



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 3 - 2015

quarter

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Statistical Bulletin

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

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Director: 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.


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

Key to symbols and information in the index

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

- | | | |
|---|--|--|
| 1 | 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 | |

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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

June 2015	Companies authorized	Companies operating
a. ACTIVITIES		
Proprietary trading	15	15
Customer trading	22	21
Underwriting	4	4
Placement	41	39
Individual portfolio management	37	36
Reception of orders	42	40
Investment advice	71	70
Multilateral trading facilities management	3	3
b. NUMBER of SIMs	80	80

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

	2015 Mar.	2015 June
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	678	709
Equity	97	99
Balanced	43	48
Bond	242	240
Liquidity	14	14
Flexible	282	308
c. NUMBER OF ASSET MANAGEMENT COMPANIES	39	40

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

	2015 Mar.	2015 June
a. NUMBER OF FINANCIAL INTERMEDIARIES	180	178
Leasing	36	36
Factoring	18	18
Consumer credit and loan secured by 1/5 of salary	22	21
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	64
Bad Finance	6	6
Foreign exchange trading and other activities	4	4
b. NUMBER OF PAYMENT INSTITUTIONS	54	53
c. NUMBER OF E-MONEY INSTITUTIONS	4	4

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	
	2015 Mar.	2015 June	2015 Mar.	2015 June	2015 Mar.	2015 June
a. NUMBER OF BORROWERS	7,622,780	7,661,236	4,498,360	4,514,387	3,124,420	3,146,849
<i>of which: joint borrowers</i>	2,212,932	2,241,647	1,014,644	1,023,870	1,198,288	1,217,777
b. LOAN FACILITIES						
facilities granted	2,105,555	2,106,208	1,746,845	1,744,730	358,710	361,478
used margin	1,678,707	1,669,744	1,328,162	1,316,295	350,545	353,449
overshoot	59,107	62,704	53,462	57,374	5,645	5,329
unused margin	485,956	499,167	472,145	485,809	13,810	13,358
<i>of which: matched loans</i>						
facilities granted	276,741	275,872	247,396	246,920	29,344	28,951
used margin	141,462	142,862	123,742	124,689	17,720	18,172
term loans						
facilities granted	1,589,330	1,592,899	1,260,327	1,260,679	329,003	332,220
used margin	1,409,986	1,403,111	1,078,153	1,068,772	331,833	334,339
revocable loans						
facilities granted	239,378	237,301	239,030	237,009	348	292
used margin	127,187	123,696	126,196	122,759	991	937
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	375,860	377,088	360,380	362,070	15,480	15,017
used margin	184,431	184,764	169,459	170,252	14,972	14,512
d. BAD DEBTS	240,796	246,288	174,825	181,076	65,972	65,212
e. NUMBER OF GUARANTORS	4,024,988	4,024,488	2,688,080	2,660,992	1,336,908	1,363,496
<i>of which: joint guarantors</i>	1,402,575	1,400,890	946,604	936,317	455,971	464,573
f. GUARANTEES RECEIVED	817,832	814,613	620,564	615,197	197,268	199,416

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

Banks and CDP

TDC40010

Source: Supervisory returns
Stocks in millions of euro

	2014 June	2014 Sept.	2014 Dec.	2015 Mar.	2015 June
a. TOTAL STOCKS					
Loans	1,867,444	1,848,405	1,857,118	1,859,845	1,873,760
<i>of which: bad debts</i>	171,417	177,913	184,967	190,919	196,971
Deposits	1,323,881	1,340,711	1,358,164	1,385,344	1,396,525
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,836,513	1,815,623	1,824,437	1,826,235	1,838,099
<i>of which: in non-euro-area currencies</i>	15,315	14,817	15,133	17,170	15,663
more than 12 months	-	-	-	-	-
bad debts	170,428	176,908	183,741	189,624	195,903
Deposits	1,302,594	1,319,859	1,337,566	1,364,250	1,375,571
<i>of which: in non-euro-area currencies</i>	14,205	13,960	13,519	14,328	14,900
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	30,914	32,760	32,644	33,604	35,657
<i>of which: bad debts</i>	989	1,005	1,220	1,294	1,067
Deposits	21,254	20,831	20,471	20,954	20,947

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

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

[TDB10232](#)Source: Supervisory returns
Stocks in millions of euro

June 2015		Total	General government	Financial companies
a. TOTAL		1,838,099	276,075	148,554
b. NORTH-WEST ITALY		596,454	21,277	91,489
	Piedmont	112,463	10,367	5,356
	Valle d'Aosta	2,820	116	260
	Liguria	35,950	1,849	1,140
	Lombardy	445,220	8,945	84,733
c. NORTH-EAST ITALY		390,541	9,461	28,905
	Trentino-Alto Adige	40,866	734	1,062
	Veneto	162,285	3,454	15,028
	Friuli-Venezia Giulia	31,620	1,665	1,839
	Emilia-Romagna	155,770	3,608	10,976
d. CENTRAL ITALY		572,174	221,872	23,833
	Marche	43,249	1,733	1,917
	Tuscany	111,125	4,737	826
	Umbria	21,764	993	121
	Lazio	396,035	214,409	20,970
e. SOUTHERN ITALY		187,392	15,408	1,423
	Abruzzo	25,482	1,216	114
	Molise	3,788	287	16
	Campania	76,252	7,016	942
	Apulia	54,959	2,927	307
	Basilicata	6,875	608	17
	Calabria	20,036	3,355	27
f. ISLANDS		91,537	8,056	2,904
	Sicily	65,194	7,051	264
	Sardinia	26,343	1,005	2,639

Note:

Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
805,034	249,534	142,920	393,816	93,418	514,966
287,354	94,177	47,807	141,124	27,085	169,198
50,893	18,167	8,037	23,770	7,159	38,687
1,394	542	312	532	229	822
17,242	4,845	3,196	9,090	2,204	13,515
217,824	70,623	36,263	107,733	17,494	116,174
215,770	75,131	36,061	98,437	25,310	111,095
24,462	7,015	4,277	12,387	3,879	10,729
87,501	33,400	13,127	38,863	10,115	46,187
14,958	6,109	2,322	5,981	2,236	10,922
88,849	28,608	16,335	41,206	9,079	43,258
187,433	49,568	37,040	96,403	18,772	120,263
22,692	8,613	5,116	8,448	3,367	13,540
60,868	18,153	9,681	30,702	7,915	36,778
11,898	4,453	2,091	4,803	1,726	7,027
91,975	18,350	20,153	52,449	5,764	62,917
80,619	22,919	15,817	39,416	14,374	75,568
13,318	5,117	3,044	4,784	2,126	8,710
1,595	472	375	679	406	1,484
33,922	8,247	5,458	19,628	3,971	30,400
22,122	6,557	4,778	9,829	5,195	24,409
3,134	859	770	1,363	749	2,368
6,529	1,668	1,392	3,134	1,927	8,198
33,858	7,739	6,193	18,436	7,877	38,842
23,498	5,478	3,834	13,222	5,704	28,677
10,360	2,261	2,360	5,214	2,173	10,165

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

June 2015		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	898,452	314,439	241,080	206,205	94,993	41,735
	Agricultural, forestry and fishing	44,621	12,552	15,061	8,667	5,246	3,095
	Mining and quarrying	3,078	985	663	1,097	222	111
	Manufacturing	216,146	82,662	68,638	38,194	20,347	6,304
	Electricity, gas, steam and air conditioning supply	29,013	9,694	5,721	9,447	2,703	1,448
	Water supply, sewerage, waste management and remediation activities	9,391	3,157	2,116	2,602	983	533
	Construction	153,326	51,002	38,769	39,120	17,353	7,082
	Wholesale and retail trade, repair of motor vehicles and motorcycles	145,090	45,545	36,541	31,119	21,533	10,352
	Transportation and storage	37,945	11,895	6,902	9,756	6,351	3,041
	Accommodation and food service activities	37,414	8,278	12,149	8,647	5,294	3,047
	Information and communication	15,504	7,183	2,355	4,754	830	382
	Financial and insurance activities	9,380	4,014	2,070	2,370	584	343
	Real estate activities	116,781	46,755	31,238	30,359	5,973	2,457
	Professional, scientific and technical activities	37,687	16,601	9,345	8,592	2,174	975
	Administrative and support service activities	19,595	6,539	4,425	5,835	2,059	736
	All remaining activities (sections O, P,Q,R,S,T)	23,481	7,575	5,088	5,648	3,342	1,828

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

June 2015

of which:

	International claims	of which:				Local claims in local currency
		banks residual maturity		non-banks residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a. TOTAL	397,432	72,447	46,929	68,822	209,235	331,413
b. EUROPE	338,872	60,749	43,532	56,911	177,680	311,885
<i>of which:</i> Albania	469	48	8	131	281	524
Austria	17,928	1,936	614	2,795	12,584	56,967
Belgium	8,771	3,067	1,105	331	4,268	1,015
Bosnia and Herzegovina	639	1	..	130	508	2,739
Bulgaria	3,867	48	4	591	3,224	5,437
Czech Republic	4,168	22	129	1,314	2,703	11,506
Croatia	14,446	301	58	1,759	12,329	8,735
Denmark	1,250	442	356	135	317	155
Finland	1,190	192	287	196	515	1
France	47,269	9,750	10,947	3,921	22,650	-
Germany	40,326	8,852	2,945	9,224	19,305	135,389
Greece	427	105	..	109	212	293
Ireland	6,225	241	328	1,406	4,251	728
Liechtenstein	78	-	-	32	46	-
Luxembourg	17,926	2,317	1,310	3,882	10,417	2,763
Malta	1,141	391	149	149	452	-
Montenegro	1	..	..	..	1	-
Norway	1,984	553	445	186	799	-
Netherlands	16,816	2,031	2,553	2,390	9,841	321
Poland	8,733	303	79	2,410	5,941	32,517
Portugal	2,730	1,139	260	112	1,218	145
United Kingdom	48,282	15,025	12,161	13,126	7,970	6,583
Romania	7,096	140	343	1,475	5,138	3,538
Russia	10,640	223	404	1,591	8,422	8,509
Serbia	3,035	425	175	941	1,493	3,598
Slovakia	5,601	73	50	1,052	4,426	10,537
Slovenia	735	7	10	90	629	4,153
Spain	36,845	8,370	3,959	1,590	22,926	2,592
Sweden	2,072	606	681	225	559	-
Switzerland	9,225	1,205	2,186	2,652	3,183	3,624
Turkey	7,706	2,374	1,571	1,189	2,571	300
Hungary	5,775	68	259	1,017	4,430	8,163
c. ASIA	11,861	4,031	1,262	1,533	5,035	2,897
<i>of which:</i> Saudi Arabia	255	77	4	113	61	-
China	3,091	1,516	691	393	491	795
South Korea	189	46	83	3	57	-
Philippines	163	2	..	4	157	-
Japan	2,565	663	193	79	1,630	2,081
India	1,040	578	22	122	320	7
Indonesia	730	51	1	40	638	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		<i>of which:</i>					
	International claims	banks		non-banks		Local claims in local currency	
		<i>residual maturity</i>		<i>residual maturity</i>			
		up to 1 year	more than 1 year	up to 1 year	more than 1 year		
ASIA (cont.)							
	Iran	100	12	23	29	37	-
	Israel	283	20	..	14	249	..
	Kazakhstan	782	564	1	18	199	-
	Malaysia	20	8	-	3	8	-
	Pakistan	12	3	..	..	9	-
	Qatar	458	42	40	35	341	-
	Taiwan	77	66	11	..	..	15
	Thailand	13	7	1	1	4	-
d.	AFRICA	2,835	372	382	500	1,580	4,607
	<i>of which:</i> Algeria	146	14	..	90	41	-
	Egypt	1,123	253	136	275	459	4,607
	Morocco	119	41	40	8	30	-
	South Africa	211	15	3	15	179	-
	Tunisia	228	36	176	10	5	-
e.	AMERICA	23,006	5,104	1,220	5,606	11,075	11,819
	<i>of which:</i> Argentina	88	..	..	23	65	..
	Brazil	1,050	90	193	264	503	-
	Canada	2,081	461	168	229	1,223	-
	Chile	50	3	2	18	27	..
	Colombia	21	..	..	10	11	-
	Cuba	94	43	49	..	2	-
	Mexico	725	8	1	156	560	..
	Peru	383	3	2	274	103	..
	United States	17,718	4,492	791	4,557	7,878	11,787
	Uruguay	5	-	-	4	1	-
	Venezuela	57	-	..	5	52	-
f.	OCEANIA	3,212	216	244	288	2,464	..
	<i>of which:</i> Australia	2,143	206	242	258	1,437	..
	New Zealand	61	10	2	3	46	-
g.	OFF-SHORE CENTRES	9,359	1,973	288	1,787	5,311	204
	<i>of which:</i> Bahamas	932	430	27	145	330	-
	Cayman Islands	1,883	240	86	122	1,436	-
	Gibraltar	6	-	-	..	6	-
	Hong Kong	1,246	542	48	468	189	160
	Jersey, C.I.	743	-	..	44	699	-
	Singapore	1,337	128	4	610	595	44
h.	INTERNATIONAL ORGANIZATIONS	8,288	-	..	2,197	6,091	-

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			
June 2015									
a.	TOTAL	1,121,689	2,037	70,490	910	54,897			
b.	NORTH-WEST ITALY	384,410	37	22,582	292	15,256			
	Piedmont	79,402	12	4,420	130	2,921			
	Valle d'Aosta	2,139	6	189	3	205			
	Liguria	27,523	1	1,199	14	827			
	Lombardy	275,347	18	16,775	145	11,304			
c.	NORTH-EAST ITALY	255,235	174	16,256	282	14,744			
	Trentino-Alto Adige	27,907	101	3,087	140	2,238			
	Veneto	105,555	22	6,578	60	6,315			
	Friuli-Venezia Giulia	22,393	36	1,366	30	938			
	Emilia-Romagna	99,380	15	5,226	51	5,252			
d.	CENTRAL ITALY	287,197	63	17,915	92	14,739			
	Marche	28,236	11	2,190	55	1,205			
	Tuscany	74,485	11	5,152	15	5,483			
	Umbria	14,332	1	1,373	12	1,120			
	Lazio	170,144	40	9,201	11	6,932			
e.	SOUTHERN ITALY	131,960	27	9,346	110	7,389			
	Abruzzo	18,300	2	1,927	15	1,000			
	Molise	2,534	..	224	7	170			
	Campania	52,831	10	2,405	19	3,218			
	Apulia	39,730	9	3,502	57	2,168			
	Basilicata	4,432	1	354	6	254			
	Calabria	14,132	5	934	6	579			
f.	ISLANDS	62,885	1,736	4,390	135	2,768			
	Sicily	45,067	1,282	2,805	68	1,590			
	Sardinia	17,818	454	1,585	67	1,179			

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
1,207	83,912	1,811	291,397	2,302	67,636	4,584	540,507
513	30,701	60	103,472	295	25,388	1,219	184,595
127	6,242	12	22,581	102	4,230	358	38,266
9	248	-	488	22	150	49	771
36	1,488	9	8,858	31	3,570	115	11,376
341	22,724	39	71,544	140	17,437	697	134,182
328	21,413	492	63,030	471	15,213	1,499	121,333
54	1,187	301	4,107	118	1,897	260	14,416
119	9,517	41	26,547	56	6,040	296	49,965
67	1,961	40	6,326	30	1,062	170	10,367
89	8,748	110	26,049	267	6,214	772	46,585
154	17,201	242	69,262	207	16,292	872	150,157
65	1,649	14	6,536	57	1,691	347	14,417
45	5,064	38	21,058	86	5,542	91	31,900
20	1,085	9	3,248	15	913	41	6,496
24	9,403	181	38,420	48	8,146	394	97,344
150	11,236	59	37,662	1,166	7,140	593	57,080
43	1,447	5	4,178	1,066	946	74	7,595
5	203	..	686	11	132	13	1,083
37	5,084	49	15,494	17	3,173	89	23,236
39	3,274	3	13,067	67	2,094	241	15,210
3	412	..	916	3	234	34	2,214
23	816	1	3,321	3	560	143	7,743
62	3,361	957	17,971	162	3,602	401	27,340
45	2,322	76	13,268	91	2,296	339	20,885
17	1,039	881	4,703	70	1,306	63	6,455

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2015		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		914,179	242	20,637	151	25,968
b. NORTH-WEST ITALY		343,736	3	7,660	21	8,275
Piedmont		65,120	..	1,236	8	1,401
Valle d'Aosta		1,303	-	38	1	19
Liguria		19,727	-	313	2	321
Lombardy		257,586	3	6,073	10	6,534
c. NORTH-EAST ITALY		250,119	10	4,744	85	7,676
Trentino-Alto Adige		22,563	10	1,161	64	725
Veneto		124,216	..	2,214	14	3,467
Friuli-Venezia Giulia		15,383	-	344	1	466
Emilia-Romagna		87,958	..	1,025	6	3,018
d. CENTRAL ITALY		196,862	22	5,195	4	6,405
Marche		19,036	1	626	1	646
Tuscany		53,924	8	866	..	2,097
Umbria		10,095	-	187	..	1,051
Lazio		113,808	13	3,517	3	2,613
e. SOUTHERN ITALY		83,617	3	2,268	29	2,530
Abruzzo		11,819	..	500	2	362
Molise		1,833	-	40	..	61
Campania		34,315	1	608	8	929
Apulia		25,502	2	878	19	976
Basilicata		2,796	..	103	-	41
Calabria		7,351	..	139	-	161
f. ISLANDS		39,845	203	770	11	1,081
Sicily		29,645	120	585	11	818
Sardinia		10,200	84	185	-	263

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
697	107,735	377	101,852	409	14,514	2,085	639,515
330	39,889	..	34,914	26	5,586	590	246,441
110	4,772	-	8,194	3	897	98	48,399
1	89	-	251	10	37	7	850
10	1,991	-	3,214	1	737	17	13,122
210	33,037	..	23,255	12	3,915	467	184,070
192	28,170	31	22,193	365	3,728	832	182,093
46	955	27	2,109	4	936	136	16,391
83	10,463	1	9,029	2	1,307	91	97,544
31	1,384	-	2,765	..	218	120	10,053
32	15,368	3	8,290	360	1,267	485	58,104
93	28,032	22	24,903	..	3,345	155	128,683
51	2,409	..	2,069	..	378	78	12,775
11	6,450	18	7,659	-	1,030	45	35,741
3	1,265	-	1,203	-	118	9	6,260
28	17,909	4	13,972	..	1,819	23	73,908
50	8,947	-	14,238	6	1,320	397	53,828
11	1,554	-	1,468	..	197	14	7,713
3	142	-	250	2	19	..	1,316
11	2,985	-	5,674	-	501	27	23,571
18	3,560	-	5,236	5	433	290	14,084
4	226	-	415	-	63	7	1,937
3	480	-	1,195	-	106	59	5,207
32	2,696	324	5,604	11	534	110	28,469
21	1,996	..	4,218	1	325	109	21,442
10	700	324	1,385	11	209	1	7,028

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

 Source: Supervisory returns
 Stocks in millions of euro

June 2015		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	12,951	457	12,495	5,527	98	5,429
b.	NORTH-WEST ITALY	3,912	152	3,760	1,831	71	1,759
	Piedmont	1,023	24	999	407	3	405
	Valle d'Aosta	37	..	36	27	..	27
	Liguria	67	..	66	32	..	32
	Lombardy	2,785	127	2,658	1,364	68	1,296
c.	NORTH-EAST ITALY	4,129	141	3,988	1,572	12	1,560
	Trentino-Alto Adige	514	55	459	226	3	223
	Veneto	1,637	25	1,611	593	1	592
	Friuli-Venezia Giulia	385	39	346	140	6	134
	Emilia-Romagna	1,594	21	1,572	612	1	611
d.	CENTRAL ITALY	2,593	56	2,537	1,245	8	1,237
	Marche	333	25	308	117	3	114
	Tuscany	1,218	15	1,203	601	3	598
	Umbria	297	6	291	167	..	166
	Lazio	745	10	735	360	1	359
e.	SOUTHERN ITALY	1,630	57	1,573	627	6	621
	Abruzzo	159	3	156	55	-	55
	Molise	44	3	41	16	..	16
	Campania	406	10	396	207	1	206
	Apulia	689	17	671	276	2	273
	Basilicata	132	3	129	34	..	33
	Calabria	201	20	180	40	3	37
f.	ISLANDS	687	51	636	252	1	251
	Sicily	420	46	374	138	..	138
	Sardinia	267	5	262	114	1	113

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,850	217	4,632	2,575	141	2,434
1,406	75	1,331	675	5	670
404	21	383	212	1	211
6	..	6	3	-	3
24	..	24	11	..	11
972	54	917	450	5	445
1,627	68	1,560	930	61	869
95	3	92	193	49	145
740	23	717	303	1	302
166	22	144	78	10	68
626	20	607	356	1	355
795	28	767	553	20	533
111	10	101	104	11	93
404	6	398	214	7	208
80	5	76	50	1	48
199	8	192	185	1	184
757	37	719	246	14	233
75	3	72	29	..	28
22	1	21	6	2	4
124	6	117	76	4	72
315	9	306	98	6	93
76	2	74	23	1	22
146	16	130	14	1	14
265	9	256	170	40	130
148	5	143	133	40	93
117	4	113	37	..	37

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2015		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	605	20	584	155	..	154
b.	NORTH-WEST ITALY	169	6	163	51	..	50
	Piedmont	48	2	46	6	-	6
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	2	-	2	1	-	1
	Lombardy	118	4	114	44	..	44
c.	NORTH-EAST ITALY	220	5	214	46	..	46
	Trentino-Alto Adige	30	..	29	8	-	8
	Veneto	64	2	62	15	-	15
	Friuli-Venezia Giulia	15	2	13	3	..	3
	Emilia-Romagna	111	1	110	19	-	19
d.	CENTRAL ITALY	86	5	81	23	..	23
	Marche	22	3	19	2	-	2
	Tuscany	29	1	29	10	..	10
	Umbria	7	..	7	2	-	2
	Lazio	27	1	26	9	-	9
e.	SOUTHERN ITALY	92	2	90	22	..	22
	Abruzzo	14	..	14	4	-	4
	Molise	4	..	3	1	..	1
	Campania	18	..	18	3	-	3
	Apulia	42	1	41	12	-	12
	Basilicata	6	..	6	1	-	1
	Calabria	8	-	8	1	-	1
f.	ISLANDS	38	1	37	13	-	13
	Sicily	25	..	24	9	-	9
	Sardinia	13	1	12	4	-	4

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
360	20	341	90	..	89
93	6	88	25	..	25
32	2	30	11	-	11
1	..	1	..	-	..
1	-	1	1	-	1
60	4	56	14	..	14
135	5	130	39	..	39
10	..	10	11	..	11
38	2	36	11	-	11
8	2	6	3	-	3
79	1	78	13	-	13
55	5	50	8	..	8
18	3	15	2	..	2
16	1	15	3	-	3
5	..	5	..	-	..
16	1	15	2	-	2
58	2	56	12	-	12
8	..	8	1	-	1
3	..	3	..	-	..
13	..	12	2	-	2
23	1	22	8	-	8
5	..	5	..	-	..
6	-	6	1	-	1
19	1	17	6	-	6
12	..	11	4	-	4
7	1	6	2	-	2

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

[TDB10440](#)Source: Supervisory returns
Stocks in millions of euro

June 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	13,021	64	456	606
b. NORTH-WEST ITALY	2,441	34	106	203
Piedmont	769	11	27	30
Valle d'Aosta	84	..	1	45
Liguria	206	..	4	1
Lombardy	1,382	23	74	127
c. NORTH-EAST ITALY	3,315	1	123	221
Trentino-Alto Adige	977	..	9	57
Veneto	614	..	79	55
Friuli-Venezia Giulia	377	-	5	27
Emilia-Romagna	1,348	1	30	81
d. CENTRAL ITALY	1,638	4	117	97
Marche	552	3	89	46
Tuscany	298	..	8	15
Umbria	97	..	11	6
Lazio	691	1	10	29
e. SOUTHERN ITALY	2,160	16	99	72
Abruzzo	1,255	..	5	5
Molise	37	1	..	..
Campania	221	2	11	6
Apulia	418	9	74	46
Basilicata	47	4	4	6
Calabria	182	1	4	8
f. ISLANDS	3,468	9	10	13
Sicily	1,916	6	8	11
Sardinia	1,551	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
481	369	3,489	959	1,643	4,780	175	93
59	94	111	396	64	1,342	31	22
4	21	24	221	29	373	29	21
4	..	..	..	-	33	..	-
28	..	48	57	-	68	..	-
23	73	39	118	35	868	2	..
251	158	621	146	525	1,201	68	31
116	32	380	19	..	362	2	..
20	40	41	85	4	272	19	4
51	65	67	14	..	142	4	1
65	21	133	28	521	425	43	26
70	52	247	226	1	812	10	1
57	25	27	203	1	100	1	..
5	11	31	8	..	212	8	..
..	6	14	3	..	57	..	-
7	10	176	12	..	444	2	1
17	36	81	135	1,052	600	52	29
13	3	6	45	1,051	77	49	29
..	2	..	10	..	23	..	-
..	11	57	2	-	132	..	-
2	14	3	49	..	219	2	..
-	2	1	7	-	23	..	..
2	3	14	22	..	127	..	-
84	28	2,429	55	1	824	13	10
46	23	1,096	37	1	675	13	10
38	5	1,333	18	1	149	..	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	483	1	39	21
b. NORTH-WEST ITALY	99	..	4	13
Piedmont	22	..	1	-
Valle d'Aosta	2	-	-	1
Liguria	3	-	..	-
Lombardy	72	-	3	12
c. NORTH-EAST ITALY	180	..	5	7
Trentino-Alto Adige	30	-	1	3
Veneto	24	..	3	1
Friuli-Venezia Giulia	17	-	..	3
Emilia-Romagna	108	..	..	..
d. CENTRAL ITALY	32	..	3	1
Marche	15	-	2	..
Tuscany	9	..	1	..
Umbria	1	-	..	..
Lazio	7	-	..	-
e. SOUTHERN ITALY	99	..	26	..
Abruzzo	51	-	..	..
Molise	1	-	-	-
Campania	5	-	2	-
Apulia	35	..	23	..
Basilicata	1	-	..	-
Calabria	6	-	..	-
f. ISLANDS	72	-	..	..
Sicily	29	-	..	..
Sardinia	43	-	-	-

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
14	28	61	16	53	162	88	50
3	8	2	7	..	58	4	3
..	2	..	5	-	11	3	3
..	..	-	-	-	1	-	-
-	-	1	1	-	..	-	-
3	6	..	1	..	46	..	..
6	11	3	2	53	65	28	16
2	3	2	..	-	17	2	..
1	2	..	1	..	9	6	1
1	4	-	1	-	8	1	..
2	1	..	-	52	31	19	15
2	6	3	5	-	9	4	..
1	3	..	5	-	1	2	..
..	1	1	..	-	5	2	..
-	..	-	..	-	1	-	-
1	1	2	..	-	3	..	..
..	2	..	1	..	19	50	29
..	..	..	1	-	1	49	29
-	..	-	-	-	..	-	-
-	..	..	..	-	2	..	-
-	1	-	-	..	9	1	-
-	-	-	..	-	-
-	-	..	-	-	6	-	-
3	2	54	..	-	10	3	2
3	1	12	..	-	10	3	2
-	1	42	-	-	..	-	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

June 2015

	Total	Banks	Financial intermediaries
a. TOTAL	104,346	64,128	40,218
b. NORTH-WEST ITALY	26,782	16,863	9,919
Piedmont	7,766	5,192	2,574
Valle d'Aosta	219	150	69
Liguria	2,596	1,404	1,192
Lombardy	16,202	10,118	6,084
c. NORTH-EAST ITALY	16,549	10,622	5,927
Trentino-Alto Adige	899	671	228
Veneto	6,911	4,353	2,558
Friuli-Venezia Giulia	1,844	1,137	707
Emilia-Romagna	6,895	4,461	2,434
d. CENTRAL ITALY	23,117	14,141	8,975
Marche	2,278	1,399	879
Tuscany	6,987	4,157	2,830
Umbria	1,652	1,021	631
Lazio	12,200	7,565	4,635
e. SOUTHERN ITALY	23,896	14,579	9,317
Abruzzo	2,330	1,430	900
Molise	531	313	218
Campania	9,669	6,118	3,551
Apulia	6,830	4,038	2,792
Basilicata	877	498	380
Calabria	3,658	2,183	1,475
f. ISLANDS	14,002	7,923	6,079
Sicily	10,241	5,787	4,454
Sardinia	3,760	2,136	1,625

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

June 2015		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	341,962	73,411	52,874	191,148	15,395	9,134
	General Government	158,659	953	384	155,812	649	861
	Financial and insurance corporations	19,824	13,271	1,932	1,934	876	1,812
	Non-financial corporations	126,859	47,296	40,131	25,403	9,719	4,310
	Producer households	12,988	3,656	3,770	2,558	1,945	1,059
	Consumer households	23,633	8,236	6,657	5,442	2,205	1,093
b.	MORTGAGE LOANS	874,703	290,025	198,393	234,670	102,885	48,730
	General government	105,578	19,089	8,474	59,610	12,764	5,641
	Financial and insurance corporations	23,131	15,733	3,873	2,934	231	360
	Non-financial corporations	312,765	109,976	86,079	71,863	31,475	13,372
	Producer households	53,665	16,364	15,595	10,669	7,174	3,863
	<i>of which: for house purchase</i>	18,788	5,348	4,728	4,268	2,762	1,681
	Consumer households	379,564	128,863	84,372	89,593	51,242	25,494
	<i>of which: for house purchase</i>	321,797	111,408	71,237	75,051	42,339	21,761
c.	LOANS SECURED BY PLEDGE OF SALARY	10,229	2,182	1,169	1,974	3,241	1,662
	Producer households	46	23	6	5	7	5
	Consumer households	10,183	2,159	1,162	1,970	3,234	1,658
d.	PERSONAL LOANS	38,312	9,837	6,750	8,503	8,441	4,781
	Producer households	1,538	405	281	359	293	201
	Consumer households	36,767	9,431	6,467	8,143	8,146	4,580
e.	FACTORING	17,466	5,440	2,509	5,762	2,746	1,009
	General government	3,153	478	218	964	1,055	437
	Financial and insurance corporations	338	101	38	199	..	..
	Non-financial corporations	13,638	4,764	2,205	4,531	1,593	545
	Producer households	261	54	45	46	92	24
	Consumer households	76	43	3	22	6	3
f.	FINANCIAL LEASING	36,279	14,253	8,794	8,142	3,423	1,668
	General government	275	42	104	29	88	12
	Financial and insurance corporations	540	192	103	219	13	12
	Non-financial corporations	32,591	12,987	7,904	7,306	2,931	1,463
	Producer households	1,976	732	469	350	287	138
	Consumer households	897	300	214	238	103	42

Notes: The data do not include bad debts, advances on bills subject to final payment, cash advances on credit cards and other loans not included in the previous technical form.

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

June 2015

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	10,320	3,141	1,655	4,053	1,094	377
Factoring: advances to assignor	8,451	4,232	1,310	1,776	866	267
nominal value of credits acquired pro-solvendo	15,272	6,799	2,414	3,832	1,758	469
Total exposure in respect of finance leases	56,189	21,088	16,190	11,915	4,834	2,162
Receivables for consumer credit	40,218	9,919	5,927	8,975	9,317	6,079
Other finance	5,025	2,164	1,134	958	487	282

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

June 2015

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	10,320	3,176	243	6,327	194	381
Factoring: advances to assignor	8,451	182	848	7,312	67	41
Nominal value of receivables acquired pro-solvendo	15,272	236	1,167	12,958	101	811
Total exposure in respect of finance leases	56,189	550	1,046	50,570	2,378	1,643
Receivables for consumer credit	-	-	-	-	-	40,218
Other finance	4,502	93	511	2,539	519	840

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

June 2015		Facilities granted		Used margin		with real security	
		of which:		of which:		In non-euro-area currencies	
			short-term		short-term		
a.	ITALY	1,534,763	620,482	1,153,638	333,025	15,869	428,083
	General government	56,327	23,278	33,635	8,064	82	342
	Financial companies	318,350	83,577	245,492	51,418	2,478	16,514
	Non-Financial companies	889,399	460,725	621,335	238,691	10,947	213,303
	<i>of which: industry</i>	<i>335,616</i>	<i>206,207</i>	<i>203,481</i>	<i>92,667</i>	<i>3,441</i>	<i>32,733</i>
	building	110,585	41,964	100,477	30,559	472	58,252
	services	420,553	204,096	298,691	110,576	6,914	114,095
	Producer households	58,524	18,350	52,814	12,022	167	32,213
	Consumer households and nec	207,614	33,016	196,460	21,946	2,176	163,310
b.	NORTH-WEST ITALY	663,118	258,832	493,054	137,915	7,702	148,192
	General government	12,098	3,887	6,208	388	82	53
	Financial companies	221,859	57,158	176,106	35,932	2,332	9,097
	Non-Financial companies	345,068	179,408	233,112	89,752	3,702	77,285
	<i>of which: industry</i>	<i>132,496</i>	<i>83,275</i>	<i>81,497</i>	<i>37,582</i>	<i>1,332</i>	<i>13,115</i>
	building	39,985	13,917	35,536	9,904	205	21,709
	services	166,141	80,069	110,672	40,968	2,064	40,173
	Producer households	16,707	5,320	14,879	3,368	73	9,191
	Consumer households and nec	65,999	12,624	61,559	8,221	1,505	51,780
c.	NORTH-EAST ITALY	386,684	167,361	291,264	84,552	2,607	112,191
	General government	6,954	2,613	3,318	398	-	85
	Financial companies	65,195	13,204	51,740	7,275	68	3,053
	Non-Financial companies	242,604	135,973	169,494	66,552	2,223	57,871
	<i>of which: industry</i>	<i>104,191</i>	<i>66,921</i>	<i>62,862</i>	<i>28,120</i>	<i>1,183</i>	<i>10,455</i>
	building	28,551	13,126	24,982	9,045	96	13,824
	services	101,635	52,460	75,169	27,532	928	30,789
	Producer households	18,592	5,883	16,569	3,796	68	10,135
	Consumer households and nec	52,009	9,154	49,066	6,247	243	40,379
d.	CENTRAL ITALY	316,283	127,695	227,878	70,862	2,790	97,017
	General government	25,461	9,842	17,679	4,595	..	174
	Financial companies	25,017	8,131	13,830	5,100	78	4,167
	Non-Financial companies	205,702	98,759	140,034	54,036	2,517	47,876
	<i>of which: industry</i>	<i>69,598</i>	<i>39,295</i>	<i>37,532</i>	<i>17,654</i>	<i>742</i>	<i>4,825</i>
	building	26,908	9,127	25,791	7,347	33	14,571
	services	104,560	48,821	72,782	28,127	1,741	26,450
	Producer households	11,350	3,394	10,482	2,336	17	6,585
	Consumer households and nec	47,838	7,301	45,034	4,628	176	37,722

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	112,510	46,060	94,240	27,047	2,532	46,238
General government	7,130	4,089	4,082	1,443	-	16
Financial companies	2,198	1,938	1,122	862	..	150
Non-Financial companies	68,187	34,548	55,476	20,914	2,328	20,653
of which: industry	22,042	12,990	16,020	7,195	138	3,193
building	11,210	4,515	10,385	3,278	138	5,756
services	32,799	16,180	27,214	9,891	2,051	10,955
Producer households	7,677	2,494	7,020	1,683	9	4,018
Consumer households and nec	26,664	2,763	25,959	2,005	192	21,074
f. ISLANDS	56,167	20,533	47,202	12,650	239	24,445
General government	4,683	2,846	2,348	1,240	-	15
Financial companies	4,081	3,146	2,694	2,249	-	47
Non-Financial companies	27,838	12,038	23,218	7,437	177	9,618
of which: industry	7,290	3,726	5,569	2,115	46	1,146
building	3,931	1,279	3,784	985	..	2,392
services	15,417	6,566	12,854	4,058	131	5,728
Producer households	4,197	1,260	3,864	838	1	2,284
Consumer households and nec	15,103	1,174	14,842	846	60	12,355

Note: .

Distribution by total credit used

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

June 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	5,557,186	2,000,604	1,454,779	1,029,391	249,506
Facilities granted	1,892,873	108,332	148,402	181,453	97,698
used margin	1,504,134	100,541	141,967	169,619	82,922
<i>of which: backed by real security</i>	<i>685,817</i>	<i>79,080</i>	<i>128,247</i>	<i>145,006</i>	<i>53,064</i>
Unused margin	441,683	9,976	8,097	14,741	17,742
Overshoot	52,944	2,186	1,662	2,907	2,965

Note:

Distribution by total credit used

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

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	107,394	72,905	26,789	20,988	4,085
Facilities granted	90,528	135,660	111,647	254,539	709,677
used margin	72,368	108,193	88,640	197,366	538,088
<i>of which: backed by real security</i>	35,986	48,780	37,570	72,384	85,099
Unused margin	21,442	32,576	27,539	68,574	190,381
Overshoot	3,282	5,109	4,532	11,401	18,792

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

June 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	611,564	12,067	10,169	18,547	26,601	34,615
Used margin	326,142	6,337	5,480	10,398	15,059	19,427
<i>of which:</i> backed by real security	36,937	540	714	1,483	2,643	3,650
Overshoot	26,307	804	639	1,112	1,375	1,582
unused margin	311,729	6,534	5,328	9,260	12,917	16,771
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	8,917	19	27	67	116	174
Used margin	6,884	18	25	61	101	160
<i>of which:</i> backed by real security	337	2	4	10	18	27
Overshoot	477	2	2	3	5	12
unused margin	2,511	2	4	9	20	25
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	904,704	40,782	55,184	77,080	39,708	33,760
Used margin	811,627	41,183	55,406	77,080	39,653	33,734
<i>of which:</i> backed by real security	385,565	28,491	49,255	67,403	30,226	23,123
Overshoot	20,658	707	630	986	988	971
unused margin	113,735	306	407	985	1,043	997
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,577	129	254	1,021	530	175
Used margin	8,986	130	254	1,019	530	178
<i>of which:</i> backed by real security	5,244	123	236	925	421	53
Overshoot	302	1	2	3	6	5
unused margin	893	1	1	5	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	56,325	48,212	122,426	281,503
Used margin	31,028	26,083	61,894	144,275
<i>of which:backed by real security</i>	6,195	4,919	8,815	7,153
Overshoot	2,186	1,756	3,702	7,520
unused margin	27,484	23,885	64,233	144,748
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	409	423	1,500	6,182
Used margin	360	362	1,239	4,542
<i>of which:backed by real security</i>	65	44	82	85
Overshoot	27	14	15	382
unused margin	76	75	277	2,022
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	52,361	44,452	102,897	457,394
Used margin	52,355	44,330	101,345	360,675
<i>of which:backed by real security</i>	34,130	27,042	55,670	67,058
Overshoot	1,792	1,499	3,878	4,414
unused margin	1,798	1,620	5,430	101,134
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	252	180	536	6,499
Used margin	254	185	533	5,900
<i>of which:backed by real security</i>	41	44	209	3,192
Overshoot	9	8	25	242
unused margin	6	3	28	841

Note:

Distribution by type of transaction

[TDB30136](#)

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

June 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	1,892,873	103,300	143,453	173,531	91,054
Used margin	1,504,134	98,128	139,151	165,534	79,420
<i>of which: backed by real security</i>	<i>685,817</i>	<i>78,424</i>	<i>126,944</i>	<i>143,926</i>	<i>53,098</i>
Unused margin	441,683	6,934	5,837	10,416	14,245
Overshoot	52,944	1,762	1,535	2,419	2,611

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	83,590	128,534	107,454	256,501	803,165
Used margin	68,310	102,932	84,855	192,229	559,744
<i>of which: backed by real security</i>	<i>35,414</i>	<i>48,351</i>	<i>36,836</i>	<i>72,165</i>	<i>86,259</i>
Unused margin	18,188	30,009	26,228	72,582	256,659
Overshoot	2,908	4,407	3,628	8,310	13,237

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

June 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	1,134,12	720,426	651,021	236,833	118,656	84,643	32,053	26,598	5,832
Facilities granted	52,997	65,633	96,714	66,954	68,724	109,347	93,267	227,360	751,578
Used margin	47,668	61,164	88,559	55,343	53,499	83,997	70,961	165,012	515,392
b. PIEMONTE									
Number of borrowers	84,539	54,329	46,685	17,169	8,807	6,159	2,333	1,797	395
Facilities granted	3,902	4,836	6,719	4,772	5,065	7,922	6,843	15,088	39,039
Used margin	3,442	4,442	6,013	3,784	3,731	5,740	4,997	10,341	23,636
c. VALLE D'AOSTA									
Number of borrowers	2,610	1,544	1,733	670	291	217	85	62	9
Facilities granted	119	131	234	177	149	227	191	401	726
Used margin	104	118	213	150	118	182	149	299	483
d. LIGURIA									
Number of borrowers	25,423	16,492	15,841	5,816	2,518	1,666	561	494	129
Facilities granted	1,163	1,445	2,253	1,547	1,414	2,112	1,637	4,272	11,127
Used margin	1,016	1,329	2,074	1,274	1,096	1,611	1,227	3,188	7,959
e. LOMBARDY									
Number of borrowers	179,969	137,681	139,307	52,373	27,944	21,616	8,794	7,922	1,964
Facilities granted	8,476	12,578	20,775	14,819	16,200	28,187	25,693	69,120	343,252
Used margin	7,397	11,549	18,800	11,887	12,215	21,108	18,961	48,545	250,696
f. TRENTO-ALTO ADIGE									
Number of borrowers	32,112	21,972	26,367	11,268	5,654	3,811	1,402	984	155
Facilities granted	1,531	2,072	4,205	3,324	3,354	5,092	4,139	8,275	9,328
Used margin	1,285	1,878	3,845	2,872	2,808	4,301	3,439	6,519	6,432
g. VENETO									
Number of borrowers	96,805	69,071	62,720	24,612	13,702	9,845	3,767	3,194	677
Facilities granted	4,553	6,307	9,194	6,942	7,900	12,602	10,918	27,086	80,223
Used margin	3,981	5,831	8,286	5,623	5,986	9,346	8,072	18,789	64,077
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	35,154	22,541	15,601	5,240	2,654	1,892	693	529	109
Facilities granted	1,684	2,045	2,262	1,490	1,554	2,484	2,079	4,607	9,353
Used margin	1,568	1,944	2,077	1,242	1,233	1,946	1,591	3,362	5,436
i. EMILIA-ROMAGNA									
Number of borrowers	102,358	69,590	64,174	24,592	12,981	9,674	3,674	3,214	725
Facilities granted	4,809	6,347	9,558	7,059	7,655	12,766	10,846	28,178	64,309
Used margin	4,118	5,776	8,529	5,538	5,640	9,292	7,931	19,646	38,597
l. MARCHE									
Number of borrowers	36,901	23,516	20,412	8,114	4,064	2,815	926	743	116
Facilities granted	1,749	2,150	3,007	2,322	2,338	3,528	2,538	5,916	9,115
Used margin	1,564	2,009	2,735	1,926	1,848	2,695	1,910	4,338	5,912

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	78,136	50,115	51,766	19,550	9,642	6,708	2,510	1,921	335
	Facilities granted	3,636	4,550	7,644	5,529	5,637	8,714	7,424	16,380	23,266
	Used margin	3,225	4,213	6,995	4,598	4,498	6,879	5,777	12,087	16,016
n.	UMBRIA									
	Number of borrowers	21,114	12,342	9,793	3,691	1,889	1,287	449	367	79
	Facilities granted	991	1,121	1,438	1,067	1,124	1,679	1,299	3,067	3,797
	Used margin	906	1,054	1,315	911	905	1,388	1,040	2,242	2,782
o.	LAZIO									
	Number of borrowers	110,953	66,405	68,978	22,135	9,105	6,307	2,327	2,141	614
	Facilities granted	5,163	6,160	10,620	6,155	5,072	7,972	6,600	17,960	119,052
	Used margin	4,769	5,844	10,105	5,456	4,267	6,641	5,465	14,781	65,256
p.	ABRUZZO									
	Number of borrowers	29,563	16,548	12,266	4,360	2,090	1,447	535	393	62
	Facilities granted	1,394	1,519	1,857	1,307	1,273	1,928	1,629	3,281	3,476
	Used margin	1,300	1,446	1,730	1,120	1,031	1,614	1,311	2,503	2,133
q.	MOLISE									
	Number of borrowers	5,173	2,669	2,013	685	318	210	69	26	8
	Facilities granted	237	239	298	199	193	275	185	204	253
	Used margin	222	227	272	169	154	221	142	160	183
r.	CAMPANIA									
	Number of borrowers	66,961	36,621	31,784	11,114	5,362	3,546	1,277	982	161
	Facilities granted	3,051	3,321	4,700	3,101	3,033	4,389	3,627	8,261	12,794
	Used margin	2,819	3,126	4,402	2,650	2,464	3,448	2,818	6,351	10,056
s.	APULIA									
	Number of borrowers	62,490	36,366	27,659	8,638	4,094	2,731	985	676	89
	Facilities granted	2,897	3,301	4,004	2,416	2,387	3,507	2,876	5,757	4,654
	Used margin	2,719	3,169	3,709	2,063	1,944	2,816	2,323	4,398	3,094
t.	BASILICATA									
	Number of borrowers	8,490	4,081	3,263	1,185	569	358	141	102	12
	Facilities granted	388	364	480	331	331	456	418	876	553
	Used margin	358	337	437	276	253	340	299	657	384
u.	CALABRIA									
	Number of borrowers	25,218	11,730	9,361	3,006	1,452	791	287	157	31
	Facilities granted	1,149	1,060	1,384	862	855	1,011	808	1,172	1,804
	Used margin	1,071	1,007	1,280	709	676	813	630	959	1,483
v.	SICILY									
	Number of borrowers	92,483	43,214	29,423	9,168	3,936	2,610	865	632	108
	Facilities granted	4,272	3,908	4,312	2,569	2,290	3,306	2,452	5,260	8,484
	Used margin	4,055	3,750	4,051	2,226	1,879	2,634	1,982	3,921	5,988
z.	SARDINIA									
	Number of borrowers	37,670	23,599	11,875	3,447	1,584	953	373	262	54
	Facilities granted	1,832	2,177	1,770	966	899	1,189	1,064	2,197	6,972
	Used margin	1,751	2,114	1,694	870	751	983	898	1,925	4,787

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

June 2015

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,106,208	1,669,744	62,704
b. GENERAL GOVERNMENT	63,679	41,508	2,090
Central government	17,930	15,534	494
Local government	45,403	25,702	1,573
Social security funds	346	273	23
c. FINANCIAL COMPANIES	434,242	344,882	5,594
Monetary financial institutions	109,732	93,281	573
Other financial intermediaries	277,267	216,949	3,052
Financial auxiliaries	7,863	5,704	127
Insurance companies	3,643	1,606	21
Pension funds	143	4	..
d. NON-FINANCIAL COMPANIES	1,006,579	730,157	38,203
Public companies	52,032	21,011	413
Private companies	869,480	637,556	34,429
Associations of non-financial companies	1,184	762	21
Craft non-financial quasi-companies	27,630	21,799	925
Other non-financial quasi-companies	56,253	49,029	2,415
e. HOUSEHOLDS	481,035	466,794	7,293
Producer households	80,897	75,102	2,661
Consumer households	400,139	391,692	4,632
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,821	8,555	175
g. REST OF THE WORLD	103,556	72,285	9,186
General government	1,308	1,165	39
Monetary financial institutions	48,330	33,809	7,925
Other financial institutions	27,594	19,336	800
Non-financial companies	24,799	16,653	381
Households	1,332	1,268	31
Non-profit institutions serving households	8	7	1
International organizations and other institutions	185	47	10
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	178	98	3

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
1,744,730	1,316,295	57,374	361,478	353,449	5,329
56,327	33,635	1,495	7,352	7,874	595
15,155	12,580	315	2,775	2,954	180
40,840	20,805	1,167	4,563	4,896	406
331	249	13	14	23	9
427,744	338,410	5,460	6,499	6,472	134
109,393	92,918	548	339	363	25
276,710	216,342	3,002	557	607	50
5,643	3,478	118	2,220	2,226	8
3,632	1,596	21	10	10	..
143	4	..	-	-	-
889,399	621,335	34,780	117,180	108,822	3,423
49,886	19,436	382	2,147	1,575	31
768,188	544,068	31,470	101,292	93,488	2,960
1,118	706	20	66	56	..
23,440	17,577	802	4,190	4,222	123
46,768	39,547	2,107	9,485	9,482	308
255,482	240,954	6,267	225,553	225,840	1,026
58,524	52,814	2,360	22,373	22,288	302
196,958	188,140	3,907	203,180	203,552	725
10,489	8,234	160	332	320	15
100,531	69,699	9,082	3,025	2,586	104
1,234	1,091	39	74	74	-
48,226	33,758	7,925	104	51	..
27,347	19,187	799	246	148	1
22,379	14,530	291	2,420	2,123	90
1,152	1,079	18	180	189	13
8	7	1	-	..	..
184	46	10	1	1	-

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

June 2015

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,093,594	810,725	41,024
Agricultural, forestry and fishing	41,598	37,655	1,208
Mining and quarrying	2,562	1,940	121
Manufacturing	325,661	200,882	7,025
Electricity, gas, steam and air conditioning supply	37,801	29,715	1,081
Water supply, sewerage, waste management and remediation activities	13,263	9,289	247
Construction	130,713	119,891	11,276
Wholesale and retail trade, repair of motor vehicles and motorcycles	183,115	126,704	4,604
Transportation and storage	56,224	40,786	1,497
Accommodation and food service activities	33,966	31,631	1,462
Information and communication	28,520	14,777	1,649
Financial and insurance activities	12,609	8,144	168
Real estate activities	109,210	108,378	7,468
Professional, scientific and technical activities	52,403	28,875	1,205
Administrative and support service activities	25,850	19,515	928
All remaining activities (sections O, P,Q,R,S,T)	27,000	21,505	698

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
952,516	678,092	37,269	141,079	132,633	3,756
36,781	32,917	1,153	4,817	4,738	54
2,347	1,714	104	215	225	17
293,703	172,878	6,389	31,957	28,004	635
32,471	24,895	1,027	5,330	4,820	55
11,838	7,982	224	1,425	1,307	24
116,173	105,496	10,549	14,540	14,395	726
160,418	105,835	4,113	22,697	20,869	492
49,507	34,722	1,353	6,717	6,064	144
28,059	25,696	1,297	5,908	5,935	165
25,664	12,291	1,573	2,856	2,486	76
11,768	7,322	152	841	822	16
82,496	81,068	6,512	26,713	27,311	957
47,419	24,021	1,123	4,984	4,855	82
21,900	16,044	771	3,950	3,471	156
21,090	16,275	589	5,910	5,230	108

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

June 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	3,347,778	1,134,122	720,426	651,021	236,833	118,656
Facilities granted	1,534,763	52,997	65,633	96,714	66,954	68,724
Used margin	1,153,638	47,668	61,164	88,559	55,343	53,499
b. GENERAL GOVERNMENT						
Number of borrowers	8,052	712	501	927	1,206	1,247
Facilities granted	56,327	24	38	151	410	835
Used margin	33,635	51	38	95	194	324
c. FINANCIAL COMPANIES						
Number of borrowers	9,716	2,083	1,161	1,325	943	696
Facilities granted	318,350	94	106	210	275	407
Used margin	245,492	135	78	194	261	304
d. NON-FINANCIAL COMPANIES						
Number of borrowers	747,389	176,114	95,612	122,597	108,268	82,876
Facilities granted	889,399	8,078	8,783	19,779	33,313	49,355
Used margin	621,335	5,842	6,432	14,879	25,037	36,989
<i>of which: industry</i>						
<i>Number of borrowers</i>	163,381	27,127	17,410	25,076	26,014	21,804
<i>Facilities granted</i>	335,616	1,268	1,626	4,134	8,267	13,401
<i>Used margin</i>	203,481	856	1,074	2,739	5,328	8,457
<i>of which: building</i>						
<i>Number of borrowers</i>	118,404	24,411	13,998	18,956	18,173	15,126
<i>Facilities granted</i>	110,585	1,133	1,298	3,117	5,675	9,118
<i>Used margin</i>	100,477	814	985	2,496	4,692	7,715
<i>of which: services</i>						
<i>Number of borrowers</i>	446,753	120,694	61,997	75,532	61,345	43,782
<i>Facilities granted</i>	420,553	5,502	5,662	12,033	18,514	25,511
<i>Used margin</i>	298,691	4,037	4,211	9,207	14,277	19,658
e. PRODUCER HOUSEHOLDS						
Number of borrowers	438,451	161,418	83,356	84,985	37,504	14,305
Facilities granted	58,524	7,382	7,416	12,507	10,332	7,883
Used margin	52,814	6,285	6,679	11,352	9,114	6,911
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,116,237	781,214	535,174	437,152	86,898	18,607
Facilities granted	207,614	36,858	48,878	63,452	22,058	9,740
Used margin	196,460	34,931	47,602	61,517	20,254	8,530

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	84,643	32,053	26,598	5,832
Facilities granted	109,347	93,267	227,360	751,578
Used margin	83,997	70,961	165,012	515,392
b. GENERAL GOVERNMENT				
Number of borrowers	1,284	600	603	313
Facilities granted	1,903	1,841	5,975	45,148
Used margin	780	872	2,466	28,684
c. FINANCIAL COMPANIES				
Number of borrowers	796	455	741	584
Facilities granted	1,104	1,417	7,649	307,083
Used margin	756	1,062	5,218	236,641
d. NON-FINANCIAL COMPANIES				
Number of borrowers	69,270	28,273	24,012	4,845
Facilities granted	90,121	81,947	203,941	393,798
Used margin	68,441	62,067	149,020	245,884
<i>of which:industry</i>				
Number of borrowers	20,432	9,296	9,176	2,229
Facilities granted	27,636	27,793	83,097	168,366
Used margin	17,485	17,704	51,889	97,252
<i>of which:building</i>				
Number of borrowers	12,673	5,106	3,709	467
Facilities granted	16,479	14,483	28,740	30,513
Used margin	14,876	13,394	27,611	25,542
<i>of which:services</i>				
Number of borrowers	34,089	12,745	10,316	2,038
Facilities granted	43,167	36,248	85,354	188,339
Used margin	33,595	27,984	63,890	118,245
e. PRODUCER HOUSEHOLDS				
Number of borrowers	5,864	1,084	337	7
Facilities granted	6,949	3,057	2,259	306
Used margin	6,229	2,798	2,047	277
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,854	1,506	833	76
Facilities granted	8,559	4,660	7,034	4,935
Used margin	7,151	3,860	5,793	3,689

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

June 2015		Facilities granted	Used margin	Overshoot
a.	TOTAL	88,747	88,538	3,519
	<i>of which: transactions of financial intermediaries</i>	<i>57,093</i>	<i>57,747</i>	<i>2,396</i>
	Piedmont	6,292	6,058	169
	Valle d'Aosta	248	224	3
	Liguria	1,466	1,424	49
	Lombardy	26,503	26,437	966
	Trentino-Alto Adige	2,895	2,834	28
	Veneto	10,942	10,773	300
	Friuli-Venezia Giulia	1,769	1,780	60
	Emilia-Romagna	8,788	8,639	273
	Marche	3,267	3,322	192
	Tuscany	5,441	5,408	221
	Umbria	1,146	1,142	45
	Lazio	9,071	9,344	493
	Abruzzo	1,327	1,316	74
	Molise	139	143	13
	Campania	3,201	3,318	260
	Apulia	1,847	1,859	117
	Basilicata	179	183	11
	Calabria	697	754	87
	Sicily	1,840	1,875	101
	Sardinia	1,688	1,705	56

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

Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register
Stocks in millions of euro

June 2015	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	38,974	19,318	19,656	44,798	32,523
<i>of which: transactions of financial intermediaries</i>	21,896	12,771	9,126	26,616	16,795
Piedmont	3,613	1,899	1,715	4,358	3,272
Valle d'Aosta	32	32	-	45	23
Liguria	655	440	214	738	488
Lombardy	11,955	5,411	6,543	13,784	10,368
Trentino-Alto Adige	219	99	120	262	184
Veneto	1,811	1,255	556	2,342	1,353
Friuli-Venezia Giulia	452	324	128	559	365
Emilia-Romagna	2,386	1,429	956	3,517	1,919
Marche	361	254	107	383	240
Tuscany	1,391	838	552	1,638	1,022
Umbria	635	274	361	787	539
Lazio	10,756	3,554	7,202	11,915	9,458
Abruzzo	952	519	433	865	819
Molise	29	29	..	39	28
Campania	1,682	1,484	197	1,437	978
Apulia	491	407	84	533	326
Basilicata	158	108	50	138	103
Calabria	207	180	27	141	78
Sicily	662	614	48	646	457
Sardinia	529	166	363	671	504

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-Q2	2015-Q1	2014-Q4
a. IMPAIRED LOANS			
Bad debts	195,307	189,275	183,604
Substandard loans	113,012	113,505	113,441
Restructured loans	17,537	18,560	17,335
Overdue / overdrawn loans	11,224	11,239	12,290
b. TOTAL LOANS	1,927,221	1,913,499	1,908,317

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

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

 Source: supervisory returns
 Stocks in millions of euro

June 2015

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	111,189	83,941	6,572	15,830
b. NORTH-WEST ITALY	34,492	26,297	1,426	4,504
Piedmont and Valle d'Aosta	4,465	3,081	356	905
Liguria	3,000	2,435	143	338
Lombardy	27,027	20,781	927	3,261
c. NORTH-EAST ITALY	26,358	20,331	1,554	3,201
Trentino-Alto Adige	3,011	2,337	301	340
Veneto	11,136	8,626	618	1,387
Friuli-Venezia Giulia	1,803	1,349	137	241
Emilia-Romagna	10,408	8,019	497	1,233
d. CENTRAL ITALY	29,120	22,905	1,632	3,834
Marche	3,828	2,902	291	597
Tuscany	8,822	6,797	759	1,210
Umbria	1,711	1,296	143	248
Lazio	14,758	11,910	439	1,780
e. SOUTHERN ITALY	14,820	10,598	1,264	2,827
Abruzzo and Molise	2,224	1,523	246	427
Campania	6,993	5,420	343	1,177
Apulia and Basilicata	4,198	2,805	476	875
Calabria	1,406	851	199	348
f. ISLANDS	6,398	3,810	696	1,463
Sicily	4,791	2,637	557	1,193
Sardinia	1,607	1,172	139	270

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
17,158	11,165	6,238	1,165	3,440
7,514	3,217	1,913	325	859
705	522	249	80	192
257	263	154	35	65
6,553	2,432	1,510	210	601
4,997	2,144	1,282	247	548
129	213	120	34	59
2,067	862	480	103	229
249	190	123	22	38
2,551	878	559	88	223
3,233	3,156	1,884	269	888
499	339	177	50	112
910	911	505	118	285
106	225	124	24	68
1,718	1,680	1,079	77	422
860	1,833	838	217	762
28	262	135	38	88
507	705	322	60	316
301	684	317	96	270
24	183	65	23	89
554	815	321	107	384
349	650	240	83	325
205	165	82	24	59

Distribution by amount

[TDB30206](#)

Banks

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

June 2015		Number of borrowers	Net used
a. TOTAL		1,188,401	180,161
	from 250 to 30,000	715,802	5,827
	from 30,000 to 75,000	159,170	7,045
	from 75,000 to 125,000	91,332	8,118
	from 125,000 to 250,000	117,230	18,220
	from 250,000 to 500,000	47,490	14,315
	from 500,000 to 1,000,000	25,461	15,272
	from 1,000,000 to 2,500,000	18,872	24,860
	from 2,500,000 to 5,000,000	7,210	21,266
	from 5,000,000 to 25,000,000	5,264	42,315
	more than 25,000,000	570	22,923

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	70	1,988	233,928	47,937	47,929	134,024	178,766	766,090
Bad debts	228	2,769	131,237	34,779	37,682	56,116	14,425	30,964
b. NORTH-WEST ITALY								
Number of borrowers	4	618	62,859	13,324	12,980	36,021	38,333	187,192
Bad debts	137	1,040	37,581	10,147	10,651	16,257	3,309	9,543
c. NORTH-EAST ITALY								
Number of borrowers	1	404	45,634	10,667	10,079	24,319	27,947	113,628
Bad debts	4	835	31,413	8,776	10,372	11,809	2,656	6,057
d. CENTRAL ITALY								
Number of borrowers	9	498	60,217	11,582	11,587	36,153	38,820	160,268
Bad debts	37	616	36,586	8,801	10,451	16,538	3,285	6,732
e. SOUTHERN ITALY								
Number of borrowers	43	303	43,890	9,065	8,974	24,574	44,576	195,602
Bad debts	33	234	17,995	5,391	4,350	7,750	3,117	5,564
f. ISLANDS								
Number of borrowers	13	165	21,328	3,299	4,309	12,957	29,090	109,400
Bad debts	17	45	7,662	1,664	1,858	3,760	2,058	3,069

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2015	Number of borrowers	Bad debts
a. TOTAL	420,261	146,200
Agricultural, forestry and fishing	18,205	5,629
Mining and quarrying	535	459
Manufacturing	66,381	34,604
Electricity, gas, steam and air conditioning supply	264	462
Water supply, sewerage, waste management and remediation activities	1,029	763
Construction	86,566	40,522
Wholesale and retail trade, repair of motor vehicles and	113,488	24,722
Transportation and storage	17,140	3,832
Accommodation and food service activities	35,542	5,451
Information and communication	7,434	1,852
Financial and insurance activities	1,963	527
Real estate activities	17,428	18,035
Professional, scientific and technical activities	12,849	2,722
Administrative and support service activities	14,623	3,436
All remaining activities (sections O, P,Q,R,S,T)	16,609	2,410

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

June 2015		Total	Banks	Financial intermediaries
a.	TOTAL	246,288	181,076	65,212
b.	GENERAL GOVERNMENT	304	228	76
	Central government	18	15	3
	Local government	287	213	74
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	3,748	2,769	979
	Monetary financial institutions	-	-	-
	Other financial intermediaries	976	376	599
	Financial auxiliaries	588	494	93
	Insurance companies	7	2	4
	Pension funds	..	..	-
d.	NON-FINANCIAL COMPANIES	175,478	131,237	44,240
	Public companies	323	152	171
	Private companies	153,388	115,851	37,538
	Associations of non-financial companies	186	94	92
	Craft non-financial quasi-companies	5,548	4,178	1,370
	Other non-financial quasi-companies	16,034	10,963	5,070
e.	HOUSEHOLDS	63,494	44,779	18,715
	Producer households	21,384	14,425	6,959
	Consumer households	42,110	30,354	11,756
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	989	600	389
g.	REST OF THE WORLD	1,236	915	321
	General government	-	-	-
	Monetary financial institutions	81	80	1
	Other financial institutions	320	268	52
	Non-financial companies	726	493	233
	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

2nd quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	113,104	5,530	123,680	1,342
b. NORTH-WEST ITALY	26,346	1,598	28,961	358
Piedmont	7,748	282	9,120	84
Valle d'Aosta	236	6	216	2
Liguria	2,535	134	2,906	30
Lombardy	15,827	1,176	16,719	243
c. NORD-EAST ITALY	16,207	1,358	21,003	245
Trentino-Alto Adige	892	173	1,040	12
Veneto	6,960	567	8,324	93
Friuli-Venezia Giulia	1,638	148	1,995	17
Emilia-Romagna	6,717	470	9,644	122
d. CENTRAL ITALY	23,636	1,277	27,843	317
Marche	2,807	164	2,292	22
Tuscany	6,160	451	6,181	66
Umbria	1,678	77	2,990	63
Lazio	12,991	586	16,380	166
e. SOUTHERN ITALY	30,971	879	27,805	261
Abruzzo	3,005	114	2,315	24
Molise	536	17	642	6
Campania	15,003	428	14,181	124
Apulia	7,338	200	6,542	73
Basilicata	671	29	533	5
Calabria	4,418	90	3,592	29
f. ISLANDS	15,944	418	18,068	161
Sicily	12,472	317	15,893	142
Sardinia	3,472	101	2,175	19

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

2nd quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	113,104	5,530	123,681	1,342
General government	2	1	2	1
Financial companies	103	45	93	4
Non-financial companies	10,216	3,329	6,083	316
<i>of which: industry</i>	<i>1,483</i>	<i>507</i>	<i>993</i>	<i>59</i>
building	2,255	1,092	975	63
services	6,070	1,657	4,005	180
Producer households	10,855	410	11,518	166
Consumer households and nec	91,298	1,710	105,267	846

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

June 2015		Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL		166,184	61,579
Agricultural, forestry and fishing		5,857	3,395
Mining and quarrying		494	218
Manufacturing		42,020	10,118
Electricity, gas, steam and air conditioning supply		534	104
Water supply, sewerage, waste management and remediation activities		858	223
Construction		44,937	21,480
Wholesale and retail trade, repair of motor vehicles and		28,629	6,374
Transportation and storage		4,482	1,129
Accommodation and food service activities		5,715	3,150
Information and communication		2,192	397
Financial and insurance activities		562	184
Real estate activities		19,316	11,624
Professional, scientific and technical activities		3,196	857
Administrative and support service activities		3,908	1,015
All remaining activities (sections O, P,Q,R,S,T)		2,656	977

Note:

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

Banks

TDC30033

Source: Central Credit Register
Stocks in millions of euro

June 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	229	3,270	150,412	42,297	41,916	63,366	15,203	32,794
of which: backed by real security	6	1,738	63,487	12,161	23,022	26,511	7,448	19,891
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	137	1,351	44,101	12,685	12,160	18,691	3,471	9,956
of which: backed by real security	6	695	18,777	3,527	6,934	7,940	1,865	6,890
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	4	907	35,791	10,702	11,452	13,149	2,754	6,259
of which: backed by real security	-	579	16,368	2,917	6,658	6,464	1,558	4,256
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	37	701	41,530	10,580	11,441	18,687	3,446	7,139
of which: backed by real security	-	306	16,549	2,901	5,929	7,147	1,728	4,036
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	34	263	20,488	6,423	4,753	8,756	3,332	6,057
of which: backed by real security	..	144	8,177	2,179	2,335	3,384	1,414	3,061
f. ISLANDS								
Bad debts (gross of writeoffs)	17	49	8,501	1,908	2,111	4,083	2,200	3,382
of which: backed by real security	-	15	3,616	637	1,167	1,578	885	1,649

Note:

Distribution by customer location (region)

Banks

TDB30265

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

June 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	1,204,503	190,280	1.06	99,100	10,537
b. NORTH-WEST ITALY	294,403	54,825	1.06	22,672	3,097
Piedmont	79,440	10,926	1.05	6,599	473
Valle d'Aosta	1,536	174	1.03	204	18
Liguria	28,406	3,478	1.03	2,155	244
Lombardy	185,021	40,246	1.07	13,714	2,362
c. NORTH-EAST ITALY	193,797	42,742	1.04	14,085	2,703
Trentino-Alto Adige	9,336	3,042	1.00	824	351
Veneto	78,387	18,859	1.04	5,944	1,106
Friuli-Venezia Giulia	17,184	2,972	1.04	1,447	227
Emilia-Romagna	88,890	17,869	1.05	5,870	1,019
d. CENTRAL ITALY	266,050	50,470	1.07	21,144	2,794
Marche	34,444	7,604	1.07	2,613	526
Tuscany	79,495	16,598	1.05	5,578	909
Umbria	21,006	3,415	1.07	1,527	182
Lazio	131,105	22,853	1.08	11,426	1,178
e. SOUTHERN ITALY	285,868	28,748	1.06	27,085	1,300
Abruzzo	29,892	4,427	1.05	2,752	221
Molise	5,883	673	1.06	476	21
Campania	122,982	11,472	1.04	12,893	562
Apulia	73,557	7,843	1.10	6,419	312
Basilicata	9,227	1,195	1.03	641	41
Calabria	44,327	3,137	1.07	3,904	144
f. ISLANDS	164,385	13,496	1.04	14,114	642
Sicily	129,558	10,210	1.05	10,899	462
Sardinia	34,827	3,285	1.02	3,215	180

Notes:

Distribution by customer location (region)

Banks

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

June 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	5,547	1,096
b.	NORTH-WEST ITALY	1,254	350
	Piedmont	307	82
	Valle d'Aosta	11	1
	Liguria	106	9
	Lombardy	830	258
c.	NORTH-EAST ITALY	849	212
	Trentino-Alto Adige	58	7
	Veneto	344	76
	Friuli-Venezia Giulia	77	30
	Emilia-Romagna	370	99
d.	CENTRAL ITALY	1,366	293
	Marche	151	95
	Tuscany	407	75
	Umbria	115	21
	Lazio	693	101
e.	SOUTHERN ITALY	1,321	169
	Abruzzo	159	15
	Molise	41	21
	Campania	519	65
	Apulia	381	34
	Basilicata	41	5
	Calabria	180	29
f.	ISLANDS	757	71
	Sicily	643	62
	Sardinia	114	9

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

June 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	1,204,503	190,280	1.06	99,100	10,537
General government	79	325	1.43	9	11
Financial companies	1,961	2,910	1.05	102	276
Non-financial companies	229,148	140,188	1.07	10,110	7,536
<i>of which: industry</i>	<i>47,332</i>	<i>37,028</i>	<i>1.07</i>	<i>1,474</i>	<i>1,570</i>
building	46,494	40,233	1.07	2,220	2,557
services	118,030	56,047	1.04	5,374	3,163
Producer households	179,302	15,308	1.06	9,810	667
Consumer households and nec	786,337	31,024	1.00	78,499	2,002

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

June 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a. TOTAL		5,547	1,096
General government		10	14
Financial companies		10	30
Non-financial companies		832	684
<i>of which: industry</i>		<i>154</i>	<i>159</i>
building		159	167
services		459	299
Producer households		1,106	127
Consumer households and nec		3,571	240

Notes:

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

Banks

TDB40100

Source: Supervisory returns
Stocks in millions of euros

June 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	125,055	4,058	7,493	108,446	1,793	3,265
b.	NORTH-WEST ITALY	52,262	184	5,564	44,598	501	1,415
	Piedmont	5,866	41	346	5,161	154	163
	Valle d'Aosta	200	..	1	188	3	7
	Liguria	4,221	21	15	4,103	29	53
	Lombardy	41,976	122	5,201	35,146	314	1,192
c.	NORTH-EAST ITALY	28,488	915	1,064	24,822	772	915
	Trentino-Alto Adige	3,569	220	67	2,766	224	291
	Veneto	7,167	60	569	6,048	200	291
	Friuli-Venezia Giulia	5,273	28	90	4,982	127	47
	Emilia-Romagna	12,479	607	338	11,026	221	287
d.	CENTRAL ITALY	37,662	2,803	628	33,366	256	608
	Marche	1,083	7	31	920	52	74
	Tuscany	5,299	268	33	4,730	109	159
	Umbria	433	4	18	370	21	20
	Lazio	30,846	2,524	546	27,347	74	355
e.	SOUTHERN ITALY	4,371	139	50	3,887	174	121
	Abruzzo	772	17	5	702	30	18
	Molise	72	20	3	44	4	2
	Campania	2,201	59	27	2,032	44	38
	Apulia	983	13	10	846	63	52
	Basilicata	112	..	1	99	9	4
	Calabria	230	30	5	164	24	7
f.	ISLANDS	2,271	17	187	1,773	90	205
	Sicily	1,000	1	16	894	55	35
	Sardinia	1,271	16	171	879	35	170

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

June 2015		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	10,506	3,911	1,810	2,577	1,623	585
	General government	150	5	7	101	9	29
	Financial corporations	790	298	123	366	2	1
	Non-financial corporation	1,895	546	233	908	160	47
	Producer households	131	29	28	24	34	17
	Consumer households	7,538	3,033	1,419	1,177	1,417	491
b.	WITH AGREED MATURITY	184,828	41,257	42,299	85,787	11,825	3,660
	General government	55,699	27	52	55,593	24	3
	Financial corporations	34,889	12,709	18,665	3,227	162	126
	Non-financial corporation	16,199	5,130	3,569	6,750	601	149
	Producer households	2,919	657	967	614	541	139
	Consumer households	75,122	22,733	19,047	19,604	10,497	3,242
c.	UNREDEEMABLE AT NOTICE	309,696	71,564	51,707	63,320	92,435	30,670
	General government	10,525	1,080	716	6,205	2,003	522
	Financial corporations	895	556	230	81	20	8
	Non-financial corporation	2,959	1,064	628	502	560	204
	Producer households	2,696	429	704	534	710	318
	Consumer households	292,622	68,435	49,429	55,998	89,142	29,618
d.	CUSTOMER CURRENT ACCOUNTS	841,727	319,414	192,845	195,156	92,486	41,826
	General government	23,060	2,572	3,609	14,239	1,245	1,394
	Financial corporations	82,318	47,530	18,004	14,321	1,283	1,180
	Non-financial corporation	187,638	72,010	45,937	44,852	17,409	7,430
	Producer households	40,941	12,644	10,724	7,641	6,912	3,018
	Consumer households	507,772	184,658	114,571	114,103	65,636	28,805
e.	SAVING CERTIFICATES AND CDs ISSUED	28,814	4,923	9,218	7,432	5,394	1,848
	General government	184	1	11	154	18	..
	Financial corporations	584	292	62	139	91	1
	Non-financial corporation	1,371	432	512	231	173	23
	Producer households	1,124	129	408	293	237	57
	Consumer households	25,551	4,069	8,225	6,615	4,876	1,766

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

June 2015		Total	<i>of which:</i> Non-financial corporations	<i>of which:</i> Producer households	<i>of which:</i> Consumer households
a.	TOTAL	1,305,033	206,394	47,796	908,233
b.	NORTH-WEST ITALY	435,261	79,178	13,886	281,798
	Piedmont	101,458	15,034	3,797	72,134
	Valle d'Aosta	3,418	674	139	2,284
	Liguria	35,042	5,015	1,203	27,240
	Lombardy	295,343	58,455	8,748	180,140
c.	NORTH-EAST ITALY	297,040	50,877	12,829	192,296
	Trentino-Alto Adige	29,327	5,163	1,745	20,325
	Veneto	129,546	19,974	5,028	76,594
	Friuli-Venezia Giulia	28,221	4,187	934	18,558
	Emilia-Romagna	109,946	21,553	5,122	76,820
d.	CENTRAL ITALY	290,926	49,583	9,101	197,349
	Marche	33,934	4,137	1,337	27,342
	Tuscany	75,069	12,002	3,352	56,759
	Umbria	15,483	2,313	618	12,190
	Lazio	166,440	31,130	3,794	101,059
e.	SOUTHERN ITALY	203,417	18,902	8,431	172,761
	Abruzzo	24,688	2,525	1,180	20,442
	Molise	5,637	267	160	5,047
	Campania	84,516	9,135	3,201	71,107
	Apulia	54,548	5,030	2,612	45,932
	Basilicata	9,746	621	347	8,610
	Calabria	24,283	1,323	930	21,623
f.	ISLANDS	78,389	7,854	3,549	64,027
	Sicily	56,555	4,823	2,350	47,823
	Sardinia	21,834	3,031	1,199	16,205

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns
Stocks in millions of euro

June 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	47,268	-	77	46,184
Credit default swap	138	1,064	25,914	-	1,473	26,706
Credit default option	-	-	855	-	114	215
Total rate of return swap	-	-	-	-	-	83
Other credit derivatives	803	247	9	-	-	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

June 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	20,722	266	1,297	3,810	7,407	7,636
Intrinsic value	6,241	4	8	78	493	5,623
b. NORTH-WEST ITALY						
Number of holders	7,262	74	411	1,252	2,556	2,887
Intrinsic value	2,593	..	2	26	164	2,394
c. NORTH-EAST ITALY						
Number of holders	5,626	72	322	961	1,933	2,283
Intrinsic value	1,177	3	2	16	113	1,032
d. CENTRAL ITALY						
Number of holders	4,840	69	368	992	1,798	1,547
Intrinsic value	1,903	1	2	24	145	1,723
e. SOUTHERN ITALY						
Number of holders	2,009	26	115	375	766	666
Intrinsic value	364	1	1	7	50	299
f. ISLAND						
Number of holders	985	25	81	230	354	253
Intrinsic value	203	..	1	6	20	174

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

June 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	23,424	476	2,020	4,206	7,714	8,358
Intrinsic value	44,765	16	21	424	1,250	36,931
b. GENERAL GOVERNMENT						
Number of holders	145	-	4	11	36	86
Intrinsic value	7,867	-	2	9	49	7,772
c. FINANCIAL COMPANIES						
Number of holders	346	-	7	24	72	199
Intrinsic value	6,414	-	..	140	8	3,086
d. NON-FINANCIAL COMPANIES						
Number of holders	19,061	149	943	3,186	6,937	7,573
Intrinsic value	6,190	4	7	70	466	5,610
<i>of which: industry</i>						
Number of holders	7,683	24	171	755	2,703	3,967
Intrinsic value	2,393	..	1	10	163	2,211
building						
Number of holders	1,471	18	87	266	596	464
Intrinsic value	909	..	..	8	49	847
services						
Number of holders	9,112	105	655	2,048	3,279	2,863
Intrinsic value	2,738	4	5	50	220	2,438
e. PRODUCER HOUSEHOLDS						
Number of holders	1,661	117	354	624	470	63
Intrinsic value	51	..	1	9	27	13
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,455	198	677	310	112	47
Intrinsic value	68	..	2	7	9	40
g. REST OF THE WORLD						
Number of holders	372	-	9	12	25	166
Intrinsic value	16,578	-	9	188	680	12,993

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

Distribution by type of security and type of deposit

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

June 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,098,276	760,104	185,357
Italian government securities	727,628	178,410	59,111
<i>of which:</i> BOTs	24,720	4,653	228
CCTs	53,553	12,788	2,900
BTPs	616,731	156,797	55,312
Other debt securities	500,362	158,625	24,892
<i>of which:</i> in non-euro-area currencies	70,136	26,564	3,776
Equity securities	276,898	78,036	67,606
<i>of which:</i> in non-euro-area currencies	44,422	9,110	1,238
Units of collective investment undertakings	576,445	341,611	25,732
Other securities and the like	3,570	755	970

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
95,246	58,499	8,412	1,627,507	683,636	160,772
25,607	11,636	1,669	559,370	162,067	50,236
796	437	51	11,820	4,205	162
3,815	2,634	367	35,161	9,629	1,979
18,034	7,034	1,038	495,506	145,824	47,694
18,513	8,243	2,414	398,055	145,679	20,880
3,549	2,377	301	44,358	23,319	3,360
4,802	2,960	620	221,118	71,936	62,215
1,240	751	203	21,025	8,072	822
45,830	35,260	3,682	434,818	301,104	20,666
1	..	..	3,002	652	738

Distribution by customer location (region)

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

June 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,098,276	760,104	185,357
b. NORTH-WEST ITALY	1,004,435	364,280	56,763
Piedmont	223,909	95,241	11,268
Valle d'Aosta	2,693	1,828	184
Liguria	41,748	32,663	1,886
Lombardy	736,084	234,548	43,425
c. NORTH-EAST ITALY	469,287	175,611	27,143
Trentino-Alto Adige	16,563	9,231	1,567
Veneto	109,782	62,735	11,923
Friuli-Venezia Giulia	166,789	14,158	1,229
Emilia-Romagna	176,153	89,486	12,424
d. CENTRAL ITALY	521,516	131,813	92,058
Marche	20,332	16,060	2,860
Tuscany	65,219	47,456	9,302
Umbria	10,267	7,972	631
Lazio	425,698	60,324	79,266
e. SOUTHERN ITALY	72,292	63,476	6,345
Abruzzo	7,302	6,292	655
Molise	1,096	957	125
Campania	33,202	28,567	2,955
Apulia	21,357	19,281	1,753
Basilicata	2,402	2,200	199
Calabria	6,933	6,179	658
f. ISLANDS	30,746	24,924	3,047
Sicily	22,804	19,193	1,841
Sardinia	7,942	5,731	1,205

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
95,246	58,499	8,412	1,627,507	683,636	160,772
50,859	28,959	5,029	723,235	327,265	47,156
16,175	6,580	512	196,547	86,985	9,898
154	152	1	2,431	1,654	179
1,765	1,646	49	39,118	30,457	1,613
32,765	20,581	4,467	485,139	208,168	35,465
25,430	15,297	1,385	425,472	156,600	22,819
1,831	1,133	75	12,516	7,880	1,398
13,047	4,600	552	91,091	56,733	10,137
1,225	1,023	103	163,803	12,885	1,031
9,327	8,541	656	158,061	79,103	10,253
13,168	9,692	1,377	386,679	118,762	83,508
816	662	124	18,673	15,082	2,526
4,005	3,316	376	57,569	43,059	8,244
659	582	48	9,334	7,207	501
7,688	5,131	829	301,103	53,415	72,237
4,159	3,224	425	64,086	58,042	4,858
296	271	25	6,779	5,857	578
24	22	3	1,015	901	100
2,165	1,486	191	28,521	25,903	2,124
1,392	1,209	162	19,105	17,510	1,354
47	41	6	2,263	2,093	168
234	195	39	6,404	5,777	534
1,629	1,327	196	28,035	22,967	2,430
1,050	859	94	20,892	17,827	1,418
579	468	102	7,143	5,140	1,012

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

2nd quarter 2015		Total	Banks	SIMs
a.	TOTAL SECURITIES	841,355	794,773	46,582
	Italian government securities	382,033	375,653	6,380
	<i>of which:</i> BOTs	60,702	60,213	488
	CCT	50,050	49,817	233
	BTPs	247,597	242,100	5,497
	Other debt securities	267,829	256,940	10,889
	Equity securities	169,624	142,395	27,229
	Other securities	4,510	2,427	2,084
b.	TOTAL DERIVATIVE INSTRUMENTS	1,345,590	1,311,219	34,370
	Futures	688,479	656,581	31,899
	<i>of which:</i> on interest rates	133,341	133,341	..
	on stock indices	187,380	156,876	30,504
	Swaps and forward rate agreements	491,370	491,370	-
	<i>of which:</i> interest rate swaps	351,364	351,364	-
	currency swaps	4,476	4,476	-
	Forward rate agreements	132,156	132,156	-
	Options on securities	36,365	34,434	1,931
	<i>of which:</i> on equity securities	32,692	30,761	1,931
	Options on futures or stock indices	74,696	74,210	487
	<i>of which:</i> on stock indices or futures on stock indices	35,105	34,618	487
	Interest rate options	26,847	26,847	-
	Foreign currency options and other derivative instruments	27,833	27,779	54

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

Distribution of portfolio by type of security

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

2nd quarter 2015

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	94,318	83,390	742,979
Italian government securities	21,223	20,159	231,148
<i>of which:</i> BOTs	2,107	3,253	3,789
CCTs	3,047	2,574	15,737
BTPs	14,514	12,247	199,200
Other debt securities	17,743	17,741	250,553
<i>of which:</i> in non-euro-area currencies	2,554	3,195	4,397
Equity securities	5,883	6,141	60,798
<i>of which:</i> in non-euro-area currencies	1,374	1,337	2,516
Units of collective investment undertakings	44,035	34,125	200,201
Other securities and the like	5,434	5,224	279

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
25,854	24,118	111,261	5,468	5,882	10,215	62,997	53,390	621,503
4,482	4,828	32,695	378	501	1,341	16,363	14,829	197,111
166	363	861	28	123	133	1,914	2,767	2,796
852	629	4,242	52	68	292	2,143	1,877	11,204
2,838	2,728	24,349	284	273	861	11,392	9,246	173,990
4,142	4,875	18,176	1,023	1,030	2,961	12,577	11,837	229,415
920	1,143	3,513	232	277	880	1,402	1,775	4
2,350	2,204	5,517	430	518	1,136	3,103	3,419	54,145
510	508	1,745	77	60	401	787	769	370
14,619	12,047	54,870	1,126	1,367	4,766	28,290	20,711	140,564
260	164	2	2,510	2,466	10	2,664	2,594	267

Information on customers and on risk

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							
June 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		3,347,778	1,134,122	720,426	651,021	236,833	118,656
<i>of which:</i> 1 facility		2,882,850	1,112,110	668,821	551,137	139,617	45,332
2 facilities		283,441	21,095	48,701	81,987	63,131	33,704
3-4 facilities		131,076	905	2,882	17,682	32,145	33,629
more than 4 facilities		50,411	12	22	215	1,940	5,991
b. GENERAL GOVERNMENT		8,052	712	501	927	1,206	1,247
<i>of which:</i> 1 facility		4,917	652	442	782	850	718
2 facilities		1,967	53	56	131	304	429
3-4 facilities		918	7	2	13	51	99
more than 4 facilities		250	-	1	1	1	1
c. FINANCIAL COMPANIES		9,716	2,083	1,161	1,325	943	696
<i>of which:</i> 1 facility		6,801	1,979	906	890	553	396
2 facilities		1,695	90	237	339	247	173
3-4 facilities		833	14	18	95	129	100
more than 4 facilities		387	-	-	1	14	27
d. NON-FINANCIAL COMPANIES		747,389	176,114	95,612	122,597	108,268	82,876
<i>of which:</i> 1 facility		439,408	168,806	71,017	69,678	44,952	25,445
2 facilities		157,766	7,015	23,158	41,382	38,024	24,324
3-4 facilities		103,208	290	1,426	11,410	23,801	27,916
more than 4 facilities		47,007	3	11	127	1,491	5,191
e. PRODUCER HOUSEHOLDS		438,451	161,418	83,356	84,985	37,504	14,305
<i>of which:</i> 1 facility		365,244	155,968	70,819	62,980	20,094	5,227
2 facilities		53,992	5,221	11,767	17,972	11,478	4,554
3-4 facilities		17,099	227	766	3,983	5,596	3,905
more than 4 facilities		2,116	2	4	50	336	619
f. CONSUMER HOUSEHOLDS AND NEC		2,116,237	781,214	535,174	437,152	86,898	18,607
<i>of which:</i> 1 facility		2,040,677	772,321	521,481	413,364	71,588	12,840
2 facilities		66,184	8,520	13,037	21,640	12,726	4,067
3-4 facilities		8,743	366	650	2,113	2,487	1,551
more than 4 facilities		633	7	6	35	97	149

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

June 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	84,643	32,053	26,598	5,832
<i>of which:</i> 1 facility	24,213	6,678	4,164	589
2 facilities	18,847	5,464	3,130	486
3-4 facilities	27,836	9,130	5,568	799
more than 4 facilities	13,747	10,781	13,736	3,958
b. GENERAL GOVERNMENT	1,284	600	603	313
<i>of which:</i> 1 facility	543	190	131	8
2 facilities	515	218	163	43
3-4 facilities	220	168	244	111
more than 4 facilities	6	24	65	151
c. FINANCIAL COMPANIES	796	455	741	584
<i>of which:</i> 1 facility	473	225	323	191
2 facilities	178	114	146	120
3-4 facilities	116	82	153	112
more than 4 facilities	29	34	119	161
d. NON-FINANCIAL COMPANIES	69,270	28,273	24,012	4,845
<i>of which:</i> 1 facility	16,998	5,199	3,272	369
2 facilities	14,834	4,477	2,567	307
3-4 facilities	24,578	8,212	4,853	556
more than 4 facilities	12,860	10,385	13,320	3,613
e. PRODUCER HOUSEHOLDS	5,864	1,084	337	7
<i>of which:</i> 1 facility	1,583	207	35	1
2 facilities	1,558	219	43	1
3-4 facilities	2,035	388	116	1
more than 4 facilities	688	270	143	4
f. CONSUMER HOUSEHOLDS AND NEC	6,854	1,506	833	76
<i>of which:</i> 1 facility	4,179	769	348	14
2 facilities	1,658	402	204	15
3-4 facilities	863	269	192	18
more than 4 facilities	154	66	89	29

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

June 2015		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,534,763	1,153,638	3,347,778	476,436	423,461	2,882,850
b.	NORTH-WEST ITALY	663,118	493,054	959,575	188,858	163,249	815,249
	Piedmont	94,320	66,637	243,123	24,662	21,659	209,418
	Valle d'Aosta	2,362	1,825	7,916	868	783	6,919
	Liguria	27,014	20,996	76,116	9,566	8,695	66,594
	Lombardy	539,422	403,597	632,420	153,762	132,112	532,318
c.	NORTH-EAST ITALY	386,684	291,264	840,085	129,801	119,014	709,640
	Trentino-Alto Adige	41,410	33,504	113,141	17,102	15,076	100,319
	Veneto	165,917	131,409	312,756	70,522	65,630	261,092
	Friuli-Venezia Giulia	27,618	20,552	92,781	8,340	7,792	81,447
	Emilia-Romagna	151,739	105,799	321,407	33,837	30,516	266,782
d.	CENTRAL ITALY	316,283	227,878	735,616	89,924	77,143	634,216
	Marche	32,755	25,261	110,073	11,347	10,508	91,904
	Tuscany	82,954	65,167	246,701	24,935	23,225	205,023
	Umbria	15,628	12,692	57,767	4,490	4,205	48,545
	Lazio	184,946	124,758	321,075	49,151	39,205	288,744
e.	SOUTHERN ITALY	112,510	94,240	512,103	44,417	41,421	451,126
	Abruzzo	17,723	14,420	76,396	6,453	6,161	66,293
	Molise	2,094	1,785	12,585	915	852	11,005
	Campania	46,403	38,983	180,179	17,698	15,925	159,190
	Apulia	31,916	26,789	161,465	13,197	12,649	142,566
	Basilicata	4,214	3,394	20,793	1,644	1,556	18,049
	Calabria	10,160	8,868	60,685	4,510	4,277	54,023
f.	ISLANDS	56,167	47,202	300,399	23,436	22,634	272,619
	Sicily	37,047	31,217	211,560	16,082	15,552	190,755
	Sardinia	19,120	15,985	88,839	7,354	7,082	81,864

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
175,376	137,631	283,441	211,894	160,584	131,076	671,057	431,962	50,411
69,954	54,630	84,588	93,413	70,755	42,214	310,892	204,421	17,524
10,873	7,730	20,850	12,879	8,824	9,399	45,906	28,424	3,456
311	247	707	608	380	237	575	416	53
3,092	2,340	6,017	3,341	2,436	2,548	11,015	7,525	957
55,679	44,314	57,014	76,585	59,115	30,030	253,397	168,056	13,058
49,599	36,126	77,214	50,113	35,836	37,763	157,171	100,287	15,468
6,725	5,501	9,047	6,424	5,232	2,988	11,159	7,694	787
15,993	12,594	29,854	19,974	13,773	15,360	59,429	39,412	6,450
2,705	2,241	6,923	3,762	2,885	3,090	12,811	7,634	1,321
24,176	15,790	31,390	19,954	13,945	16,325	73,772	45,548	6,910
33,817	28,434	62,247	41,717	32,867	28,327	150,824	89,434	10,826
3,672	3,057	10,809	4,736	3,534	5,206	12,999	8,162	2,154
9,845	7,993	24,351	14,905	11,294	12,332	33,269	22,656	4,995
1,888	1,566	5,463	2,561	2,025	2,662	6,689	4,896	1,097
18,412	15,818	21,624	19,515	16,014	8,127	97,868	53,720	2,580
15,082	12,640	39,932	19,044	14,915	16,077	33,967	25,264	4,968
2,377	1,972	6,572	2,743	1,974	2,592	6,150	4,314	939
316	268	1,049	363	289	424	501	376	107
5,686	4,818	13,655	7,489	6,017	5,497	15,530	12,223	1,837
4,516	3,737	12,249	5,594	4,456	5,131	8,608	5,947	1,519
675	528	1,814	853	594	750	1,042	716	180
1,511	1,317	4,593	2,003	1,586	1,683	2,136	1,688	386
6,924	5,801	19,460	7,605	6,211	6,695	18,202	12,556	1,625
4,800	3,970	14,482	5,483	4,393	5,068	10,682	7,301	1,255
2,124	1,831	4,978	2,122	1,818	1,627	7,520	5,254	370

Distribution by customer segment of economic activity and total credit granted

		Banks				
Source: Central Credit Register Size classes in euro						
June 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	1.08	1.18	1.60	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	1.10	1.14	1.17	1.34	1.51
First banks share of total credit granted(%)	69	100	97	96	94	92
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.66	1.06	1.24	1.42	1.62	1.76
First banks share of total credit granted(%)	78	98	92	88	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	2.51	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	1.24	1.47	1.75	2.04
First banks share of total credit granted(%)	67	99	91	86	81	78
<i>of which:services</i>						
Average number of banks per borrower	1.73	1.04	1.28	1.53	1.86	2.28
First banks share of total credit granted(%)	55	98	89	83	78	73
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.23	1.04	1.16	1.31	1.67	2.14
First banks share of total credit granted(%)	85	99	94	90	84	78
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.06	1.21	1.44
First banks share of total credit granted(%)	96	100	99	98	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

June 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	3.70	5.14	7.98
First banks share of total credit granted(%)	69	63	54	56
b. GENERAL GOVERNMENT				
Average number of banks per borrower	1.79	2.16	2.74	4.72
First banksshare of total credit granted(%)	89	86	87	64
c. FINANCIAL COMPANIES				
Average number of banks per borrower	1.74	2.08	2.76	4.28
First banks share of total credit granted(%)	87	83	79	78
d. NON-FINANCIAL COMPANIES				
Average number of banks per borrower	2.97	3.88	5.39	8.64
First banks share of total credit granted(%)	66	60	51	37
<i>of which:industry</i>				
Average number of banks per borrower	3.56	4.71	6.51	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	2.86	3.69	6.48
First banks share of total credit granted(%)	77	74	68	46
<i>of which:services</i>				
Average number of banks per borrower	2.86	3.73	5.03	7.83
First banks share of total credit granted(%)	68	62	54	41
e. PRODUCER HOUSEHOLDS				
Average number of banks per borrower	2.65	3.34	4.45	5.14
First banks share of total credit granted(%)	76	73	66	55
f. CONSUMER HOUSEHOLDS AND NEC				
Average number of banks per borrower	1.63	1.90	2.35	8.88
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-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3
a. TOTAL	0.53	0.72	0.68	0.78	0.71
up to 125,000	0.32	0.33	0.31	0.29	0.30
from 125,000 to 500,000	0.51	0.61	0.53	0.53	0.54
more than 500,000	0.58	0.83	0.79	0.94	0.84
b. GENERAL GOVERNMENT	0.01	0.03	0.07	0.01	0.02
up to 125,000	-	-	0.04	-	0.09
from 125,000 to 500,000	0.09	0.11	0.12	0.09	0.06
more than 500,000	0.01	0.03	0.07	0.01	0.02
c. FINANCIAL COMPANIES	0.05	0.03	0.13	0.12	0.02
up to 125,000	0.62	0.66	0.53	0.57	0.84
from 125,000 to 500,000	0.80	0.48	0.85	0.67	0.41
more than 500,000	0.05	0.03	0.13	0.12	0.02
d. NON-FINANCIAL COMPANIES	0.78	1.15	1.06	1.23	1.19
up to 125,000	0.71	0.92	0.77	0.83	0.78
from 125,000 to 500,000	0.71	0.95	0.84	0.93	0.87
more than 500,000	0.79	1.18	1.08	1.26	1.23
e. PRODUCER HOUSEHOLDS	0.70	0.88	0.77	0.88	0.71
up to 125,000	0.55	0.63	0.57	0.57	0.53
from 125,000 to 500,000	0.68	0.89	0.77	0.77	0.72
more than 500,000	0.86	1.12	0.95	1.35	0.87
f. CONSUMER HOUSEHOLDS	0.35	0.35	0.34	0.33	0.33
up to 125,000	0.25	0.24	0.23	0.21	0.23
from 125,000 to 500,000	0.41	0.43	0.37	0.35	0.38
more than 500,000	0.60	0.71	0.91	1.09	0.67
g. OTHER SECTORS	0.24	0.06	0.08	3.16	0.37
up to 125,000	0.14	0.28	0.15	0.30	0.17
from 125,000 to 500,000	0.10	0.19	0.08	0.17	0.17
more than 500,000	0.27	0.02	0.07	3.88	0.42

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-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
0.79	0.61	0.65	0.62	0.79	0.59	0.74
0.31	0.28	0.33	0.29	0.35	0.31	0.36
0.59	0.49	0.64	0.55	0.68	0.58	0.69
0.95	0.72	0.72	0.71	0.92	0.66	0.84
0.22	0.33	0.03	0.07	0.01	0.13	0.05
0.08	0.10	0.19	0.14	0.08	0.20	0.08
0.17	0.04	0.13	0.10	0.22	0.62	0.16
0.22	0.33	0.03	0.07	0.01	0.13	0.04
0.08	0.07	0.03	0.05	0.06	0.04	0.12
0.93	0.67	0.92	0.56	0.80	0.62	0.64
0.78	0.44	1.07	1.07	0.95	0.63	0.71
0.07	0.07	0.02	0.05	0.05	0.04	0.11
1.31	0.99	1.02	1.06	1.29	0.93	1.15
0.92	0.75	0.91	0.87	1.09	0.82	0.92
1.04	0.86	1.07	0.95	1.11	0.93	1.04
1.34	1.01	1.02	1.07	1.31	0.93	1.17
0.85	0.79	1.02	0.82	1.08	0.84	0.94
0.59	0.52	0.64	0.58	0.72	0.55	0.67
0.82	0.71	0.91	0.83	1.09	0.79	0.96
1.16	1.17	1.56	1.06	1.46	1.24	1.20
0.33	0.28	0.37	0.30	0.39	0.35	0.41
0.21	0.20	0.25	0.21	0.25	0.23	0.28
0.38	0.32	0.45	0.35	0.45	0.42	0.52
0.94	0.59	0.83	0.63	1.10	0.80	0.81
0.07	0.12	0.10	0.10	0.15	0.17	1.59
0.32	0.18	0.22	0.20	0.31	0.21	0.24
0.19	0.15	0.24	0.25	0.24	0.10	0.38
0.03	0.11	0.07	0.07	0.12	0.18	1.93

Lending and deposit rates

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

TDB30821

Sample of banks

Sources: Survey of lending rates
Percentages

June 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	3.00	3.63	3.48	4.18	3.55	3.97	2.56
from 1 to 5 years	2.32	2.25	1.91	2.45	2.38	4.96	3.93
more than 5 years	3.42	4.24	4.40	4.29	4.12	5.15	3.71
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.52	3.48	3.36	3.98	3.41	3.83	2.50
from 1 to 5 years	2.47	2.52	2.76	1.92	2.59	4.62	3.97
more than 5 years	3.75	4.05	4.36	4.22	3.85	4.85	3.51
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	3.20	3.46	3.28	4.15	3.41	3.66	2.51
from 1 to 5 years	2.51	3.01	2.42	3.26	3.32	4.18	4.06
more than 5 years	2.47	3.95	3.94	3.54	4.08	4.75	3.87
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.37	3.64	3.61	4.23	3.44	4.00	2.56
from 1 to 5 years	1.77	1.60	0.93	2.80	1.87	5.15	3.50
more than 5 years	3.88	4.16	4.25	4.60	3.92	5.24	3.30
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	4.13	4.51	4.35	4.71	4.54	4.91	2.78
from 1 to 5 years	4.80	4.65	4.33	4.11	5.08	5.95	4.63
more than 5 years	4.64	5.14	5.53	4.58	5.18	5.49	4.26
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	3.72	4.26	4.12	4.51	4.22	4.68	2.68
from 1 to 5 years	4.22	4.01	3.62	3.68	4.32	5.65	4.56
more than 5 years	4.54	4.95	5.12	4.85	4.83	5.51	4.59

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 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	5.99	9.76	9.34	8.37	7.17	6.04	2.81
b.	NORTH-WEST ITALY	5.12	9.74	9.15	8.02	6.73	5.77	2.16
	Piedmont	6.08	9.16	8.67	7.73	6.77	6.09	3.08
	Valle d'Aosta	6.91	9.40	8.41	8.19	7.17	4.31	5.21
	Liguria	6.32	10.41	9.98	8.50	7.49	5.71	2.64
	Lombardy	4.80	9.92	9.25	8.08	6.65	5.71	2.01
c.	NORTH-EAST ITALY	5.97	8.84	8.30	7.43	6.42	5.40	3.62
	Trentino-Alto Adige	5.09	7.21	6.70	6.18	5.29	4.42	3.61
	Veneto	6.01	8.81	8.59	7.66	6.55	5.46	3.46
	Friuli-Venezia Giulia	6.50	9.10	8.70	7.18	6.57	5.44	4.55
	Emilia-Romagna	6.21	9.33	8.58	7.82	6.81	5.83	3.69
d.	CENTRAL ITALY	6.55	9.98	9.58	8.80	7.90	6.77	3.54
	Marche	7.90	10.00	9.24	9.11	8.09	7.69	4.84
	Tuscany	7.26	10.65	9.83	9.01	8.32	7.13	3.48
	Umbria	8.93	9.59	10.34	9.91	9.18	8.21	6.62
	Lazio	5.80	9.59	9.40	8.40	7.42	6.17	3.41
e.	SOUTHERN ITALY	8.14	10.54	10.46	9.71	8.72	7.52	4.11
	Abruzzo	8.51	9.96	9.53	9.25	8.58	7.68	5.95
	Molise	8.11	9.88	10.72	8.53	7.60	10.05	2.08
	Campania	7.51	10.60	10.22	9.62	9.02	7.96	3.45
	Apulia	8.53	10.24	10.82	9.85	8.53	6.80	6.35
	Basilicata	8.60	10.88	10.48	9.73	8.11	7.79	7.27
	Calabria	9.28	11.78	11.39	10.50	9.12	7.82	3.85
f.	ISLANDS	6.31	9.87	10.31	9.56	8.35	6.82	2.29
	Sicily	8.25	9.71	10.15	9.49	8.36	6.94	5.04
	Sardinia	4.20	10.38	10.79	9.76	8.35	6.55	1.74

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 2015

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	4.24	2.87	2.71	4.39	7.20
up to 250,000	8.39	3.32	5.44	5.34	10.54
from 250,000 to 1,000,000	7.37	3.38	4.90	5.35	9.20
from 1,000,000 to 5,000,000	5.72	3.23	4.09	4.89	7.67
from 5,000,000 to 25,000,000	4.00	3.01	3.25	4.10	6.37
more than 25,000,000	2.45	2.40	1.98	3.37	4.28
b. NORTH-EAST ITALY	4.03	2.82	3.07	4.14	6.64
up to 250,000	8.84	3.20	5.09	5.13	10.61
from 250,000 to 1,000,000	7.50	3.26	4.67	5.13	8.98
from 1,000,000 to 5,000,000	5.53	3.13	4.01	4.71	7.18
from 5,000,000 to 25,000,000	3.69	2.95	3.21	4.21	6.06
more than 25,000,000	2.32	2.48	2.32	3.39	3.74
c. NORTH-WEST ITALY	4.09	2.83	3.11	4.07	6.59
up to 250,000	7.81	3.22	4.50	4.76	9.67
from 250,000 to 1,000,000	6.74	3.28	3.95	4.82	8.22
from 1,000,000 to 5,000,000	5.34	3.14	3.33	4.50	6.98
from 5,000,000 to 25,000,000	3.85	2.97	3.08	3.68	5.85
more than 25,000,000	2.62	2.39	2.80	3.57	4.26
d. CENTRAL ITALY	4.21	2.77	2.00	4.31	7.51
up to 250,000	8.16	3.36	5.61	5.42	10.80
from 250,000 to 1,000,000	7.47	3.43	5.16	5.41	9.72
from 1,000,000 to 5,000,000	6.00	3.31	4.51	4.75	8.40
from 5,000,000 to 25,000,000	4.41	3.06	3.21	4.26	7.00
more than 25,000,000	2.24	2.16	1.58	3.20	4.45
e. SOUTHERN ITALY	5.44	3.30	4.82	5.23	9.15
up to 250,000	9.03	3.63	6.09	5.67	11.11
from 250,000 to 1,000,000	8.32	3.80	5.72	5.73	10.22
from 1,000,000 to 5,000,000	6.65	3.55	4.72	5.58	9.08
from 5,000,000 to 25,000,000	4.88	3.25	3.72	4.21	7.79
more than 25,000,000	2.99	2.70	3.69	3.29	7.17
f. ISLANDS	5.62	3.14	4.16	5.13	8.69
up to 250,000	7.43	3.48	5.90	5.55	10.47
from 250,000 to 1,000,000	7.65	3.63	5.40	5.68	9.83
from 1,000,000 to 5,000,000	6.92	3.41	4.21	5.35	8.68
from 5,000,000 to 25,000,000	5.13	3.09	3.73	4.48	6.84
more than 25,000,000	3.71	2.63	3.22	3.69	6.27

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

June 2015

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.24	4.03	4.09	4.21	5.44	5.62
<i>of which:</i> discount lending	4.48	3.23	3.72	5.83	6.72	6.94
advance on loan selling for factoring	2.85	2.71	2.48	3.10	3.22	2.59
b. TERM LOANS	2.95	2.90	2.88	2.82	3.50	3.34
Initial period of rate fixation:						
up to 1 year	2.87	2.82	2.83	2.77	3.30	3.14
more than 1 year	3.84	3.84	3.80	3.21	5.16	4.98
<i>of which:</i> leasing	4.05	3.92	4.04	4.00	4.63	4.50
Initial period of rate fixation:						
up to 1 year	3.96	3.79	3.97	3.96	4.46	4.35
more than 1 year	4.80	4.66	4.93	4.40	5.94	5.73
c. REVOCABLE LOANS	7.20	6.64	6.59	7.51	9.15	8.69

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

June 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	4.24	2.86	4.39	7.20	2.13	3.26
Agricultural, forestry and fishing	4.99	3.04	5.12	7.35	3.46	3.48
Mining and quarrying	5.64	3.12	4.49	8.73	3.22	4.31
Manufacturing	3.92	2.75	4.28	8.05	2.26	2.85
Electricity, gas, steam and air conditioning supply	2.56	2.97	5.04	5.32	2.54	2.16
Water supply, sewerage, waste management and remediation activities	4.63	2.78	4.14	7.55	3.01	4.36
Construction	5.44	3.29	4.36	7.11	3.36	4.14
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.12	3.03	4.75	8.31	2.35	4.09
Transportation and storage	5.66	1.90	4.18	7.85	0.69	3.35
Accommodation and food service activities	4.45	2.82	4.94	7.83	2.85	3.55
Information and communication	5.18	3.13	4.78	5.07	0.76	4.67
Financial and insurance activities	2.42	2.52	2.49	4.69	1.61	3.12
Real estate activities	3.89	2.75	3.83	5.42	2.83	2.71
Professional, scientific and technical activities	5.71	2.78	3.89	6.08	1.57	2.49
Administrative and support service activities	4.73	2.82	4.30	6.84	2.33	4.22
All remaining activities (sections O, P,Q,R,S,T)	5.16	2.89	4.95	8.05	2.70	3.88

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

June 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	2.06	2.41	3.18	3.87	4.54	3.71
North-west Italy	1.99	2.82	3.21	3.59	4.24	3.39
North-east Italy	2.12	2.19	2.83	3.56	4.10	3.60
Central Italy	1.74	1.75	2.77	4.28	4.49	3.68
Southern Italy	3.37	3.87	5.03	4.78	5.49	4.31
Islands	3.76	2.95	4.93	4.69	5.65	4.29

Notes: Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates
Percentages

June 2015		Total	of which:			revocable loans
			Term loans			
		initial period of rate fixation				
		up to 1 year	from 1 to 5 years	more than 5 years		
a.	ITALY	2.85	2.35	3.91	3.67	4.35
b.	NORTH-WEST ITALY	2.72	2.28	3.98	3.50	4.28
	Piedmont	2.90	2.38	4.08	3.80	4.31
	Valle d'Aosta	3.03	2.80	4.58	3.56	2.98
	Liguria	2.75	2.25	4.14	3.25	5.07
	Lombardy	2.66	2.26	3.92	3.43	4.21
c.	NORTH-EAST ITALY	2.73	2.32	4.07	3.87	3.85
	Trentino-Alto Adige	3.00	2.70	4.15	3.89	5.00
	Veneto	2.67	2.30	3.90	3.78	3.15
	Friuli-Venezia Giulia	2.83	2.15	5.18	4.33	3.91
	Emilia-Romagna	2.68	2.27	4.08	3.78	4.73
d.	CENTRAL ITALY	2.82	2.36	3.40	3.19	4.46
	Marche	2.93	2.48	4.85	4.09	4.89
	Tuscany	2.57	2.25	4.96	2.69	4.87
	Umbria	3.20	2.42	4.68	4.55	6.36
	Lazio	2.88	2.39	3.07	3.21	4.09
e.	SOUTHERN ITALY	3.28	2.57	4.66	4.25	5.75
	Abruzzo	3.25	2.53	4.62	4.51	6.26
	Molise	3.49	2.71	5.68	4.52	8.02
	Campania	3.23	2.55	4.83	4.01	4.92
	Apulia	3.28	2.59	4.30	4.37	5.68
	Basilicata	3.17	2.53	4.55	3.77	7.40
	Calabria	3.49	2.56	5.01	4.70	9.19
f.	ISLANDS	3.29	2.43	4.62	4.60	6.78
	Sicily	3.22	2.43	4.64	4.62	6.77
	Sardinia	3.46	2.44	4.57	4.56	6.83

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 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	2.26	2.21	4.42	4.10
b. NORTH-WEST ITALY	2.18	2.13	4.14	3.81
Piedmont and Valle d'Aosta	2.27	2.25	4.18	3.72
Liguria	2.22	2.12	4.18	3.80
Lombardy	2.15	2.11	4.11	3.85
c. NORTH-EAST ITALY	2.16	2.15	4.32	3.98
Trentino-Alto Adige	2.55	2.48	4.21	3.86
Veneto	2.13	2.10	4.34	3.96
Friuli-Venezia Giulia	2.02	2.00	4.51	4.01
Emilia Romagna	2.15	2.11	4.23	4.01
d. CENTRAL ITALY	2.33	2.27	4.50	4.28
Marche	2.36	2.31	4.29	4.24
Tuscany	2.16	2.13	4.21	3.97
Umbria	2.42	2.42	4.65	4.19
Lazio	2.42	2.31	4.64	4.41
e. SOUTHERN ITALY	2.53	2.41	4.54	4.23
Abruzzo and Molise	2.46	2.41	4.70	4.46
Campania	2.51	2.39	4.45	4.13
Apulia	2.60	2.46	4.58	4.22
Basilicata	2.60	2.32	4.28	3.96
Calabria	2.48	2.34	4.55	4.49
f. ISLANDS	2.38	2.30	4.97	4.54
Sicily	2.37	2.28	4.93	4.46
Sardinia	2.42	2.34	5.03	4.65

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

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

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

June 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	2.66	2.42	3.23	2.99
NORTH-WEST ITALY	2.66	2.39	3.12	2.84
NORTH-EAST ITALY	2.49	2.36	3.22	3.02
CENTRAL ITALY	2.66	2.45	3.25	3.07
SOUTHERN ITALY	2.83	2.49	3.33	3.12
ISLANDS	2.88	2.59	3.49	3.04

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

June 2015		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	5.04	5.36	4.60	6.46	5.67	8.15	4.39
b.	NORTH-WEST ITALY	4.51	4.93	4.43	5.89	5.09	8.11	4.32
	Piedmont and Valle d'Aosta	5.06	5.14	4.63	6.47	5.24	7.92	4.34
	Liguria	5.42	5.77	4.59	7.18	6.12	9.03	4.99
	Lombardy	4.31	4.82	4.36	5.66	4.97	8.12	4.26
c.	NORTH-EAST ITALY	4.87	4.97	4.46	6.22	5.06	7.19	3.91
	Trentino-Alto Adige	4.60	4.60	4.07	5.11	4.64	6.00	4.60
	Veneto	4.85	5.01	4.46	6.77	5.24	7.28	3.26
	Friuli-Venezia Giulia	5.01	5.09	4.34	5.80	5.93	6.65	3.95
	Emilia-Romagna	4.93	5.00	4.53	6.35	4.94	7.79	4.79
d.	CENTRAL ITALY	5.30	5.59	4.27	7.04	6.21	8.32	4.50
	Marche	5.94	5.89	4.89	7.68	6.20	8.30	4.85
	Tuscany	5.80	5.82	5.06	8.14	5.91	8.62	4.90
	Umbria	6.38	6.24	5.02	8.85	6.97	9.27	6.25
	Lazio	4.77	5.27	3.28	6.31	6.29	7.67	4.26
e.	SOUTHERN ITALY	6.80	7.07	6.33	7.36	7.48	9.50	5.24
	Campania	6.47	7.13	6.38	7.25	7.59	9.51	4.78
	Abruzzo and Molise	6.65	6.60	5.51	7.18	7.55	8.98	5.60
	Apulia and Basilicata	7.01	7.01	6.66	7.31	7.09	9.71	5.15
	Calabria	8.23	8.36	7.92	8.90	8.34	9.48	7.00
f.	ISLANDS	6.06	7.30	6.54	7.68	7.55	9.02	5.75
	Sicily	7.20	7.29	6.48	7.67	7.58	8.92	5.95
	Sardinia	4.41	7.32	6.71	7.69	7.45	9.42	5.24

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

June 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.21	0.97	0.25	0.29	0.13	0.14
b.	NORTH-EAST ITALY	0.17	0.52	0.17	0.25	0.11	0.13
	Piedmont	0.15	0.50	0.26	0.25	0.09	0.09
	Valle d'Aosta	0.25	0.54	0.43	0.50	0.07	0.07
	Liguria	0.21	0.86	0.69	0.37	0.09	0.12
	Lombardy	0.17	0.44	0.13	0.23	0.12	0.15
c.	NORTH-WEST ITALY	0.20	0.58	0.25	0.31	0.13	0.14
	Trentino-Alto Adige	0.38	0.57	0.68	0.58	0.18	0.23
	Veneto	0.17	0.55	0.23	0.24	0.13	0.13
	Friuli-Venezia Giulia	0.15	0.55	0.24	0.24	0.09	0.07
	Emilia-Romagna	0.22	0.64	0.22	0.35	0.14	0.16
d.	CENTRAL ITALY	0.33	1.22	0.46	0.34	0.16	0.18
	Marche	0.29	0.74	0.77	0.41	0.21	0.21
	Tuscany	0.20	0.60	0.54	0.33	0.12	0.15
	Umbria	0.28	0.54	0.47	0.49	0.30	0.18
	Lazio	0.38	1.26	0.43	0.32	0.17	0.19
e.	SOUTHERN ITALY	0.17	0.35	0.53	0.31	0.12	0.12
	Abruzzo	0.33	0.75	0.96	0.57	0.21	0.23
	Molise	0.18	0.15	0.69	0.30	0.09	0.13
	Campania	0.12	0.40	0.17	0.18	0.07	0.10
	Apulia	0.19	0.25	0.48	0.44	0.16	0.13
	Basilicata	0.21	0.42	0.63	0.36	0.13	0.18
	Calabria	0.12	0.23	0.30	0.20	0.08	0.10
f.	ISLANDS	0.17	0.53	0.90	0.27	0.12	0.11
	Sicily	0.17	0.50	0.64	0.31	0.16	0.12
	Sardinia	0.17	0.58	0.99	0.21	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

June 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	0.09	0.14	0.34	0.05	0.07	0.14	0.38
b. NORTH-WEST ITALY	0.09	0.09	0.12	0.28	0.05	0.07	0.14	0.32
Piedmont	0.09	0.08	0.11	0.29	0.04	0.05	0.10	0.25
Valle d'Aosta	0.11	0.09	0.11	0.56	0.03	0.03	0.06	0.26
Liguria	0.08	0.08	0.13	0.45	0.04	0.07	0.13	0.34
Lombardy	0.09	0.09	0.13	0.27	0.05	0.08	0.15	0.34
c. NORTH-EAST ITALY	0.09	0.09	0.15	0.38	0.05	0.07	0.14	0.40
Trentino-Alto Adige	0.14	0.14	0.22	0.67	0.15	0.16	0.22	0.49
Veneto	0.09	0.09	0.14	0.28	0.04	0.06	0.13	0.38
Friuli-Venezia Giulia	0.10	0.08	0.12	0.29	0.03	0.04	0.08	0.23
Emilia-Romagna	0.07	0.09	0.15	0.42	0.04	0.08	0.16	0.43
d. CENTRAL ITALY	0.09	0.10	0.16	0.39	0.05	0.08	0.16	0.45
Marche	0.08	0.13	0.28	0.51	0.04	0.10	0.25	0.72
Tuscany	0.07	0.08	0.15	0.43	0.04	0.07	0.15	0.49
Umbria	0.09	0.10	0.20	0.64	0.05	0.08	0.19	0.58
Lazio	0.10	0.11	0.15	0.35	0.06	0.09	0.15	0.42
e. SOUTHERN ITALY	0.08	0.08	0.12	0.41	0.03	0.05	0.11	0.41
Abruzzo	0.11	0.13	0.24	0.75	0.05	0.09	0.20	0.80
Molise	0.09	0.08	0.12	0.44	0.04	0.06	0.13	0.36
Campania	0.08	0.07	0.08	0.22	0.02	0.04	0.08	0.30
Apulia	0.08	0.08	0.13	0.61	0.03	0.06	0.13	0.44
Basilicata	0.07	0.07	0.14	0.53	0.04	0.08	0.18	0.61
Calabria	0.08	0.07	0.10	0.27	0.03	0.05	0.11	0.33
f. ISLANDS	0.08	0.08	0.12	0.35	0.04	0.06	0.11	0.32
Sicily	0.09	0.10	0.15	0.42	0.05	0.07	0.13	0.38
Sardinia	0.06	0.05	0.08	0.25	0.03	0.05	0.07	0.17

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

	2015 Apr.	2015 May	2015 June
a. TOTAL	532,136	534,116	554,434
b. GOLD AND GOLD RECEIVABLES	86,951	86,951	82,552
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	43,151	42,962	42,474
receivables from the IMF	12,028	11,968	11,683
securities	28,205	28,437	27,861
current accounts and other deposits	2,618	2,320	2,925
reverse operations	294	231	-
other claims	6	6	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,202	1,390	1,383
financial counterparties	1,202	1,390	1,383
of which: securities	622	622	608
reverse operations	-	-	-
other claims	580	769	775
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,506	1,507	1,504
claims on non-euro-area EU central banks	-	-	-
securities	1,506	1,507	1,504
other claims	..	..	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	159,224	149,474	165,674
main refinancing operations	15,682	11,799	10,872
longer-term refinancing operations	143,541	137,675	154,802
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	..	-
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	139,955	149,164	157,521
securities held for monetary policy purposes	55,977	65,086	72,887
other securities	83,977	84,079	84,634

TDB40606

Bank of Italy

	2015 Apr.	2015 May	2015 June
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,278	14,278	14,257
i. INTRA-EUROSISTEM CLAIMS	37,215	38,725	40,962
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	28,748	30,258	32,495
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	47,980	48,802	46,978
<i>of which: investments of reserves and provisions</i>	37,450	37,420	36,557
m. EXPENSE FOR THE YEAR	676	861	1,129

Notes:

TDB40616

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2015 Apr.	2015 May	2015 June
a. TOTAL	532,136	534,116	554,434
b. BANKNOTES IN CIRCULATION	165,147	166,028	167,642
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	17,256	14,637	17,825
current accounts (covering the minimum reserve system)	17,256	14,637	17,775
deposit facility	-	-	50
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	27,160	43,281	42,252
general government	25,019	41,452	40,906
<i>of which:</i> treasury payment account	24,933	41,357	40,815
sinking fund for the redemption of government securities	-	-	-
other liabilities	86	95	91
other counterparties	2,141	1,829	1,346
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	35	11	86
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	35	11	86
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	341	387	334
financial sector counterparties	-	-	-
general government	341	387	334
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	3	3	2
deposits and balances	3	3	2
other liabilities	-	-	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	8,437	8,437	8,268
i. INTRA-EUROSISTEM LIABILITIES	177,232	163,994	188,630
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)	177,232	163,994	188,630

TDB40616

Bank of Italy

	2015 Apr.	2015 May	2015 June
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,474	1,447	1,530
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	80,277	80,277	73,898
o. PROVISION FOR GENERAL RISKS	17,174	17,174	17,174
p. CAPITAL AND RESERVES	24,297	24,297	25,046
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	9,057	9,057	9,807
other reserves	7,740	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	2,998	2,998	-
r. INCOME FOR THE YEAR	2,556	3,396	3,998
s. MEMORANDUM ACCOUNTS	147,825	146,287	144,394

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 investment 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.

As of March 2015, 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 286 million euros (all of performing loans), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2015, 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 960 million euros (including 939 million 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 (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.
GROSS CUSTOMER BAD DEBTS (NET OF SECURITIES AND REPOS)	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.
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.