4,462	54,432
f. ISLANDS	55,136	47,316	290,801	23,440	22,552	263,455
Sicily	36,771	31,148	201,705	15,849	15,243	181,251
Sardinia	18,365	16,168	89,096	7,591	7,309	82,204

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
170,532	137,249	279,164	216,274	167,402	131,879	665,580	433,040	50,547
65,418	49,943	83,786	98,753	76,062	42,443	305,393	204,144	17,534
10,999	7,799	20,581	12,992	8,927	9,417	45,487	28,532	3,476
380	236	685	553	387	239	571	400	52
3,136	2,267	5,950	3,322	2,549	2,551	11,286	7,553	959
50,903	39,641	56,570	81,887	64,199	30,236	248,049	167,660	13,047
49,429	40,147	76,751	50,686	37,029	37,978	156,403	99,562	15,504
6,847	5,451	8,999	6,586	5,326	3,001	10,843	7,108	791
15,714	12,566	30,103	20,332	14,559	15,432	60,237	39,302	6,501
2,677	2,221	6,812	3,837	2,972	3,133	12,344	7,400	1,318
24,192	19,909	30,837	19,932	14,171	16,412	72,978	45,752	6,894
34,076	28,761	61,191	40,546	32,851	28,510	152,143	90,721	10,914
3,757	3,162	10,828	4,866	3,647	5,248	13,172	8,104	2,156
9,869	8,249	24,079	15,020	11,523	12,469	32,849	22,633	5,023
1,883	1,564	5,435	2,617	2,116	2,711	6,410	4,736	1,101
18,567	15,785	20,849	18,043	15,565	8,082	99,713	55,248	2,634
14,806	12,579	38,453	18,896	15,265	16,206	34,140	25,862	4,974
2,321	1,948	6,292	2,596	2,030	2,575	6,311	4,305	946
313	262	1,026	388	291	417	478	386	102
5,534	4,799	13,026	7,506	6,208	5,518	15,592	12,411	1,819
4,434	3,705	11,824	5,703	4,597	5,182	8,417	6,256	1,526
670	549	1,799	841	624	774	1,075	741	184
1,535	1,317	4,486	1,861	1,515	1,740	2,267	1,764	397
6,803	5,818	18,983	7,392	6,195	6,742	17,500	12,750	1,621
4,791	4,078	14,093	5,225	4,309	5,111	10,905	7,518	1,250
2,012	1,741	4,890	2,167	1,886	1,631	6,595	5,232	371

Distribution by customer segment of economic activity and total credit granted

		Banks					
Source: Central Credit Register Size classes in euro							
March 2015		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL							
Average number of banks per borrower		1.26	1.02	1.07	1.18	1.61	2.17
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	1.18	1.34	1.48
First banks share of total credit granted(%)		69	100	97	95	93	91
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.67	1.05	1.25	1.41	1.61	1.77
First banks share of total credit granted(%)		80	98	91	89	86	86
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.90	1.04	1.27	1.54	1.90	2.36
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	1.05	1.29	1.63	2.11	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	2.04
First banks share of total credit granted(%)		67	99	92	86	81	78
<i>of which:services</i>							
Average number of banks per borrower		1.73	1.04	1.28	1.53	1.86	2.28
First banks share of total credit granted(%)		54	98	89	83	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	1.06	1.21	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

March 2015	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	2.80	3.68	5.12	7.98
First banks share of total credit granted(%)	69	63	54	56
b. GENERAL GOVERNMENT				
Average number of banks per borrower	1.75	2.11	2.73	4.73
First banksshare of total credit granted(%)	88	86	86	65
c. FINANCIAL COMPANIES				
Average number of banks per borrower	1.80	2.07	2.80	4.24
First banks share of total credit granted(%)	86	82	78	80
d. NON-FINANCIAL COMPANIES				
Average number of banks per borrower	2.97	3.85	5.36	8.65
First banks share of total credit granted(%)	66	60	51	37
<i>of which:industry</i>				
Average number of banks per borrower	3.56	4.68	6.50	9.81
First banks share of total credit granted(%)	55	49	40	31
<i>of which:building</i>				
Average number of banks per borrower	2.36	2.83	3.70	6.64
First banks share of total credit granted(%)	77	74	69	46
<i>of which:services</i>				
Average number of banks per borrower	2.86	3.71	5.01	7.85
First banks share of total credit granted(%)	68	63	55	40
e. PRODUCER HOUSEHOLDS				
Average number of banks per borrower	2.64	3.36	4.41	3.50
First banks share of total credit granted(%)	76	73	65	62
f. CONSUMER HOUSEHOLDS AND NEC				
Average number of banks per borrower	1.64	1.89	2.34	8.86
First banks share of total credit granted(%)	90	87	82	63

Note:

Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register
 Percentages
 Size classes in euros

	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
a. TOTAL	0.53	0.53	0.72	0.68	0.78
up to 125,000	0.29	0.32	0.33	0.31	0.29
from 125,000 to 500,000	0.49	0.51	0.61	0.53	0.53
more than 500,000	0.59	0.58	0.83	0.79	0.94
b. GENERAL GOVERNMENT	..	0.01	0.03	0.07	0.01
up to 125,000	0.01	-	-	0.04	-
from 125,000 to 500,000	0.03	0.09	0.11	0.12	0.09
more than 500,000	-	0.01	0.03	0.07	0.01
c. FINANCIAL COMPANIES	0.01	0.05	0.03	0.13	0.12
up to 125,000	0.44	0.62	0.66	0.53	0.57
from 125,000 to 500,000	0.67	0.80	0.48	0.85	0.67
more than 500,000	0.01	0.05	0.03	0.13	0.12
d. NON-FINANCIAL COMPANIES	0.79	0.78	1.15	1.06	1.23
up to 125,000	0.75	0.71	0.92	0.77	0.83
from 125,000 to 500,000	0.76	0.71	0.95	0.84	0.93
more than 500,000	0.80	0.79	1.18	1.08	1.26
e. PRODUCER HOUSEHOLDS	0.66	0.70	0.88	0.77	0.88
up to 125,000	0.55	0.55	0.63	0.57	0.57
from 125,000 to 500,000	0.70	0.68	0.89	0.77	0.77
more than 500,000	0.72	0.86	1.12	0.95	1.35
f. CONSUMER HOUSEHOLDS	0.31	0.35	0.35	0.34	0.33
up to 125,000	0.22	0.25	0.24	0.23	0.21
from 125,000 to 500,000	0.35	0.41	0.43	0.37	0.35
more than 500,000	0.71	0.60	0.71	0.91	1.09
g. OTHER SECTORS	0.22	0.24	0.06	0.08	3.16
up to 125,000	0.21	0.14	0.28	0.15	0.30
from 125,000 to 500,000	0.14	0.10	0.19	0.08	0.17
more than 500,000	0.23	0.27	0.02	0.07	3.88

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-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1
0.71	0.79	0.61	0.65	0.62	0.79	0.59
0.30	0.31	0.28	0.33	0.29	0.35	0.31
0.54	0.59	0.49	0.64	0.55	0.68	0.58
0.84	0.95	0.72	0.72	0.71	0.92	0.66
0.02	0.22	0.33	0.03	0.07	0.01	0.13
0.09	0.08	0.10	0.19	0.14	0.08	0.20
0.06	0.17	0.04	0.13	0.10	0.22	0.56
0.02	0.22	0.33	0.03	0.07	0.01	0.13
0.02	0.08	0.07	0.03	0.05	0.06	0.04
0.84	0.93	0.67	0.92	0.56	0.79	0.62
0.41	0.78	0.44	1.07	1.07	0.95	0.63
0.02	0.07	0.07	0.02	0.05	0.05	0.04
1.19	1.31	0.99	1.02	1.06	1.29	0.93
0.78	0.92	0.75	0.91	0.87	1.09	0.82
0.87	1.04	0.86	1.07	0.96	1.11	0.94
1.23	1.34	1.01	1.02	1.07	1.31	0.94
0.71	0.85	0.79	1.02	0.82	1.08	0.85
0.53	0.59	0.52	0.64	0.58	0.72	0.54
0.72	0.82	0.71	0.91	0.83	1.08	0.80
0.87	1.16	1.17	1.56	1.06	1.45	1.23
0.33	0.33	0.28	0.37	0.30	0.39	0.35
0.23	0.21	0.20	0.25	0.21	0.25	0.24
0.38	0.38	0.32	0.45	0.35	0.46	0.42
0.67	0.94	0.59	0.83	0.62	1.10	0.81
0.37	0.07	0.12	0.10	0.10	0.15	0.17
0.17	0.32	0.18	0.22	0.20	0.31	0.21
0.17	0.19	0.15	0.24	0.25	0.25	0.10
0.42	0.03	0.11	0.07	0.07	0.12	0.18

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

March 2015	Total	Società non finanziarie			services	Producer households	Consumer households and nec
		of which:					
		industry	building				
a. ITALY							
Initial period of rate fixation:							
up to 1 year	3.13	3.72	3.57	4.14	3.69	4.18	2.65
from 1 to 5 years	2.50	2.58	2.56	3.05	2.31	5.25	4.06
more than 5 years	3.86	4.20	4.21	3.90	4.24	5.34	4.59
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.69	3.55	3.47	3.89	3.51	4.33	2.62
from 1 to 5 years	2.77	3.09	3.42	2.83	3.25	4.86	4.12
more than 5 years	4.05	3.91	4.02	3.26	3.99	5.15	4.28
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	3.30	3.60	3.48	4.12	3.55	3.77	2.60
from 1 to 5 years	2.43	3.35	2.98	3.27	3.63	4.49	4.09
more than 5 years	3.20	3.81	3.71	3.36	3.95	4.95	4.50
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.43	3.72	3.48	4.25	3.65	4.07	2.64
from 1 to 5 years	2.13	1.73	1.25	4.00	1.63	5.48	3.69
more than 5 years	4.45	4.28	4.34	4.37	4.15	5.40	4.70
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	4.22	4.64	4.48	4.78	4.70	4.74	2.87
from 1 to 5 years	4.87	4.74	4.20	4.34	5.33	6.23	4.56
more than 5 years	4.96	5.25	5.55	4.80	5.27	5.59	4.77
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	3.79	4.35	4.31	4.45	4.30	4.73	2.78
from 1 to 5 years	2.92	4.39	4.18	4.15	4.50	5.98	4.86
more than 5 years	4.77	4.86	4.37	4.49	5.07	5.66	5.06

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2015		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	6.25	10.31	9.77	9.00	7.47	6.27	2.85
b.	NORTH-WEST ITALY	5.32	10.12	9.47	9.16	6.99	5.94	2.19
	Piedmont	6.20	9.67	9.07	8.09	7.01	6.13	3.00
	Valle d'Aosta	7.56	11.11	8.98	8.19	7.35	5.35	6.15
	Liguria	6.61	10.91	10.17	8.84	7.84	6.10	2.66
	Lombardy	5.02	10.19	9.54	9.61	6.92	5.89	2.06
c.	NORTH-EAST ITALY	6.23	9.29	8.70	7.76	6.69	5.64	3.73
	Trentino-Alto Adige	5.16	7.32	6.86	6.29	5.35	4.40	3.81
	Veneto	6.30	9.54	9.19	8.14	6.94	5.74	3.40
	Friuli-Venezia Giulia	6.86	9.51	9.31	7.52	6.89	5.95	4.68
	Emilia-Romagna	6.52	9.61	8.85	8.10	7.06	6.14	3.98
d.	CENTRAL ITALY	6.72	10.60	10.19	9.23	8.26	7.06	3.47
	Marche	8.22	10.46	9.72	9.37	8.52	7.98	5.55
	Tuscany	7.21	11.26	10.43	9.48	8.64	7.29	3.17
	Umbria	9.57	10.64	10.82	10.35	9.43	9.64	7.05
	Lazio	5.96	10.16	10.06	8.84	7.79	6.42	3.35
e.	SOUTHERN ITALY	8.51	11.26	11.04	10.13	9.11	7.69	4.03
	Abruzzo	8.77	10.39	9.81	9.37	8.99	7.93	5.82
	Molise	8.91	11.45	11.21	9.74	7.96	10.36	2.16
	Campania	7.87	11.25	10.87	10.11	9.55	8.15	3.43
	Apulia	8.93	11.09	11.38	10.27	8.83	6.94	6.26
	Basilicata	8.75	11.60	11.06	9.90	8.27	7.62	7.35
	Calabria	9.69	12.49	12.06	10.91	9.36	8.08	3.05
f.	ISLANDS	7.39	10.84	10.77	10.02	8.65	7.46	2.83
	Sicily	8.73	10.83	10.67	9.99	8.69	7.76	4.97
	Sardinia	5.40	10.86	11.03	10.12	8.55	6.77	2.05

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2015

	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	4.23	2.91	3.08	4.38	7.56
up to 250,000	8.79	3.36	5.71	5.51	11.06
from 250,000 to 1,000,000	7.60	3.37	5.20	5.32	9.89
from 1,000,000 to 5,000,000	5.89	3.23	4.43	4.81	7.96
from 5,000,000 to 25,000,000	4.02	3.04	3.76	4.10	6.61
more than 25,000,000	2.61	2.47	2.32	3.31	4.42
b. NORTH-EAST ITALY	3.92	2.88	3.38	4.03	7.04
up to 250,000	9.25	3.26	5.32	5.31	10.97
from 250,000 to 1,000,000	7.72	3.29	4.96	5.12	10.31
from 1,000,000 to 5,000,000	5.59	3.13	4.31	4.65	7.43
from 5,000,000 to 25,000,000	3.62	2.97	3.68	4.15	6.23
more than 25,000,000	2.63	2.58	2.73	3.21	3.94
c. NORTH-WEST ITALY	4.29	2.90	3.29	3.97	6.84
up to 250,000	8.10	3.28	4.76	5.04	10.06
from 250,000 to 1,000,000	6.90	3.24	4.24	4.69	8.54
from 1,000,000 to 5,000,000	5.53	3.21	3.45	4.12	7.24
from 5,000,000 to 25,000,000	4.03	3.04	3.15	3.65	6.09
more than 25,000,000	2.81	2.48	3.04	3.48	4.38
d. CENTRAL ITALY	4.11	2.77	2.43	4.46	7.91
up to 250,000	8.53	3.36	5.89	5.59	11.48
from 250,000 to 1,000,000	7.80	3.46	5.46	5.33	10.16
from 1,000,000 to 5,000,000	6.31	3.30	4.95	4.90	8.77
from 5,000,000 to 25,000,000	4.37	3.06	4.35	4.21	7.35
more than 25,000,000	2.13	2.17	1.87	3.37	4.67
e. SOUTHERN ITALY	5.73	3.31	4.92	5.33	9.53
up to 250,000	9.50	3.69	6.41	5.79	11.81
from 250,000 to 1,000,000	8.62	3.68	5.96	5.77	10.67
from 1,000,000 to 5,000,000	6.93	3.49	5.07	5.51	9.44
from 5,000,000 to 25,000,000	5.11	3.24	4.19	4.54	7.95
more than 25,000,000	3.15	2.83	3.17	3.33	6.87
f. ISLANDS	5.70	3.11	4.54	5.09	9.16
up to 250,000	8.39	3.54	6.31	5.71	11.25
from 250,000 to 1,000,000	8.06	3.52	5.74	5.76	10.31
from 1,000,000 to 5,000,000	7.11	3.28	4.64	5.13	8.97
from 5,000,000 to 25,000,000	5.50	3.08	3.64	4.67	7.51
more than 25,000,000	3.44	2.67	3.48	3.34	5.95

Notes: Only lending in euros is considered.

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

[TDB30850](#)

Sample of Banks

Source: Survey of lending rates
Percentages

March 2015

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.23	3.92	4.29	4.11	5.73	5.70
<i>of which:</i> discount lending	5.39	4.53	4.19	5.18	7.49	7.25
advance on loan selling for factoring	2.35	2.14	2.27	2.52	3.12	2.15
b. TERM LOANS	3.00	2.95	2.95	2.86	3.52	3.33
Initial period of rate fixation:						
up to 1 year	2.91	2.88	2.90	2.77	3.31	3.11
more than 1 year	3.97	3.83	3.79	3.52	5.26	5.01
<i>of which:</i> leasing	4.09	3.95	4.07	4.03	4.65	4.60
Initial period of rate fixation:						
up to 1 year	3.99	3.83	4.00	3.97	4.45	4.44
more than 1 year	4.86	4.61	5.14	4.51	6.27	6.06
c. REVOCABLE LOANS	7.56	7.04	6.84	7.91	9.53	9.16

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

March 2015

	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	4.23	2.91	4.38	7.56	2.34	3.44
Agricultural, forestry and fishing	5.16	3.11	5.23	7.56	3.77	3.73
Mining and quarrying	5.81	3.22	4.43	8.79	3.24	2.77
Manufacturing	4.09	2.83	4.45	8.44	2.50	3.28
Electricity, gas, steam and air conditioning supply	2.39	2.97	4.22	5.36	2.41	2.16
Water supply, sewerage, waste management and remediation activities	4.63	2.82	3.59	7.47	2.94	3.56
Construction	5.17	3.18	4.01	7.41	3.60	4.07
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.12	3.12	4.98	8.90	2.68	2.66
Transportation and storage	5.86	2.18	4.39	8.06	1.39	3.12
Accommodation and food service activities	4.56	2.89	4.90	8.08	3.09	4.46
Information and communication	4.78	3.02	4.63	5.07	0.98	4.04
Financial and insurance activities	2.87	2.86	3.67	5.03	2.54	2.81
Real estate activities	4.62	2.74	3.90	5.65	3.08	3.85
Professional, scientific and technical activities	2.54	2.86	3.82	6.40	1.54	3.55
Administrative and support service activities	4.86	2.97	4.31	7.27	2.64	4.11
All remaining activities (sections O, P,Q,R,S,T)	5.18	2.95	5.11	8.26	2.88	4.14

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

March 2015

	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	2.30	2.28	3.32	4.23	5.06	4.24
North-west Italy	2.23	2.76	3.05	4.02	4.98	3.87
North-east Italy	2.37	2.74	3.17	3.92	4.19	4.03
Central Italy	2.02	1.62	3.47	4.54	5.23	4.49
Southern Italy	3.66	4.75	5.32	4.94	6.50	5.05
Islands	3.59	3.84	4.55	5.12	5.83	4.60

Notes: Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates
Percentages

	March 2015	of which:				revocable loans
		Total	Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	3.06	2.44	4.04	4.59	4.57	
b. NORTH-WEST ITALY	2.91	2.38	4.12	4.27	4.50	
Piedmont	3.04	2.47	4.31	4.32	4.54	
Valle d'Aosta	3.08	2.80	4.75	3.65	3.52	
Liguria	3.08	2.41	4.26	4.28	5.50	
Lombardy	2.85	2.35	4.04	4.25	4.42	
c. NORTH-EAST ITALY	2.86	2.40	4.10	4.50	4.09	
Trentino-Alto Adige	3.13	2.78	4.25	4.44	5.13	
Veneto	2.77	2.34	4.04	4.47	3.38	
Friuli-Venezia Giulia	2.96	2.25	5.32	4.70	4.17	
Emilia-Romagna	2.85	2.38	4.06	4.47	4.94	
d. CENTRAL ITALY	3.17	2.44	3.57	4.70	4.57	
Marche	3.07	2.56	5.31	4.72	4.86	
Tuscany	2.96	2.34	4.83	4.50	5.08	
Umbria	3.32	2.51	4.94	4.84	6.61	
Lazio	3.30	2.48	3.23	4.77	4.15	
e. SOUTHERN ITALY	3.44	2.66	4.60	4.78	6.24	
Abruzzo	3.37	2.59	5.02	4.93	6.18	
Molise	3.58	2.77	5.62	4.77	8.47	
Campania	3.40	2.61	4.72	4.65	5.38	
Apulia	3.47	2.73	4.23	4.86	6.50	
Basilicata	3.47	2.72	4.55	4.71	8.19	
Calabria	3.55	2.68	4.89	4.92	9.64	
f. ISLANDS	3.44	2.54	4.92	5.08	7.02	
Sicily	3.37	2.57	4.77	5.10	6.99	
Sardinia	3.59	2.48	5.23	5.06	7.19	

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2015

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a. ITALY	2.39	2.31	4.65	4.32
b. NORTH-WEST ITALY	2.31	2.25	4.33	3.99
Piedmont and Valle d'Aosta	2.42	2.36	4.39	3.94
Liguria	2.33	2.21	4.40	3.97
Lombardy	2.28	2.22	4.28	4.02
c. NORTH-EAST ITALY	2.27	2.24	4.58	4.24
Trentino-Alto Adige	2.64	2.57	4.68	4.21
Veneto	2.23	2.18	4.62	4.26
Friuli-Venezia Giulia	2.13	2.11	4.78	4.26
Emilia Romagna	2.27	2.22	4.45	4.23
d. CENTRAL ITALY	2.41	2.36	4.75	4.52
Marche	2.43	2.38	4.61	4.57
Tuscany	2.26	2.24	4.54	4.21
Umbria	2.51	2.48	4.87	4.42
Lazio	2.53	2.42	4.86	4.65
e. SOUTHERN ITALY	2.70	2.55	4.81	4.45
Abruzzo and Molise	2.55	2.45	4.91	4.63
Campania	2.69	2.54	4.70	4.36
Apulia	2.76	2.60	4.88	4.48
Basilicata	2.87	2.50	4.66	4.24
Calabria	2.71	2.55	4.84	4.66
f. ISLANDS	2.50	2.40	5.14	4.74
Sicily	2.51	2.41	5.10	4.67
Sardinia	2.48	2.38	5.18	4.84

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

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

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2015

	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	2.87	2.58	3.48	3.07
NORTH-WEST ITALY	2.87	2.53	3.29	2.83
NORTH-EAST ITALY	2.69	2.53	3.52	3.25
CENTRAL ITALY	2.91	2.64	3.59	3.20
SOUTHERN ITALY	3.00	2.65	3.70	3.37
ISLANDS	3.10	2.75	3.48	3.05

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

March 2015		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	5.14	5.40	4.74	6.44	5.60	9.22	4.60
b.	NORTH-WEST ITALY	4.50	4.82	4.29	5.53	5.08	10.78	4.57
	Piedmont and Valle d'Aosta	4.49	4.43	3.79	6.64	4.72	8.32	4.59
	Liguria	5.35	5.43	5.02	7.48	5.30	9.32	5.42
	Lombardy	4.44	4.91	4.48	5.23	5.16	12.03	4.50
c.	NORTH-EAST ITALY	5.10	5.20	4.69	6.40	5.32	7.45	4.15
	Trentino-Alto Adige	4.71	4.69	4.13	5.16	4.81	6.18	4.87
	Veneto	5.12	5.28	4.72	6.97	5.53	7.62	3.50
	Friuli-Venezia Giulia	5.05	5.09	4.35	6.06	5.72	6.90	4.16
	Emilia-Romagna	5.18	5.26	4.81	6.53	5.22	8.00	4.99
d.	CENTRAL ITALY	5.38	5.64	4.94	7.53	5.50	8.70	4.60
	Marche	6.22	6.19	5.19	7.92	6.51	8.46	4.84
	Tuscany	5.91	6.07	5.28	8.47	6.19	9.10	5.11
	Umbria	6.86	6.74	5.69	9.26	7.18	9.68	6.36
	Lazio	4.77	5.11	4.31	6.88	4.93	8.05	4.33
e.	SOUTHERN ITALY	7.14	7.43	6.74	7.76	7.78	9.93	5.54
	Campania	6.81	7.52	6.79	7.77	7.91	9.81	5.09
	Abruzzo and Molise	7.05	7.01	5.97	7.59	7.85	9.58	5.57
	Apulia and Basilicata	7.32	7.29	6.99	7.71	7.29	10.10	5.59
	Calabria	8.61	8.73	8.36	8.55	8.94	10.04	7.12
f.	ISLANDS	6.75	7.52	6.48	8.14	7.85	9.68	5.96
	Sicily	7.62	7.72	7.00	8.21	7.93	9.60	6.15
	Sardinia	5.22	7.03	5.52	7.96	7.63	9.99	5.50

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

March 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.24	0.90	0.27	0.35	0.14	0.17
b.	NORTH-EAST ITALY	0.20	0.63	0.19	0.32	0.13	0.16
	Piedmont	0.18	0.55	0.28	0.34	0.10	0.12
	Valle d'Aosta	0.34	0.57	0.63	0.65	0.07	0.09
	Liguria	0.23	0.92	0.73	0.47	0.10	0.13
	Lombardy	0.20	0.59	0.16	0.30	0.14	0.17
c.	NORTH-WEST ITALY	0.24	0.64	0.28	0.37	0.15	0.17
	Trentino-Alto Adige	0.41	0.59	0.66	0.65	0.19	0.24
	Veneto	0.19	0.60	0.25	0.28	0.13	0.15
	Friuli-Venezia Giulia	0.18	0.63	0.36	0.27	0.11	0.09
	Emilia-Romagna	0.26	0.73	0.27	0.42	0.16	0.19
d.	CENTRAL ITALY	0.34	1.08	0.53	0.39	0.18	0.21
	Marche	0.32	0.76	1.04	0.50	0.22	0.23
	Tuscany	0.24	0.74	0.62	0.39	0.14	0.17
	Umbria	0.32	0.74	0.50	0.54	0.23	0.22
	Lazio	0.38	1.11	0.50	0.38	0.19	0.22
e.	SOUTHERN ITALY	0.19	0.53	0.59	0.34	0.13	0.14
	Abruzzo	0.34	0.77	1.10	0.61	0.22	0.24
	Molise	0.23	0.19	1.13	0.31	0.09	0.16
	Campania	0.13	0.59	0.21	0.21	0.08	0.11
	Apulia	0.21	0.46	0.36	0.48	0.18	0.15
	Basilicata	0.25	0.47	0.83	0.42	0.16	0.21
	Calabria	0.13	0.49	0.37	0.23	0.07	0.11
f.	ISLANDS	0.20	0.60	0.95	0.32	0.12	0.12
	Sicily	0.21	0.57	0.69	0.38	0.17	0.15
	Sardinia	0.18	0.65	1.08	0.23	0.06	0.07

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

March 2015

	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	0.09	0.10	0.16	0.41	0.05	0.08	0.16	0.45
b. NORTH-WEST ITALY	0.10	0.10	0.15	0.36	0.05	0.08	0.16	0.40
Piedmont	0.10	0.10	0.13	0.39	0.05	0.06	0.12	0.33
Valle d'Aosta	0.13	0.09	0.11	0.73	0.03	0.04	0.08	0.35
Liguria	0.08	0.09	0.14	0.58	0.04	0.07	0.15	0.37
Lombardy	0.10	0.11	0.15	0.34	0.06	0.09	0.18	0.42
c. NORTH-EAST ITALY	0.09	0.11	0.17	0.45	0.05	0.08	0.17	0.48
Trentino-Alto Adige	0.14	0.15	0.23	0.77	0.15	0.16	0.24	0.54
Veneto	0.10	0.11	0.16	0.33	0.05	0.07	0.15	0.46
Friuli-Venezia Giulia	0.11	0.10	0.14	0.33	0.04	0.05	0.10	0.27
Emilia-Romagna	0.08	0.11	0.18	0.50	0.05	0.10	0.20	0.52
d. CENTRAL ITALY	0.10	0.11	0.19	0.45	0.06	0.09	0.18	0.52
Marche	0.09	0.15	0.32	0.65	0.04	0.11	0.28	0.80
Tuscany	0.08	0.10	0.17	0.51	0.05	0.08	0.18	0.56
Umbria	0.11	0.13	0.24	0.68	0.06	0.10	0.24	0.68
Lazio	0.11	0.12	0.17	0.41	0.06	0.10	0.17	0.49
e. SOUTHERN ITALY	0.09	0.09	0.13	0.45	0.03	0.06	0.12	0.46
Abruzzo	0.11	0.14	0.25	0.79	0.05	0.10	0.22	0.83
Molise	0.09	0.09	0.13	0.44	0.04	0.07	0.16	0.47
Campania	0.08	0.07	0.09	0.25	0.03	0.04	0.09	0.34
Apulia	0.09	0.09	0.14	0.67	0.03	0.06	0.14	0.52
Basilicata	0.07	0.08	0.16	0.67	0.04	0.08	0.21	0.76
Calabria	0.08	0.07	0.11	0.29	0.03	0.06	0.12	0.40
f. ISLANDS	0.08	0.08	0.13	0.42	0.05	0.07	0.13	0.37
Sicily	0.10	0.10	0.16	0.51	0.05	0.08	0.16	0.43
Sardinia	0.06	0.06	0.08	0.28	0.03	0.05	0.08	0.20

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

2013 Dec.

a. TOTAL	562,243
b. GOLD AND GOLD RECEIVABLES	68,677
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	36,834
receivables from the IMF	11,888
securities	23,109
current accounts and other deposits	1,378
reverse operations	455
other claims	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	886
financial counterparties	886
<i>of which:</i> securities	264
reverse operations	73
other claims	550
general government	-
other counterparties	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,405
claims on non-euro-area EU central banks	-
securities	1,405
other claims	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	235,869
main refinancing operations	22,160
longer-term refinancing operations	213,709
fine-tuning reverse operations	-
structural reverse operations	-
marginal lending facility	-
credits related to margin calls	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	111,530
securities held for monetary policy purposes	37,572
other securities	73,958

[TDB40606](#)

Bank of Italy

2013 Dec.

(cont)

h. GENERAL GOVERNMENT DEBT	14,484
i. INTRA-EUROSYSTEM CLAIMS	21,464
participating interest in the ECB	1,377
claims deriving from the transfer of foreign reserves to the ECB	7,219
net claims related to the allocation of euro banknotes within the Eurosystem	12,867
other intra-eurosystem claims (net)	-
l. OTHER ASSETS	63,251
<i>of which: investments of reserves and provisions</i>	40,034
m EXPENSE FOR THE YEAR	7,843

Notes:

TDB40606

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2015 Jan.	2015 Feb.	2015 Mar.
a. TOTAL	502,671	482,947	529,754
b. GOLD AND GOLD RECEIVABLES	77,865	77,865	86,951
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	39,282	39,145	43,059
receivables from the IMF	11,831	11,447	12,005
securities	25,135	25,024	27,745
current accounts and other deposits	1,544	2,014	3,303
reverse operations	769	654	-
other claims	4	6	6
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,323	1,285	1,171
financial counterparties	1,323	1,285	1,171
of which: securities	533	552	617
reverse operations	-	-	-
other claims	790	733	553
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,510	1,514	1,511
claims on non-euro-area EU central banks	-	-	-
securities	1,510	1,514	1,511
other claims	..	..	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	163,216	141,329	165,696
main refinancing operations	15,491	30,498	19,688
longer-term refinancing operations	147,725	110,830	146,008
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	119,243	121,014	131,129
securities held for monetary policy purposes	36,920	38,091	47,214
other securities	82,323	82,923	83,915

TDB40606

Bank of Italy

	2015 Jan.	2015 Feb.	2015 Mar.
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,349	14,299	14,278
i. INTRA-EUROSISTEM CLAIMS	33,944	35,563	36,567
participating interest in the ECB	1,333	1,333	1,333
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134	7,134
net claims related to the allocation of euro banknotes within the Eurosystem	25,477	27,097	28,100
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	51,802	50,642	48,920
<i>of which: investments of reserves and provisions</i>	37,439	36,693	37,931
m EXPENSE FOR THE YEAR	137	291	472

Notes:

[TDB40616](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

2013 Dec.

a. TOTAL	562,243
b. BANKNOTES IN CIRCULATION	157,541
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	20,789
current accounts (covering the minimum reserve system)	18,392
deposit facility	2,377
fixed-term deposits	20
fine-tuning reverse operations	-
deposits related to margin calls	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	33,888
general government	27,117
<i>of which:</i> treasury payment account	7,973
sinking fund for the redemption of government securities	20
other liabilities	19,123
other counterparties	6,771
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	555
liabilities to non-euro-area EU central banks	-
other liabilities	555
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	402
financial sector counterparties	-
general government	402
other counterparties	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2
deposits and balances	2
other liabilities	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,354
i. INTRA-EUROSISTEM LIABILITIES	228,382
promissory notes covering debt certificates issued by the ECB	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-
other intra-Eurosystem liabilities (net)	228,382

TDB40616

Bank of Italy

2013 Dec.

(cont.)

I. OTHER LIABILITIES	1,370
m PROVISIONS	7,978
provisions for specific risks	1,364
sundry staff-related provisions	6,614
n. REVALUATION ACCOUNTS	54,191
o. PROVISION FOR GENERAL RISKS	15,374
p. CAPITAL AND RESERVES	23,538
capital	7,500
ordinary and extraordinary reserves	8,298
other reserves	7,740
q. NET PROFITS FOR DISTRIBUTION	-
r. INCOME FOR THE YEAR	10,879
s. MEMORANDUM ACCOUNTS	615,443

Notes

TDB40616

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2015 Jan.	2015 Feb.	2015 Mar.
a. TOTAL	502,671	482,947	529,754
b. BANKNOTES IN CIRCULATION	161,518	161,984	163,509
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	17,781	10,185	12,991
current accounts (covering the minimum reserve system)	17,781	10,185	12,895
deposit facility	-	-	96
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	29,520	15,266	16,919
general government	26,141	11,562	14,564
<i>of which:</i> treasury payment account	26,023	11,462	14,473
sinking fund for the redemption of government securities	-	-	-
other liabilities	118	100	91
other counterparties	3,378	3,704	2,355
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	199	176	150
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	199	176	150
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	382	358	359
financial sector counterparties	-	-	-
general government	382	358	359
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	180	3
deposits and balances	2	2	3
other liabilities	-	178	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,841	7,841	8,437
i. INTRA-EUROSISTEM LIABILITIES	164,474	164,565	191,510
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)	164,474	164,565	191,510

TDB40616

Bank of Italy

	2015 Jan.	2015 Feb.	2015 Mar.
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,409	1,459	1,507
m PROVISIONS	7,749	7,749	7,749
provisions for specific risks	970	970	970
sundry staff-related provisions	6,779	6,779	6,779
n. REVALUATION ACCOUNTS	66,201	66,201	80,277
o. PROVISION FOR GENERAL RISKS	17,174	17,174	17,174
p. CAPITAL AND RESERVES	24,297	24,297	24,297
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	9,057	9,057	9,057
other reserves	7,740	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	2,998	2,998	2,998
r. INCOME FOR THE YEAR	1,126	2,515	1,874
s. MEMORANDUM ACCOUNTS	152,738	154,381	147,264

Notes:

Methodological Appendix

1. Content of the publication

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

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

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the "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)	BAD DEBTS: the total loans outstanding to legal persons 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. 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 - 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.
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.
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.
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).
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.