



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 4 - 2014

quarter

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## **Statistical Bulletin**

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## Statistical publications and distribution options

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

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

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

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*Director:* GRAZIA MARCHESE

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## Notice to readers

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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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## Additional information concerning this issue

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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

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

- |   |  |  |
|---|--|--|
| 1 | <b>BDS on-line:</b>  | <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 | <b>Frequency:</b>  | <p><b>M</b> Monthly</p> <p><b>Q</b> Quarterly</p> <p><b>H</b> Half-yearly</p> <p><b>A</b> Annual</p>   |
| 3 | <b>Source:</b>   | <p><b>1</b> Supervisory returns</p> <p><b>2</b> Central Credit Register</p> <p><b>3</b> Survey of lending rates</p> <p><b>4</b> Survey of deposit rates</p> <p><b>5</b> Archives of intermediary identification data</p> <p><b>6</b> Bank of Italy</p>   |
| 4 | <b>Universe:</b>   | <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 | <b>Table identification code</b>   |  |
| 7 | <b>Description of the table</b>  |  |
| 8 | <b>Identification code for table on the “BDS on-line statistical database”</b> |  |
| 9 | <b>Page on which table appears in this issue</b>                               |  |

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# Structural information

## Distribution by location (province) and institutional category of bank

[TDB10207](#)

Source: Archives of intermediary identification data

September 2014		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>a.</b>	<b>TOTAL</b>	<b>672</b>	<b>31,172</b>	<b>177</b>	<b>20,357</b>
<b>b.</b>	<b>PIEDMONT</b>	<b>27</b>	<b>2,527</b>	<b>18</b>	<b>1,891</b>
	Alessandria	-	278	-	186
	Asti	1	161	1	128
	Biella	4	133	4	115
	Cuneo	13	501	5	340
	Novara	-	205	-	109
	Turin	9	1,033	8	893
	Verbano-Cusio-Ossola	-	87	-	27
	Vercelli	-	129	-	93
<b>c.</b>	<b>VALLE D'AOSTA</b>	<b>1</b>	<b>97</b>	<b>-</b>	<b>67</b>
	Aosta	1	97	-	67
<b>d.</b>	<b>LIGURIA</b>	<b>6</b>	<b>897</b>	<b>5</b>	<b>720</b>
	Genoa	4	487	3	393
	Imperia	-	112	-	83
	La Spezia	1	126	1	110
	Savona	1	172	1	134
<b>e.</b>	<b>LOMBARDY</b>	<b>159</b>	<b>6,073</b>	<b>50</b>	<b>3,448</b>
	Bergamo	11	726	1	389
	Brescia	15	906	5	445
	Como	3	342	-	206
	Cremona	4	274	-	121
	Lecco	2	227	1	119
	Lodi	3	150	-	51
	Mantua	4	315	1	226
	Milan	109	1,813	41	1,131
	Monza-Brianza	5	453	1	247
	Pavia	1	316	-	216
	Sondrio	2	122	-	22
	Varese	-	429	-	275
<b>f.</b>	<b>TRENTINO-ALTO ADIGE</b>	<b>101</b>	<b>925</b>	<b>7</b>	<b>278</b>
	Bolzano	55	403	4	136
	Trento	46	522	3	142
<b>g.</b>	<b>VENETO</b>	<b>44</b>	<b>3,326</b>	<b>6</b>	<b>1,739</b>
	Belluno	1	175	-	103
	Padua	11	602	2	376
	Rovigo	2	161	-	96
	Treviso	8	597	1	278
	Venice	6	493	2	289
	Verona	7	681	1	317
	Vicenza	9	617	-	280

## 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>	
<b>37</b>	<b>6,107</b>	<b>379</b>	<b>4,452</b>	<b>79</b>	<b>256</b>	<b>5,780</b>
-	<b>428</b>	<b>8</b>	<b>188</b>	<b>1</b>	<b>20</b>	<b>631</b>
-	85	-	6	-	1	86
-	21	-	11	-	1	60
-	17	-	-	-	1	39
-	38	8	122	-	1	141
-	96	-	-	-	-	60
-	78	-	47	1	15	173
-	58	-	2	-	-	27
-	35	-	-	-	1	45
-	<b>8</b>	<b>1</b>	<b>22</b>	-	-	<b>31</b>
-	8	1	22	-	-	31
-	<b>147</b>	-	<b>24</b>	<b>1</b>	<b>6</b>	<b>136</b>
-	88	-	2	1	4	52
-	18	-	10	-	1	23
-	13	-	2	-	1	25
-	28	-	10	-	-	36
<b>5</b>	<b>1,688</b>	<b>42</b>	<b>804</b>	<b>62</b>	<b>133</b>	<b>1,176</b>
1	193	9	142	-	2	204
1	219	9	229	-	13	179
-	88	3	47	-	1	96
-	80	4	73	-	-	89
-	76	1	31	-	1	65
-	54	3	44	-	1	52
-	47	3	42	-	-	68
1	490	5	89	62	103	129
-	130	4	70	-	6	55
-	74	1	24	-	2	99
2	98	-	2	-	-	44
-	139	-	11	-	4	96
<b>1</b>	<b>129</b>	<b>90</b>	<b>511</b>	<b>3</b>	<b>7</b>	<b>298</b>
1	67	47	194	3	6	111
-	62	43	317	-	1	187
<b>5</b>	<b>901</b>	<b>33</b>	<b>674</b>	-	<b>12</b>	<b>539</b>
-	47	1	25	-	-	50
1	95	8	128	-	3	101
-	12	2	53	-	-	43
1	184	6	134	-	1	95
-	117	4	85	-	2	44
1	240	5	120	-	4	94
2	206	7	129	-	2	112



## Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>22</b>	<b>884</b>	<b>5</b>	<b>472</b>
Gorizia	4	93	-	41
Pordenone	3	209	1	116
Trieste	3	124	1	88
Udine	12	458	3	227
<b>i. EMILIA ROMAGNA</b>	<b>46</b>	<b>3,252</b>	<b>20</b>	<b>2,156</b>
Bologna	11	737	5	480
Ferrara	3	220	2	189
Forlì	9	324	3	192
Modena	5	446	2	255
Parma	2	334	2	258
Piacenza	1	210	-	131
Ravenna	4	320	2	257
Reggio Emilia	5	383	3	244
Rimini	6	278	1	150
<b>l. MARCHE</b>	<b>27</b>	<b>1,108</b>	<b>7</b>	<b>828</b>
Ancona	10	346	3	250
Ascoli Piceno	4	145	1	111
Fermo	4	145	1	111
Macerata	4	224	1	179
Pesaro e Urbino	7	290	1	200
<b>m. TUSCANY</b>	<b>47</b>	<b>2,336</b>	<b>15</b>	<b>1,543</b>
Arezzo	4	221	-	133
Florence	14	631	6	461
Grosseto	3	146	-	95
Livorno	2	201	-	125
Lucca	3	254	2	159
Massa Carrara	1	108	1	92
Pisa	5	280	2	178
Pistoia	8	173	2	107
Prato	1	119	-	63
Siena	6	203	2	130
<b>n. UMBRIA</b>	<b>6</b>	<b>525</b>	<b>3</b>	<b>429</b>
Perugia	4	401	1	322
Terni	2	124	2	107
<b>o. LAZIO</b>	<b>60</b>	<b>2,616</b>	<b>20</b>	<b>1,804</b>
Frosinone	6	207	-	116
Latina	5	190	-	115
Rieti	2	78	1	56
Rome	41	1,940	18	1,381
Viterbo	6	201	1	136
<b>p. ABRUZZO</b>	<b>11</b>	<b>637</b>	<b>3</b>	<b>444</b>
Chieti	3	168	1	114
L'Aquila	1	138	-	71
Pescara	2	163	1	129
Teramo	5	168	1	130

						<b>Banks</b>
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>	
<b>1</b>	<b>164</b>	<b>15</b>	<b>245</b>	<b>1</b>	<b>3</b>	<b>171</b>
-	16	4	36	-	-	20
-	41	2	52	-	-	39
-	16	1	18	1	2	4
1	91	8	139	-	1	108
<b>4</b>	<b>645</b>	<b>21</b>	<b>438</b>	<b>1</b>	<b>13</b>	<b>325</b>
-	133	6	117	-	7	55
-	12	1	19	-	-	24
-	42	6	90	-	-	30
2	177	-	12	1	2	47
-	58	-	17	-	1	44
1	63	-	15	-	1	41
-	14	2	48	-	1	18
-	95	2	43	-	1	45
1	51	4	77	-	-	21
-	<b>88</b>	<b>20</b>	<b>192</b>	-	-	<b>209</b>
-	38	7	58	-	-	46
-	5	3	29	-	-	30
-	5	3	29	-	-	30
-	14	3	31	-	-	49
-	28	6	62	-	-	56
<b>3</b>	<b>441</b>	<b>29</b>	<b>348</b>	-	<b>4</b>	<b>269</b>
2	59	2	29	-	-	36
-	78	8	91	-	1	42
-	17	3	34	-	-	28
-	52	2	24	-	-	20
-	73	1	22	-	-	28
-	13	-	2	-	1	15
1	67	2	34	-	1	37
-	23	6	42	-	1	21
-	42	1	14	-	-	6
-	17	4	56	-	-	36
-	<b>48</b>	<b>3</b>	<b>48</b>	-	-	<b>82</b>
-	38	3	41	-	-	51
-	10	-	7	-	-	31
<b>5</b>	<b>475</b>	<b>25</b>	<b>291</b>	<b>10</b>	<b>46</b>	<b>261</b>
2	61	4	29	-	1	61
1	50	4	25	-	-	30
-	14	1	8	-	-	31
2	336	11	178	10	45	84
-	14	5	51	-	-	55
-	<b>107</b>	<b>8</b>	<b>86</b>	-	-	<b>172</b>
-	39	2	15	-	-	55
-	45	1	22	-	-	44
-	14	1	20	-	-	31
-	9	4	29	-	-	42

## Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>q. MOLISE</b>	<b>2</b>	<b>138</b>	<b>-</b>	<b>89</b>
Campobasso	2	106	-	73
Isernia	-	32	-	16
<b>r. CAMPANIA</b>	<b>32</b>	<b>1,518</b>	<b>8</b>	<b>1,170</b>
Avellino	4	134	1	93
Benevento	2	92	1	55
Caserta	4	195	2	161
Naples	9	744	4	630
Salerno	13	353	-	231
<b>s. APULIA</b>	<b>28</b>	<b>1,318</b>	<b>1</b>	<b>901</b>
Bari	14	464	1	306
Barletta - Andria - Tranii	3	117	-	83
Brindisi	2	115	-	77
Foggia	1	210	-	139
Lecce	3	249	-	181
Taranto	5	163	-	115
<b>t. BASILICATA</b>	<b>3</b>	<b>230</b>	<b>-</b>	<b>138</b>
Matera	-	73	-	53
Potenza	3	157	-	85
<b>u. CALABRIA</b>	<b>15</b>	<b>469</b>	<b>2</b>	<b>372</b>
Catanzaro	5	99	-	78
Cosenza	5	186	1	137
Crotone	2	34	1	25
Reggio Calabria	1	113	-	104
Vibo Valentia	2	37	-	28
<b>v. SICILY</b>	<b>30</b>	<b>1,642</b>	<b>4</b>	<b>1,225</b>
Agrigento	4	150	-	102
Caltanissetta	6	94	-	57
Catania	4	340	2	240
Enna	1	60	-	43
Messina	3	212	1	169
Palermo	7	397	1	326
Ragusa	2	112	-	68
Syracuse	1	121	-	89
Trapani	2	156	-	131
<b>z. SARDINIA</b>	<b>5</b>	<b>654</b>	<b>3</b>	<b>643</b>
Cagliari	2	206	1	202
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	37	-	37
Nuoro	-	67	-	67
Ogliastra	-	26	-	26
Olbia Tempio	-	71	-	70
Oristano	1	78	-	72
Sassari	2	135	2	135

						<b>Banks</b>	
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>		
<b>1</b>	<b>33</b>	<b>1</b>	<b>16</b>	-	-	<b>46</b>	
1	20	1	13	-	-	34	
-	13	-	3	-	-	12	
<b>5</b>	<b>203</b>	<b>19</b>	<b>137</b>	-	<b>8</b>	<b>324</b>	
-	21	3	20	-	-	51	
-	24	1	13	-	-	41	
-	26	2	7	-	1	57	
4	106	1	3	-	5	81	
1	26	12	94	-	2	94	
<b>3</b>	<b>297</b>	<b>24</b>	<b>119</b>	-	<b>1</b>	<b>224</b>	
2	105	11	52	-	1	39	
-	25	3	9	-	-	10	
-	26	2	12	-	-	20	
-	61	1	10	-	-	48	
1	57	2	11	-	-	80	
-	23	5	25	-	-	27	
-	<b>49</b>	<b>3</b>	<b>43</b>	-	-	<b>83</b>	
-	9	-	11	-	-	23	
-	40	3	32	-	-	60	
<b>1</b>	<b>10</b>	<b>12</b>	<b>87</b>	-	-	<b>171</b>	
1	2	4	19	-	-	37	
-	7	4	42	-	-	65	
-	-	1	9	-	-	16	
-	1	1	8	-	-	35	
-	-	2	9	-	-	18	
<b>3</b>	<b>245</b>	<b>23</b>	<b>171</b>	-	<b>1</b>	<b>328</b>	
-	21	4	27	-	-	37	
-	8	6	29	-	-	20	
1	81	1	19	-	-	56	
-	3	1	14	-	-	19	
-	32	2	11	-	-	67	
1	31	5	39	-	1	74	
1	39	1	5	-	-	12	
-	24	1	8	-	-	19	
-	6	2	19	-	-	24	
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>2</b>	<b>304</b>	
-	-	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

September 2014

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	16	15
Customer trading	25	22
Underwriting	5	5
Placement	47	42
Individual portfolio management	38	38
Reception of orders	48	44
Investment advice	81	76
Multilateral trading facilities management	3	3

## b. NUMBER of SIMs

86

86

## Notes:

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

## Distribution by operational specialization

[TDB40225](#)

## Collective investment undertakings

Source: Archive of intermediary identification data

	2014 June	2014 Sept.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>756</b>	<b>776</b>
Equity	139	139
Balanced	51	52
Bond	284	286
Liquidity	26	26
Flexible	305	320
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>39</b>	<b>39</b>

**Notes:**

The data refer to Italian harmonized open-end collective investment undertakings operating at the reference date. Only asset management companies that have set up open-end securities investment funds are included. The number of funds includes the number of their sub-funds.

## Distribution by prevalent activity

[TDB40230](#)

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

	2014 June	2014 Sept.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>186</b>	<b>186</b>
Leasing	39	39
Factoring	26	26
Consumer credit	32	32
Other forms of finance	13	13
Acquisition of shareholdings	2	2
Issue and/or management of credit cards	1	1
Securitization	9	9
Foreign exchange trading and other activities	64	64
<b>b. NUMBER OF PAYMENT INSTITUTIONS</b>	<b>56</b>	<b>57</b>
<b>c. NUMBER OF E-MONEY INSTITUTIONS</b>	<b>5</b>	<b>6</b>

**Notes:** The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date.

# **Information on banking and financial business**



TDB30101

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

	Total		Banks		Financial intermediaries	
	2014 June	2014 Sept.	2014 June	2014 Sept.	2014 June	2014 Sept.
<b>a. NUMBER OF BORROWERS</b>	<b>7,604,163</b>	<b>7,599,696</b>	<b>4,444,394</b>	<b>4,473,253</b>	<b>3,159,769</b>	<b>3,126,443</b>
<i>of which: joint borrowers</i>	2,214,485	2,212,579	976,482	992,461	1,238,003	1,220,118
<b>b. LOAN FACILITIES</b>						
facilities granted	2,173,606	2,143,882	1,778,464	1,767,606	395,142	376,275
used margin	1,740,693	1,709,762	1,352,344	1,341,177	388,349	368,585
overshoot	57,811	57,620	52,152	51,930	5,659	5,690
unused margin	490,724	491,740	478,272	478,360	12,452	13,380
<i>of which: matched loans</i>						
facilities granted	278,785	277,668	241,120	250,478	37,665	27,190
used margin	148,799	142,370	121,140	126,317	27,660	16,053
<b>term loans</b>						
facilities granted	1,644,062	1,616,898	1,287,080	1,268,245	356,982	348,653
used margin	1,453,011	1,431,994	1,093,544	1,080,613	359,467	351,381
<b>revocable loans</b>						
facilities granted	250,583	249,131	250,103	248,714	480	417
used margin	138,778	135,279	137,561	134,135	1,217	1,144
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	365,051	369,206	348,599	352,867	16,451	16,339
used margin	185,174	186,466	169,209	170,604	15,965	15,862
<b>d. BAD DEBTS</b>	<b>222,168</b>	<b>230,554</b>	<b>163,248</b>	<b>169,758</b>	<b>58,920</b>	<b>60,796</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>4,060,581</b>	<b>4,046,938</b>	<b>2,691,218</b>	<b>2,696,553</b>	<b>1,369,363</b>	<b>1,350,385</b>
<i>of which: joint guarantors</i>	1,413,812	1,408,867	944,816	946,445	468,996	462,422
<b>f. GUARANTEES RECEIVED</b>	<b>819,210</b>	<b>815,460</b>	<b>612,570</b>	<b>614,204</b>	<b>206,640</b>	<b>201,256</b>

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

## Banks and CDP

TDC40010

Source: Supervisory returns  
Stocks in millions of euro

	2013 Sept.	2013 Dec.	2014 Mar.	2014 June	2014 Sept.
<b>a. TOTAL STOCKS</b>					
Loans	1,891,539	1,877,422	1,875,682	1,867,444	1,848,405
<i>of which: bad debts</i>	145,505	156,865	165,608	171,417	177,913
Deposits	1,263,976	1,276,777	1,289,024	1,323,881	1,340,711
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,855,194	1,845,328	1,844,011	1,836,513	1,815,623
<i>of which: in non-euro-area currencies</i>	16,509	15,983	15,183	15,315	14,817
more than 12 months	-	-	-	-	-
bad debts	144,556	155,890	164,612	170,428	176,908
Deposits	1,248,550	1,258,067	1,268,113	1,302,594	1,319,859
<i>of which: in non-euro-area currencies</i>	12,785	13,101	13,456	14,205	13,960
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	36,341	32,091	31,663	30,914	32,760
<i>of which: bad debts</i>	948	975	995	989	1,005
Deposits	15,395	18,676	20,877	21,254	20,831

**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

<b>September 2014</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a.</b>	<b>TOTAL</b>	<b>1,815,621</b>	<b>263,652</b>	<b>136,182</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>593,902</b>	<b>21,887</b>	<b>83,914</b>
	Piedmont	113,548	10,654	5,814
	Valle d'Aosta	2,784	140	207
	Liguria	35,838	1,829	826
	Lombardy	441,733	9,264	77,067
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>392,667</b>	<b>10,458</b>	<b>27,995</b>
	Trentino-Alto Adige	40,437	1,056	1,089
	Veneto	161,461	3,660	12,312
	Friuli-Venezia Giulia	31,180	1,810	1,377
	Emilia-Romagna	159,588	3,933	13,217
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>552,632</b>	<b>207,205</b>	<b>20,279</b>
	Marche	42,824	1,790	1,839
	Tuscany	112,745	4,944	3,895
	Umbria	21,205	891	53
	Lazio	375,858	199,580	14,491
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>185,932</b>	<b>16,181</b>	<b>1,168</b>
	Abruzzo	25,303	1,285	79
	Molise	3,747	287	15
	Campania	74,861	7,203	939
	Apulia	54,940	3,145	115
	Basilicata	6,866	642	5
	Calabria	20,215	3,618	14
<b>f.</b>	<b>ISLANDS</b>	<b>90,489</b>	<b>7,920</b>	<b>2,827</b>
	Sicily	64,696	6,814	226
	Sardinia	25,792	1,106	2,601

Note:

## Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>818,835</b>	<b>251,194</b>	<b>147,510</b>	<b>401,650</b>	<b>93,584</b>	<b>503,352</b>
<b>294,988</b>	<b>96,506</b>	<b>49,242</b>	<b>145,213</b>	<b>27,322</b>	<b>165,790</b>
52,291	18,261	8,428	24,780	7,189	37,600
1,432	544	342	539	222	783
17,671	5,050	3,268	9,238	2,216	13,295
223,594	72,650	37,205	110,656	17,695	114,113
<b>219,729</b>	<b>74,377</b>	<b>37,760</b>	<b>101,601</b>	<b>25,501</b>	<b>108,982</b>
23,913	6,505	4,396	12,233	3,883	10,496
90,150	33,355	13,807	40,907	10,181	45,157
14,944	5,994	2,427	5,989	2,261	10,787
90,721	28,523	17,130	42,472	9,176	42,541
<b>188,913</b>	<b>49,456</b>	<b>37,794</b>	<b>97,262</b>	<b>18,651</b>	<b>117,582</b>
22,473	8,569	5,214	8,175	3,421	13,300
60,433	17,744	10,018	30,352	7,820	35,653
11,708	4,310	2,158	4,703	1,750	6,803
94,299	18,833	20,403	54,032	5,660	61,826
<b>81,259</b>	<b>22,987</b>	<b>16,272</b>	<b>39,560</b>	<b>14,335</b>	<b>72,988</b>
13,317	5,040	3,150	4,776	2,183	8,438
1,612	480	396	671	401	1,431
33,571	7,998	5,522	19,492	3,904	29,243
22,887	6,822	4,956	10,151	5,146	23,647
3,189	907	767	1,363	754	2,275
6,683	1,741	1,482	3,106	1,945	7,954
<b>33,947</b>	<b>7,868</b>	<b>6,443</b>	<b>18,014</b>	<b>7,774</b>	<b>38,010</b>
23,893	5,743	4,035	13,045	5,639	28,114
10,054	2,125	2,407	4,969	2,135	9,896

## Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

<b>September 2014</b>		<b>Total</b>	<b>North-West</b>	<b>North-East</b>	<b>Centre</b>	<b>South</b>	<b>Islands</b>
<b>a.</b>	<b>TOTAL</b>	<b>912,419</b>	<b>322,310</b>	<b>245,230</b>	<b>207,564</b>	<b>95,594</b>	<b>41,721</b>
	Agricultural, forestry and fishing	44,302	12,415	14,888	8,573	5,212	3,214
	Mining and quarrying	2,767	1,087	679	655	236	110
	Manufacturing	214,621	82,644	68,104	37,619	20,022	6,232
	Electricity, gas, steam and air conditioning supply	32,283	11,906	5,453	10,285	3,028	1,611
	Water supply, sewerage, waste management and remediation activities	9,807	3,235	2,211	2,702	1,085	575
	Construction	158,161	52,540	40,556	39,887	17,842	7,337
	Wholesale and retail trade, repair of motor vehicles and motorcycles	142,447	44,926	36,128	30,077	21,151	10,165
	Transportation and storage	39,234	11,756	7,383	10,932	6,246	2,916
	Accommodation and food service activities	36,897	8,291	12,090	8,485	5,173	2,858
	Information and communication	15,550	6,481	2,331	5,494	861	383
	Financial and insurance activities	13,971	6,074	3,161	3,565	776	395
	Real estate activities	120,451	48,689	32,174	30,962	6,139	2,487
	Professional, scientific and technical activities	39,632	18,157	11,010	7,222	2,257	986
	Administrative and support service activities	19,339	6,811	3,997	5,600	2,218	712
	All remaining activities (sections O, P,Q,R,S,T)	22,955	7,296	5,066	5,506	3,347	1,741

## Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euro

September 2014

of which:

	International claims	of which:				Local claims in local currency
		banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	

<b>a. TOTAL</b>	<b>368,333</b>	<b>83,271</b>	<b>38,967</b>	<b>69,034</b>	<b>177,061</b>	<b>329,086</b>
<b>b. EUROPE</b>	<b>307,077</b>	<b>71,165</b>	<b>35,310</b>	<b>59,405</b>	<b>141,197</b>	<b>311,890</b>
<i>of which:</i>						
Albania	466	79	1	117	269	550
Austria	18,412	2,650	1,040	3,131	11,590	56,719
Belgium	6,663	3,904	708	227	1,823	692
Bosnia and Herzegovina	577	1	..	125	450	2,502
Bulgaria	4,308	72	5	563	3,668	3,276
Czech Republic	4,260	9	119	1,141	2,991	9,922
Croatia	14,045	291	54	1,922	11,779	8,458
Denmark	1,693	731	437	159	367	..
Finland	2,141	1,489	191	140	320	-
France	39,980	13,181	10,733	2,613	13,452	804
Germany	38,586	9,923	3,360	11,120	14,183	146,714
Greece	663	5	78	126	454	289
Ireland	6,577	407	162	1,663	4,346	767
Liechtenstein	72	-	-	21	51	-
Luxembourg	17,078	2,413	1,231	4,033	9,401	2,587
Malta	1,001	287	132	133	449	-
Montenegro	..	..	..	..	..	-
Norway	2,067	573	394	267	834	-
Netherlands	15,638	2,525	2,511	1,662	8,940	100
Poland	7,997	43	10	1,934	6,010	30,324
Portugal	2,834	904	59	55	1,816	-
United Kingdom	49,945	21,569	7,183	15,080	6,113	3,924
Romania	6,341	140	364	1,202	4,634	3,134
Russia	11,017	335	482	2,850	7,349	11,788
Serbia	4,209	27	649	803	2,730	2,309
Slovakia	5,105	86	71	939	4,009	10,436
Slovenia	753	41	8	81	624	4,058
Spain	16,313	5,206	1,767	2,315	7,026	1,413
Sweden	1,995	596	526	165	707	..
Switzerland	7,088	811	1,723	1,728	2,826	2,907
Turkey	6,878	2,403	1,079	1,295	2,100	244
Hungary	7,661	54	58	1,167	6,381	6,579
<b>c. ASIA</b>	<b>14,133</b>	<b>5,749</b>	<b>1,671</b>	<b>1,540</b>	<b>5,173</b>	<b>1,241</b>
<i>of which:</i>						
Saudi Arabia	264	84	49	71	60	-
China	5,845	4,363	623	271	588	526
South Korea	133	36	43	3	51	-
Philippines	152	5	..	1	147	-
Japan	2,519	254	219	372	1,674	704
India	1,063	579	26	52	406	7
Indonesia	730	9	..	32	689	-

## Distribution by country, type of customer and residual maturity

	International claims	of which:				Local claims in local currency
		banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>ASIA (cont.)</b>						
Iran	149	17	57	29	47	-
Israel	192	23	..	12	157	..
Kazakhstan	612	6	505	10	91	-
Malaysia	23	10	-	4	9	-
Pakistan	12	1	..	..	11	-
Qatar	406	35	..	31	340	-
Taiwan	58	42	14	..	2	4
Thailand	18	12	-	3	4	-
<b>d. AFRICA</b>	<b>2,382</b>	<b>317</b>	<b>284</b>	<b>443</b>	<b>1,337</b>	<b>3,969</b>
<i>of which:</i> Algeria	91	5	4	74	9	-
Egypt	727	207	37	267	217	3,969
Morocco	131	23	58	26	24	-
South Africa	185	13	3	15	154	-
Tunisia	206	35	154	13	4	-
<b>e. AMERICA</b>	<b>16,452</b>	<b>4,315</b>	<b>1,101</b>	<b>3,269</b>	<b>7,767</b>	<b>11,790</b>
<i>of which:</i> Argentina	98	1	..	20	77	..
Brazil	668	72	14	280	303	-
Canada	1,478	409	131	232	706	-
Chile	53	4	1	24	23	..
Colombia	25	1	..	12	12	-
Cuba	69	19	48	..	2	-
Mexico	548	20	2	114	412	..
Peru	42	2	2	35	3	2
United States	12,963	3,780	894	2,450	5,839	11,787
Uruguay	10	..	-	4	6	-
Venezuela	95	..	..	42	52	-
<b>f. OCEANIA</b>	<b>2,508</b>	<b>139</b>	<b>384</b>	<b>266</b>	<b>1,718</b>	<b>1</b>
<i>of which:</i> Australia	1,525	129	374	222	801	1
New Zealand	68	11	10	7	40	-
<b>g. OFF-SHORE CENTRES</b>	<b>9,185</b>	<b>1,585</b>	<b>218</b>	<b>2,760</b>	<b>4,623</b>	<b>195</b>
<i>of which:</i> Bahamas	573	183	24	125	241	-
Cayman Islands	1,777	377	71	113	1,216	..
Gibraltar	10	-	-	4	6	-
Hong Kong	1,393	290	19	924	160	123
Jersey, C.I.	753	..	6	14	733	-
Singapore	1,687	411	6	784	486	72
<b>h. INTERNATIONAL ORGANIZATIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

**September 2014**

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>1,131,632</b>	<b>2,147</b>	<b>74,929</b>	<b>1,003</b>	<b>56,560</b>
<b>b. NORTH-WEST ITALY</b>	<b>385,126</b>	<b>46</b>	<b>24,154</b>	<b>313</b>	<b>15,524</b>
Piedmont	79,507	15	4,677	137	2,989
Valle d'Aosta	2,144	7	195	2	215
Liguria	28,232	1	1,293	16	896
Lombardy	275,243	23	17,989	158	11,424
<b>c. NORTH-EAST ITALY</b>	<b>258,411</b>	<b>188</b>	<b>16,969</b>	<b>307</b>	<b>14,857</b>
Trentino-Alto Adige	27,813	109	3,040	150	2,342
Veneto	105,815	26	6,821	64	6,399
Friuli-Venezia Giulia	22,455	36	1,463	34	936
Emilia-Romagna	102,327	17	5,644	59	5,180
<b>d. CENTRAL ITALY</b>	<b>293,512</b>	<b>75</b>	<b>19,151</b>	<b>100</b>	<b>15,708</b>
Marche	28,337	12	2,353	60	1,242
Tuscany	76,617	13	5,411	16	5,689
Umbria	13,933	1	1,445	12	1,086
Lazio	174,625	48	9,942	12	7,691
<b>e. SOUTHERN ITALY</b>	<b>131,965</b>	<b>31</b>	<b>9,960</b>	<b>125</b>	<b>7,662</b>
Abruzzo	18,404	3	2,047	18	1,063
Molise	2,516	1	235	8	179
Campania	52,519	10	2,587	24	3,320
Apulia	39,847	10	3,735	60	2,208
Basilicata	4,417	1	356	7	272
Calabria	14,262	6	1,001	9	620
<b>f. ISLANDS</b>	<b>62,618</b>	<b>1,807</b>	<b>4,695</b>	<b>157</b>	<b>2,809</b>
Sicily	44,856	1,340	2,977	80	1,546
Sardinia	17,762	467	1,718	78	1,263

**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
<b>1,184</b>	<b>81,599</b>	<b>1,844</b>	<b>292,088</b>	<b>1,995</b>	<b>57,848</b>	<b>5,105</b>	<b>555,330</b>
<b>472</b>	<b>30,196</b>	<b>64</b>	<b>104,045</b>	<b>172</b>	<b>20,934</b>	<b>1,400</b>	<b>187,806</b>
129	6,289	13	22,692	62	3,377	426	38,701
4	265	-	488	..	126	76	764
32	1,767	10	8,927	21	3,673	144	11,452
308	21,875	40	71,939	89	13,757	754	136,889
<b>321</b>	<b>20,960</b>	<b>519</b>	<b>63,349</b>	<b>307</b>	<b>13,354</b>	<b>1,606</b>	<b>125,675</b>
42	1,254	318	4,003	105	1,604	302	14,545
116	9,799	42	26,689	43	5,148	343	50,325
62	1,978	43	6,342	27	999	211	10,324
101	7,929	116	26,316	132	5,602	750	50,481
<b>154</b>	<b>15,711</b>	<b>254</b>	<b>68,972</b>	<b>150</b>	<b>14,247</b>	<b>1,041</b>	<b>157,947</b>
66	1,364	16	6,635	46	1,477	421	14,645
47	4,717	31	21,155	60	4,946	124	34,407
19	998	10	3,258	11	730	50	6,312
22	8,632	198	37,923	33	7,094	446	102,583
<b>169</b>	<b>11,351</b>	<b>65</b>	<b>37,640</b>	<b>1,201</b>	<b>6,152</b>	<b>597</b>	<b>57,011</b>
52	1,346	6	4,240	1,104	827	94	7,606
7	202	..	688	12	123	19	1,042
40	5,147	54	15,410	14	2,693	97	23,122
42	3,369	4	13,018	66	1,866	214	15,255
2	426	..	914	3	201	34	2,200
26	861	1	3,369	3	442	137	7,786
<b>68</b>	<b>3,380</b>	<b>942</b>	<b>18,082</b>	<b>164</b>	<b>3,162</b>	<b>461</b>	<b>26,891</b>
52	2,400	84	13,356	96	2,208	383	20,335
16	980	858	4,726	68	954	79	6,556

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

TDB10430

Source: Supervisory returns  
Flows in millions of euro

3rd quarter 2014		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>756,356</b>	<b>264</b>	<b>19,910</b>	<b>162</b>	<b>12,953</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>292,831</b>	<b>7</b>	<b>7,777</b>	<b>25</b>	<b>3,603</b>
	Piedmont	52,417	2	1,089	10	746
	Valle d'Aosta	1,060	-	45	2	70
	Liguria	14,588	-	210	5	110
	Lombardy	224,766	5	6,433	7	2,677
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>231,279</b>	<b>17</b>	<b>4,084</b>	<b>65</b>	<b>4,079</b>
	Trentino-Alto Adige	16,928	14	1,110	45	541
	Veneto	128,113	3	1,431	17	2,093
	Friuli-Venezia Giulia	12,472	-	335	3	239
	Emilia-Romagna	73,766	1	1,209	-	1,206
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>143,899</b>	<b>3</b>	<b>5,252</b>	<b>3</b>	<b>3,191</b>
	Marche	12,349	..	564	1	364
	Tuscany	38,182	..	1,171	2	1,355
	Umbria	6,094	-	268	-	196
	Lazio	87,274	3	3,250	..	1,276
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>61,984</b>	<b>3</b>	<b>2,132</b>	<b>69</b>	<b>1,556</b>
	Abruzzo	8,178	..	486	1	326
	Molise	1,261	-	77	-	55
	Campania	27,190	..	556	28	365
	Apulia	18,165	2	736	40	674
	Basilicata	1,858	..	107	-	27
	Calabria	5,332	1	169	-	108
<b>f.</b>	<b>ISLANDS</b>	<b>26,363</b>	<b>234</b>	<b>665</b>	<b>1</b>	<b>524</b>
	Sicily	20,107	149	479	..	351
	Sardinia	6,256	85	185	1	173

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
<b>758</b>	<b>72,645</b>	<b>350</b>	<b>57,112</b>	<b>528</b>	<b>11,478</b>	<b>1,943</b>	<b>578,252</b>
<b>320</b>	<b>31,656</b>	<b>3</b>	<b>19,409</b>	<b>12</b>	<b>3,267</b>	<b>672</b>	<b>226,081</b>
102	3,866	-	4,132	4	668	131	41,667
2	87	-	130	-	23	6	695
8	1,056	1	1,764	1	580	32	10,821
207	26,647	3	13,382	7	1,996	504	172,898
<b>225</b>	<b>20,697</b>	<b>24</b>	<b>13,007</b>	<b>483</b>	<b>2,592</b>	<b>749</b>	<b>185,257</b>
10	2,223	4	1,383	39	570	75	10,914
110	9,488	-	5,263	1	753	132	108,822
22	1,245	-	1,392	..	184	169	8,883
84	7,741	19	4,969	442	1,084	373	56,637
<b>127</b>	<b>12,798</b>	<b>20</b>	<b>13,736</b>	<b>12</b>	<b>3,670</b>	<b>240</b>	<b>104,846</b>
63	1,006	-	1,218	7	211	168	8,748
22	3,320	13	4,113	5	660	28	27,494
7	897	-	583	-	52	5	4,087
35	7,575	7	7,823	..	2,748	40	64,517
<b>56</b>	<b>5,734</b>	<b>-</b>	<b>7,657</b>	<b>4</b>	<b>1,706</b>	<b>166</b>	<b>42,901</b>
21	685	-	732	2	141	14	5,770
1	83	-	160	-	44	4	837
16	1,805	-	2,885	-	996	20	20,519
15	2,668	-	3,028	2	421	119	10,459
1	219	-	232	-	48	3	1,221
2	273	-	620	-	56	7	4,095
<b>30</b>	<b>1,759</b>	<b>302</b>	<b>3,302</b>	<b>18</b>	<b>243</b>	<b>117</b>	<b>19,167</b>
22	1,269	-	2,548	1	131	113	15,044
8	490	302	755	17	112	3	4,124

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

 Source: Supervisory returns  
 Stocks in millions of euro

September 2014		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>13,541</b>	<b>497</b>	<b>13,043</b>	<b>5,888</b>	<b>108</b>	<b>5,780</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,052</b>	<b>157</b>	<b>3,895</b>	<b>1,904</b>	<b>75</b>	<b>1,828</b>
	Piedmont	1,053	27	1,026	422	3	419
	Valle d'Aosta	41	..	40	31	..	31
	Liguria	73	..	73	39	..	38
	Lombardy	2,886	130	2,756	1,411	72	1,340
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,241</b>	<b>158</b>	<b>4,082</b>	<b>1,660</b>	<b>14</b>	<b>1,646</b>
	Trentino-Alto Adige	533	65	469	255	4	251
	Veneto	1,704	28	1,676	618	1	617
	Friuli-Venezia Giulia	400	40	361	153	7	145
	Emilia-Romagna	1,602	26	1,576	634	1	633
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2,841</b>	<b>58</b>	<b>2,782</b>	<b>1,414</b>	<b>8</b>	<b>1,405</b>
	Marche	343	26	317	127	3	124
	Tuscany	1,345	16	1,329	674	3	671
	Umbria	321	7	314	184	..	183
	Lazio	832	10	822	429	2	427
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,690</b>	<b>67</b>	<b>1,623</b>	<b>652</b>	<b>8</b>	<b>644</b>
	Abruzzo	165	3	161	57	-	57
	Molise	46	4	43	17	-	17
	Campania	419	12	407	217	1	216
	Apulia	716	19	697	286	2	284
	Basilicata	132	3	128	35	..	34
	Calabria	212	25	186	42	5	37
<b>f.</b>	<b>ISLANDS</b>	<b>717</b>	<b>57</b>	<b>660</b>	<b>259</b>	<b>3</b>	<b>256</b>
	Sicily	438	51	388	133	1	132
	Sardinia	279	6	273	126	2	124

Notes:

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>5,013</b>	<b>229</b>	<b>4,784</b>	<b>2,640</b>	<b>160</b>	<b>2,480</b>
<b>1,467</b>	<b>77</b>	<b>1,391</b>	<b>681</b>	<b>5</b>	<b>676</b>
424	23	401	207	1	206
7	..	6	3	-	3
24	..	24	10	..	10
1,012	53	959	462	4	458
<b>1,661</b>	<b>73</b>	<b>1,588</b>	<b>920</b>	<b>72</b>	<b>848</b>
91	3	88	187	57	130
776	25	751	310	1	309
171	20	151	77	12	65
622	24	599	346	2	344
<b>822</b>	<b>28</b>	<b>794</b>	<b>605</b>	<b>22</b>	<b>583</b>
108	10	98	108	13	95
425	6	420	245	7	238
82	5	77	55	2	54
207	7	200	197	1	196
<b>786</b>	<b>41</b>	<b>745</b>	<b>251</b>	<b>17</b>	<b>234</b>
76	3	73	32	..	31
23	1	22	7	3	4
127	7	120	75	5	71
332	10	322	98	7	91
73	2	72	23	1	22
155	20	135	15	1	14
<b>276</b>	<b>10</b>	<b>266</b>	<b>182</b>	<b>44</b>	<b>139</b>
158	7	151	148	43	105
118	3	115	34	..	34

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

3rd quarter 2014		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>502</b>	<b>20</b>	<b>482</b>	<b>119</b>	<b>2</b>	<b>116</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>110</b>	<b>7</b>	<b>103</b>	<b>36</b>	<b>..</b>	<b>36</b>
	Piedmont	40	2	38	11	..	11
	Valle d'Aosta	1	-	1	..	-	..
	Liguria	2	-	2	..	-	..
	Lombardy	68	5	63	24	..	24
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>232</b>	<b>7</b>	<b>225</b>	<b>36</b>	<b>2</b>	<b>34</b>
	Trentino-Alto Adige	24	1	23	6	1	5
	Veneto	110	2	108	12	1	12
	Friuli-Venezia Giulia	15	1	14	3	..	2
	Emilia-Romagna	83	2	80	15	-	15
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>67</b>	<b>4</b>	<b>64</b>	<b>19</b>	<b>..</b>	<b>19</b>
	Marche	10	2	9	2	-	2
	Tuscany	28	1	27	11	..	11
	Umbria	8	..	7	3	-	3
	Lazio	21	1	21	4	-	4
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>63</b>	<b>2</b>	<b>61</b>	<b>17</b>	<b>..</b>	<b>16</b>
	Abruzzo	5	..	4	1	-	1
	Molise	3	..	2	1	-	1
	Campania	14	..	14	5	-	5
	Apulia	30	1	28	8	..	8
	Basilicata	7	..	6	1	-	1
	Calabria	5	..	5	1	-	1
<b>f.</b>	<b>ISLANDS</b>	<b>30</b>	<b>1</b>	<b>29</b>	<b>11</b>	<b>-</b>	<b>11</b>
	Sicily	19	..	19	7	-	7
	Sardinia	10	1	10	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
<b>323</b>	<b>17</b>	<b>306</b>	<b>60</b>	..	<b>60</b>
<b>63</b>	<b>7</b>	<b>57</b>	<b>11</b>	-	<b>11</b>
24	2	22	4	-	4
..	-	..	..	-	..
1	-	1	..	-	..
38	5	33	6	-	6
<b>167</b>	<b>5</b>	<b>162</b>	<b>29</b>	..	<b>29</b>
13	..	13	5	..	5
85	2	84	13	-	13
10	1	9	2	-	2
58	2	56	9	-	9
<b>40</b>	<b>3</b>	<b>36</b>	<b>8</b>	..	<b>8</b>
7	2	6	1	..	1
13	1	12	4	-	4
5	..	5	..	-	..
14	1	14	3	-	3
<b>39</b>	<b>2</b>	<b>37</b>	<b>8</b>	-	<b>8</b>
3	..	3	1	-	1
1	..	1	..	-	..
8	..	8	2	-	2
18	1	16	4	-	4
5	..	5	..	-	..
4	..	4	1	-	1
<b>15</b>	<b>1</b>	<b>14</b>	<b>4</b>	-	<b>4</b>
10	..	10	2	-	2
4	1	4	2	-	2



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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

September 2014

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>13,442</b>	<b>76</b>	<b>496</b>	<b>627</b>
<b>b. NORTH-WEST ITALY</b>	<b>2,495</b>	<b>39</b>	<b>136</b>	<b>212</b>
Piedmont	816	13	31	31
Valle d'Aosta	85	..	2	46
Liguria	224	2	4	1
Lombardy	1,370	25	98	133
<b>c. NORTH-EAST ITALY</b>	<b>3,317</b>	<b>3</b>	<b>151</b>	<b>215</b>
Trentino-Alto Adige	1,025	..	9	50
Veneto	654	..	84	55
Friuli-Venezia Giulia	414	-	12	28
Emilia-Romagna	1,223	3	46	82
<b>d. CENTRAL ITALY</b>	<b>1,778</b>	<b>5</b>	<b>145</b>	<b>105</b>
Marche	623	3	110	50
Tuscany	300	..	9	18
Umbria	103	..	13	6
Lazio	752	1	13	31
<b>e. SOUTHERN ITALY</b>	<b>2,244</b>	<b>19</b>	<b>50</b>	<b>78</b>
Abruzzo	1,330	..	10	5
Molise	47	2	..	1
Campania	240	2	8	7
Apulia	396	10	26	49
Basilicata	48	4	1	7
Calabria	183	1	5	8
<b>f. ISLANDS</b>	<b>3,608</b>	<b>11</b>	<b>14</b>	<b>19</b>
Sicily	2,042	7	11	16
Sardinia	1,566	4	4	3

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
<b>503</b>	<b>398</b>	<b>3,587</b>	<b>1,138</b>	<b>1,556</b>	<b>4,869</b>	<b>190</b>	<b>98</b>
<b>50</b>	<b>93</b>	<b>130</b>	<b>455</b>	<b>65</b>	<b>1,280</b>	<b>36</b>	<b>21</b>
5	22	28	253	32	365	35	21
2	..	..	1	-	33	-	-
28	..	56	63	-	70	..	-
14	71	46	138	33	812	1	..
<b>269</b>	<b>174</b>	<b>670</b>	<b>169</b>	<b>395</b>	<b>1,190</b>	<b>81</b>	<b>36</b>
120	33	409	21	..	383	1	-
20	44	47	96	3	282	25	8
57	70	76	18	..	150	2	..
72	26	139	34	393	375	54	28
<b>74</b>	<b>54</b>	<b>269</b>	<b>265</b>	<b>1</b>	<b>849</b>	<b>10</b>	<b>1</b>
60	26	30	237	1	105	1	..
5	12	27	9	..	212	8	..
1	6	15	4	..	57	1	1
8	10	197	14	..	475	1	..
<b>19</b>	<b>39</b>	<b>91</b>	<b>177</b>	<b>1,092</b>	<b>623</b>	<b>55</b>	<b>33</b>
16	4	7	55	1,092	88	53	33
..	2	..	12	..	30	-	-
..	12	63	4	..	143	1	-
2	15	3	64	..	225	1	1
-	2	2	8	-	25	..	..
1	4	16	35	..	112	-	-
<b>92</b>	<b>37</b>	<b>2,427</b>	<b>72</b>	<b>3</b>	<b>926</b>	<b>8</b>	<b>7</b>
49	31	1,122	48	2	749	8	7
43	6	1,306	24	1	178	-	-

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

3rd quarter 2014

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>429</b>	<b>..</b>	<b>38</b>	<b>16</b>
<b>b. NORTH-WEST ITALY</b>	<b>111</b>	<b>..</b>	<b>7</b>	<b>5</b>
Piedmont	32	..	2	..
Valle d'Aosta	1	-	-	..
Liguria	5	-	..	-
Lombardy	73	-	4	4
<b>c. NORTH-EAST ITALY</b>	<b>168</b>	<b>-</b>	<b>13</b>	<b>9</b>
Trentino-Alto Adige	20	-	-	3
Veneto	29	-	8	..
Friuli-Venezia Giulia	20	-	..	6
Emilia-Romagna	99	-	5	..
<b>d. CENTRAL ITALY</b>	<b>49</b>	<b>..</b>	<b>9</b>	<b>1</b>
Marche	26	-	8	-
Tuscany	13	..	1	..
Umbria	2	-	..	..
Lazio	9	-	..	-
<b>e. SOUTHERN ITALY</b>	<b>31</b>	<b>-</b>	<b>9</b>	<b>2</b>
Abruzzo	5	-	..	-
Molise	..	-	-	-
Campania	6	-	2	-
Apulia	18	-	6	2
Basilicata	..	-	..	-
Calabria	1	-	..	-
<b>f. ISLANDS</b>	<b>70</b>	<b>-</b>	<b>1</b>	<b>1</b>
Sicily	29	-	1	..
Sardinia	42	-	-	..

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
<b>16</b>	<b>27</b>	<b>60</b>	<b>26</b>	<b>49</b>	<b>163</b>	<b>33</b>	<b>13</b>
<b>2</b>	<b>9</b>	<b>1</b>	<b>9</b>	<b>1</b>	<b>67</b>	<b>11</b>	<b>7</b>
..	2	..	7	-	10	10	7
..	-	-	-	-	..	-	-
-	-	1	1	-	2	-	-
2	7	..	1	1	54	..	-
<b>9</b>	<b>11</b>	<b>3</b>	<b>6</b>	<b>49</b>	<b>57</b>	<b>12</b>	<b>4</b>
4	1	1	2	-	8	1	-
1	3	..	3	-	11	3	1
2	5	-	1	-	6	1	..
3	2	2	..	49	32	6	3
<b>1</b>	<b>4</b>	<b>1</b>	<b>9</b>	<b>-</b>	<b>16</b>	<b>9</b>	<b>1</b>
1	2	..	9	-	4	2	..
..	1	..	-	-	4	6	..
-	..	-	-	-	..	1	1
..	1	1	-	-	7	..	..
..	<b>2</b>	..	<b>2</b>	<b>-</b>	<b>15</b>	<b>1</b>	<b>1</b>
..	..	..	2	-	1	1	1
-	..	-	..	-	..	-	-
..	..	..	-	-	4	..	-
-	1	..	..	-	9	..	-
-	..	..	..	-	..	-	-
-	-	..	..	-	1	-	-
<b>4</b>	<b>1</b>	<b>55</b>	<b>..</b>	<b>-</b>	<b>8</b>	<b>1</b>	<b>-</b>
4	..	15	..	-	8	1	-
..	1	40	..	-	..	-	-

## Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns  
Stocks in millions of euro

## September 2014

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>103,545</b>	<b>52,778</b>	<b>50,767</b>
<b>b. NORTH-WEST ITALY</b>	<b>26,588</b>	<b>13,699</b>	<b>12,889</b>
Piedmont	7,702	4,085	3,617
Valle d'Aosta	217	114	103
Liguria	2,585	1,195	1,391
Lombardy	16,084	8,306	7,779
<b>c. NORTH-EAST ITALY</b>	<b>16,238</b>	<b>8,526</b>	<b>7,712</b>
Trentino-Alto Adige	871	585	287
Veneto	6,835	3,372	3,463
Friuli-Venezia Giulia	1,832	947	884
Emilia-Romagna	6,699	3,622	3,078
<b>d. CENTRAL ITALY</b>	<b>22,582</b>	<b>11,567</b>	<b>11,015</b>
Marche	2,208	1,131	1,077
Tuscany	6,895	3,176	3,718
Umbria	1,619	777	842
Lazio	11,861	6,483	5,378
<b>e. SOUTHERN ITALY</b>	<b>23,870</b>	<b>12,049</b>	<b>11,822</b>
Abruzzo	2,296	1,139	1,157
Molise	524	258	266
Campania	9,720	5,072	4,648
Apulia	6,780	3,273	3,506
Basilicata	866	411	455
Calabria	3,685	1,896	1,789
<b>f. ISLANDS</b>	<b>14,267</b>	<b>6,937</b>	<b>7,329</b>
Sicily	10,478	5,120	5,359
Sardinia	3,788	1,818	1,971

## 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

September 2014		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>340,229</b>	<b>79,368</b>	<b>57,280</b>	<b>177,805</b>	<b>16,995</b>	<b>8,781</b>
	General Government	142,618	926	626	139,451	789	825
	Financial and insurance corporations	18,612	12,929	1,539	2,315	881	948
	Non-financial corporations	141,307	53,310	44,421	27,794	11,052	4,731
	Producer households	14,138	4,051	4,092	2,756	2,085	1,154
	Consumer households	23,554	8,152	6,602	5,488	2,188	1,123
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>880,387</b>	<b>288,002</b>	<b>198,704</b>	<b>239,539</b>	<b>104,714</b>	<b>49,428</b>
	General government	110,634	19,852	9,224	62,767	13,394	5,398
	Financial and insurance corporations	18,565	12,992	2,855	2,385	120	214
	Non-financial corporations	313,646	108,591	85,594	73,467	32,051	13,943
	Producer households	54,923	16,812	15,831	10,911	7,377	3,993
	<i>of which: for house purchase</i>	19,327	5,611	4,817	4,319	2,850	1,730
	Consumer households	382,618	129,755	85,201	90,010	51,772	25,880
	<i>of which: for house purchase</i>	323,364	112,030	71,534	75,126	42,634	22,041
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>9,176</b>	<b>1,866</b>	<b>1,028</b>	<b>1,790</b>	<b>2,986</b>	<b>1,506</b>
	Producer households	3	1	1	1	1	..
	Consumer households	9,172	1,865	1,027	1,789	2,985	1,505
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>31,377</b>	<b>8,025</b>	<b>5,521</b>	<b>6,957</b>	<b>6,735</b>	<b>4,139</b>
	Producer households	891	231	203	216	143	97
	Consumer households	30,486	7,794	5,317	6,741	6,591	4,042
<b>e.</b>	<b>FACTORING</b>	<b>14,950</b>	<b>4,837</b>	<b>1,997</b>	<b>4,886</b>	<b>2,379</b>	<b>850</b>
	General government	3,601	494	237	1,432	1,034	405
	Financial and insurance corporations	51	41	1	9	..	..
	Non-financial corporations	11,028	4,246	1,727	3,388	1,247	419
	Producer households	199	31	28	30	90	20
	Consumer households	71	26	4	27	7	7
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>37,657</b>	<b>14,793</b>	<b>8,970</b>	<b>8,531</b>	<b>3,614</b>	<b>1,749</b>
	General government	258	25	83	43	94	13
	Financial and insurance corporations	363	124	60	166	9	4
	Non-financial corporations	34,310	13,665	8,187	7,769	3,129	1,560
	Producer households	1,939	720	453	350	284	132
	Consumer households	788	259	187	204	99	40

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

## Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns  
Stocks in millions of euro**September 2014**

	<b>Total</b>	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	<b>10,267</b>	2,965	1,851	3,916	1,180	354
Factoring: advances to assignor	<b>8,461</b>	3,906	1,288	2,180	822	264
nominal value of credits acquired pro-solvendo	<b>16,015</b>	6,858	2,502	4,403	1,750	502
Total exposure in respect of finance leases	<b>58,782</b>	22,558	16,739	11,896	5,252	2,336
Receivables for consumer credit	<b>50,767</b>	12,889	7,712	11,015	11,822	7,329
Other finance	<b>6,746</b>	2,657	1,193	1,480	1,001	415

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

## Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns  
Stocks in millions of euro

September 2014

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	10,266	2,804	232	6,729	176	327
Factoring: advances to assignor	8,461	205	813	7,311	74	57
Nominal value of receivables acquired pro-solvendo	16,015	250	1,556	13,404	110	695
Total exposure in respect of finance leases	59,376	570	1,007	53,510	2,630	1,660
Receivables for consumer credit	-	-	-	-	-	50,767
Other finance	6,257	40	586	3,272	760	1,598

**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

September 2014		Facilities granted		Used margin		with real security	
		of which:		of which:			
			short-term		short-term	In non-euro-area currencies	
<b>a.</b>	<b>ITALY</b>	<b>1,553,863</b>	<b>632,261</b>	<b>1,173,950</b>	<b>341,375</b>	<b>15,174</b>	<b>440,402</b>
	General government	57,911	21,183	34,027	6,960	73	364
	Financial companies	315,311	78,581	251,092	44,572	1,632	13,836
	Non-Financial companies	914,595	479,810	638,880	254,548	11,197	228,650
	of which:industry	335,135	210,965	203,378	96,926	3,435	35,133
	building	121,404	47,046	109,916	35,237	548	64,695
	services	440,489	214,994	310,959	118,485	7,189	121,826
	Producer households	59,633	19,317	53,829	12,834	181	33,040
	Consumer households and nec	201,960	31,945	192,195	21,583	2,075	162,063
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>668,359</b>	<b>264,934</b>	<b>500,789</b>	<b>139,230</b>	<b>6,882</b>	<b>151,851</b>
	General government	13,210	4,488	6,445	513	73	53
	Financial companies	217,223	55,394	177,664	31,067	1,570	7,481
	Non-Financial companies	355,104	186,642	239,997	95,598	3,735	83,119
	of which:industry	134,584	84,933	81,871	38,390	1,250	13,941
	building	43,167	15,555	38,217	11,408	279	23,756
	services	173,389	84,743	116,580	44,954	2,187	43,786
	Producer households	17,078	5,616	15,184	3,591	76	9,417
	Consumer households and nec	64,367	12,349	60,316	8,203	1,423	51,006
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>392,997</b>	<b>167,662</b>	<b>300,890</b>	<b>87,931</b>	<b>2,731</b>	<b>117,234</b>
	General government	7,887	1,943	3,740	470	..	105
	Financial companies	63,855	9,319	54,293	4,861	51	2,584
	Non-Financial companies	249,280	140,980	175,847	72,343	2,357	62,556
	of which:industry	102,308	67,923	62,146	30,250	1,255	11,231
	building	32,447	14,707	28,720	10,707	90	16,161
	services	107,680	55,375	79,692	29,904	1,010	32,667
	Producer households	19,040	6,159	17,028	4,044	76	10,469
	Consumer households and nec	51,656	8,806	48,864	5,916	242	40,807
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>323,503</b>	<b>130,637</b>	<b>230,029</b>	<b>72,187</b>	<b>2,718</b>	<b>99,585</b>
	General government	23,832	7,130	16,881	3,115	..	171
	Financial companies	29,016	9,059	15,421	5,342	11	3,668
	Non-Financial companies	211,861	103,661	142,123	56,357	2,507	50,893
	of which:industry	68,387	40,741	37,230	18,408	676	5,328
	building	29,293	10,410	27,577	8,326	52	15,777
	services	110,545	51,207	74,094	28,807	1,777	28,040
	Producer households	11,439	3,556	10,526	2,471	20	6,663
	Consumer households and nec	46,498	7,007	44,295	4,767	179	37,700

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

<u>TDC30021</u>							<b>Banks</b>
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security	
<b>e. SOUTHERN ITALY</b>	<b>113,258</b>	<b>47,892</b>	<b>94,405</b>	<b>28,370</b>	<b>2,554</b>	<b>46,612</b>	
General government	8,350	5,015	4,431	1,516	-	17	
Financial companies	2,104	1,974	1,029	896	..	61	
Non-Financial companies	69,356	35,377	56,761	22,116	2,363	21,714	
<i>of which: industry</i>	22,094	13,192	16,187	7,441	150	3,294	
building	12,089	4,908	11,185	3,697	123	6,257	
services	33,252	16,552	27,665	10,483	2,089	11,378	
Producer households	7,786	2,632	7,143	1,817	8	4,131	
Consumer households and nec	24,983	2,657	24,436	1,875	179	20,352	
<b>f. ISLANDS</b>	<b>55,746</b>	<b>21,136</b>	<b>47,837</b>	<b>13,657</b>	<b>289</b>	<b>25,121</b>	
General government	4,633	2,608	2,530	1,346	-	18	
Financial companies	3,113	2,837	2,685	2,407	-	42	
Non-Financial companies	28,993	13,149	24,153	8,135	235	10,368	
<i>of which: industry</i>	7,762	4,175	5,943	2,437	103	1,340	
building	4,408	1,466	4,216	1,099	5	2,744	
services	15,623	7,116	12,928	4,338	127	5,955	
Producer households	4,289	1,354	3,948	910	1	2,360	
Consumer households and nec	14,457	1,126	14,285	822	53	12,199	

Note: .

## Distribution by total credit used

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

## September 2014

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Number of borrowers	5,531,535	1,957,327	1,450,331	1,050,219	255,284
Facilities granted	1,927,328	106,746	148,798	184,435	100,939
used margin	1,540,150	98,728	141,685	173,134	84,932
<i>of which: backed by real security</i>	<i>709,071</i>	<i>78,943</i>	<i>128,297</i>	<i>148,760</i>	<i>54,573</i>
Unused margin	437,393	10,135	8,824	14,289	19,086
Overshoot	50,214	2,118	1,711	2,988	3,079

Note:

## Distribution by total credit used

[TDB30126](#)

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

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

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	111,213	75,698	28,101	21,693	4,069
Facilities granted	92,950	140,425	117,185	260,367	727,816
used margin	75,046	112,617	93,101	203,984	552,642
<i>of which: backed by real security</i>	37,763	51,949	40,828	77,740	89,640
Unused margin	21,386	33,397	29,143	68,075	189,560
Overshoot	3,482	5,589	5,059	11,691	14,386

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Note:

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## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

September 2014	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
<b>a. SHORT-TERM LOANS in euro</b>						
Facilities granted	623,683	12,428	10,485	19,287	27,707	36,196
Used margin	334,533	6,658	5,766	10,994	16,021	20,563
<i>of which:backed by real security</i>	37,782	546	690	1,507	2,597	3,584
Overshoot	24,790	879	706	1,200	1,592	1,656
unused margin	313,941	6,649	5,425	9,492	13,278	17,288
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	8,578	21	31	78	130	209
Used margin	6,842	22	27	72	116	190
<i>of which:backed by real security</i>	371	2	4	13	25	36
Overshoot	195	4	1	5	6	11
unused margin	1,931	3	5	11	20	31
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>						
Facilities granted	912,463	38,539	54,204	76,759	38,778	33,557
Used margin	824,243	38,960	54,595	77,072	38,958	33,560
<i>of which:backed by real security</i>	397,384	28,460	48,951	68,183	30,268	23,722
Overshoot	19,447	661	706	986	1,004	1,009
unused margin	107,667	239	315	673	824	1,006
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	9,139	152	307	963	382	164
Used margin	8,332	152	307	961	385	169
<i>of which:backed by real security</i>	4,865	143	288	888	285	43
Overshoot	253	1	2	3	9	8
unused margin	1,060	1	2	5	6	3

Note:

## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
<b>a. SHORT-TERM LOANS in euro</b>				
Facilities granted	59,064	50,330	125,984	281,062
Used margin	33,290	27,792	65,273	142,098
<i>of which:</i> backed by real security	6,417	5,059	9,276	7,294
Overshoot	2,468	1,904	4,260	4,597
unused margin	28,242	24,442	64,971	143,562
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	424	472	1,663	5,549
Used margin	354	399	1,406	4,243
<i>of which:</i> backed by real security	69	56	94	70
Overshoot	9	9	29	107
unused margin	79	82	286	1,414
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>				
Facilities granted	52,302	44,674	103,638	468,996
Used margin	52,284	44,396	101,337	378,091
<i>of which:</i> backed by real security	35,611	28,475	58,690	72,373
Overshoot	1,787	1,462	3,624	4,225
unused margin	1,805	1,740	5,925	95,131
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	272	192	578	6,129
Used margin	274	197	554	5,330
<i>of which:</i> backed by real security	53	52	247	2,866
Overshoot	9	10	8	200
unused margin	7	5	31	999

Note:

## Distribution by type of transaction

[TDB30136](#)

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

September 2014	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	1,927,328	101,825	143,774	176,620	92,333
Used margin	1,540,150	96,677	139,641	168,852	80,847
<i>of which: backed by real security</i>	<i>709,071</i>	<i>78,500</i>	<i>127,608</i>	<i>147,437</i>	<i>53,968</i>
Unused margin	437,393	6,943	5,818	10,311	14,374
Overshoot	50,214	1,795	1,685	2,544	2,889

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	86,245	133,403	111,381	264,205	815,274
Used margin	70,526	107,336	88,215	199,129	575,982
<i>of which: backed by real security</i>	<i>36,820</i>	<i>51,520</i>	<i>39,392</i>	<i>77,589</i>	<i>92,487</i>
Unused margin	18,688	30,769	26,903	73,680	249,306
Overshoot	2,968	4,702	3,737	8,604	10,015

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

<b>September 2014</b>	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
<b>a. TOTAL</b>									
Number of borrowers	1,083,27	703,759	639,048	233,863	121,309	87,569	33,165	27,462	5,865
Facilities granted	51,139	65,027	97,087	66,998	70,126	112,062	95,667	231,863	761,737
Used margin	45,792	60,695	89,099	55,480	54,482	86,201	72,783	168,570	529,761
<b>b. PIEMONTE</b>									
Number of borrowers	79,888	52,791	45,725	17,049	8,941	6,397	2,378	1,863	392
Facilities granted	3,764	4,845	6,840	4,814	5,149	8,109	6,941	15,321	39,608
Used margin	3,304	4,448	6,142	3,827	3,821	5,895	4,958	10,482	23,851
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	2,389	1,450	1,668	675	305	207	86	66	10
Facilities granted	110	123	230	177	153	219	185	443	745
Used margin	95	109	208	148	121	180	136	320	490
<b>d. LIGURIA</b>									
Number of borrowers	24,273	15,744	15,183	5,742	2,620	1,751	587	505	129
Facilities granted	1,124	1,433	2,255	1,558	1,470	2,220	1,671	4,475	11,580
Used margin	988	1,321	2,061	1,289	1,132	1,679	1,253	3,245	7,765
<b>e. LOMBARDY</b>									
Number of borrowers	171,730	133,557	137,043	51,503	28,425	22,017	9,100	8,068	1,963
Facilities granted	8,156	12,426	20,898	14,709	16,403	28,412	26,408	69,827	345,061
Used margin	7,051	11,509	18,989	11,893	12,281	21,176	19,535	49,037	257,087
<b>f. TRENTO-ALTO ADIGE</b>									
Number of borrowers	31,568	21,686	25,516	11,014	5,706	3,883	1,451	987	151
Facilities granted	1,500	2,036	4,064	3,242	3,365	5,174	4,276	8,158	9,828
Used margin	1,251	1,836	3,695	2,781	2,834	4,325	3,499	6,576	5,811
<b>g. VENETO</b>									
Number of borrowers	96,960	70,600	63,807	24,842	14,088	10,258	3,930	3,311	686
Facilities granted	4,607	6,535	9,542	7,110	8,150	13,064	11,376	27,983	82,939
Used margin	4,046	6,059	8,647	5,761	6,206	9,777	8,368	19,748	66,232
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	34,124	22,718	15,898	5,161	2,745	1,996	750	543	105
Facilities granted	1,652	2,098	2,379	1,493	1,609	2,600	2,273	4,816	8,508
Used margin	1,533	1,996	2,196	1,240	1,276	2,020	1,713	3,471	4,803
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	99,324	67,463	63,999	24,543	13,405	9,993	3,840	3,336	739
Facilities granted	4,701	6,251	9,756	7,158	7,915	13,035	11,138	28,667	63,440
Used margin	4,016	5,672	8,710	5,623	5,838	9,521	8,143	19,856	43,361
<b>l. MARCHE</b>									
Number of borrowers	35,096	22,240	20,108	8,329	4,330	2,943	957	774	114
Facilities granted	1,671	2,044	3,000	2,390	2,508	3,710	2,637	6,046	8,905
Used margin	1,483	1,888	2,749	1,990	1,986	2,901	1,989	4,460	5,702

## Distribution by customer location (region) and total granted

<u>TDB30146</u>		<b>Banks</b>								
		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
<b>m.</b>	<b>TUSCANY</b>									
	Number of borrowers	79,731	52,165	51,869	19,254	9,920	6,986	2,491	2,003	332
	Facilities granted	3,763	4,827	7,880	5,504	5,759	8,932	7,229	16,786	30,528
	Used margin	3,343	4,496	7,237	4,600	4,569	7,076	5,648	12,417	18,531
<b>n.</b>	<b>UMBRIA</b>									
	Number of borrowers	20,098	12,020	9,548	3,803	1,928	1,373	485	371	77
	Facilities granted	947	1,095	1,418	1,099	1,131	1,760	1,416	3,056	3,529
	Used margin	860	1,033	1,297	937	913	1,434	1,123	2,220	2,467
<b>o.</b>	<b>LAZIO</b>									
	Number of borrowers	103,590	63,335	66,039	21,243	9,111	6,525	2,392	2,256	620
	Facilities granted	4,867	5,913	10,354	6,018	5,088	8,147	6,713	18,710	117,635
	Used margin	4,466	5,624	9,843	5,356	4,213	6,756	5,575	15,342	64,681
<b>p.</b>	<b>ABRUZZO</b>									
	Number of borrowers	26,855	15,178	11,813	4,300	2,191	1,532	585	413	62
	Facilities granted	1,268	1,400	1,794	1,290	1,313	2,012	1,750	3,439	3,242
	Used margin	1,170	1,327	1,667	1,093	1,062	1,659	1,463	2,605	1,978
<b>q.</b>	<b>MOLISE</b>									
	Number of borrowers	4,458	2,475	1,894	663	322	205	82	28	8
	Facilities granted	205	224	287	192	188	260	222	229	263
	Used margin	189	212	259	168	153	218	170	164	178
<b>r.</b>	<b>CAMPANIA</b>									
	Number of borrowers	61,231	34,621	29,748	10,638	5,408	3,666	1,245	1,000	175
	Facilities granted	2,827	3,181	4,532	3,040	3,053	4,528	3,446	7,976	13,772
	Used margin	2,601	2,998	4,248	2,580	2,446	3,601	2,683	6,121	9,964
<b>s.</b>	<b>APULIA</b>									
	Number of borrowers	58,274	34,630	26,229	8,340	4,155	2,872	1,031	709	93
	Facilities granted	2,730	3,179	3,894	2,404	2,417	3,647	2,984	5,948	5,037
	Used margin	2,549	3,048	3,650	2,069	1,962	2,941	2,441	4,555	3,757
<b>t.</b>	<b>BASILICATA</b>									
	Number of borrowers	8,465	4,088	3,100	1,151	556	388	151	101	11
	Facilities granted	392	372	473	335	325	495	456	859	591
	Used margin	364	348	427	281	249	380	338	657	399
<b>u.</b>	<b>CALABRIA</b>									
	Number of borrowers	24,424	12,007	9,207	2,991	1,470	851	296	187	32
	Facilities granted	1,127	1,099	1,401	876	852	1,078	828	1,298	1,846
	Used margin	1,054	1,041	1,308	731	676	840	674	1,071	1,716
<b>v.</b>	<b>SICILY</b>									
	Number of borrowers	83,944	40,670	28,324	9,090	4,040	2,756	941	654	115
	Facilities granted	3,928	3,697	4,207	2,571	2,328	3,446	2,634	5,403	8,645
	Used margin	3,712	3,542	3,959	2,212	1,935	2,780	2,120	4,119	6,302
<b>z.</b>	<b>SARDINIA</b>									
	Number of borrowers	36,856	24,321	12,330	3,532	1,643	970	387	287	51
	Facilities granted	1,801	2,251	1,881	1,016	950	1,215	1,083	2,423	6,035
	Used margin	1,717	2,189	1,808	903	808	1,041	954	2,102	4,686

Note:

## Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

## September 2014

	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,143,882</b>	<b>1,709,762</b>	<b>57,620</b>
<b>b. GENERAL GOVERNMENT</b>	<b>66,663</b>	<b>43,377</b>	<b>2,168</b>
central government	16,671	15,669	515
Local government	49,841	27,615	1,639
Social security funds	151	94	14
<b>c. FINANCIAL COMPANIES</b>	<b>442,239</b>	<b>361,813</b>	<b>3,256</b>
Monetary financial institutions	121,266	105,027	886
Other financial intermediaries	312,043	251,062	2,251
Financial auxiliaries	5,511	4,537	99
Insurance companies and pension funds	3,419	1,188	20
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1,041,096</b>	<b>757,089</b>	<b>37,912</b>
Public companies	48,923	17,481	291
Private companies	902,680	664,138	34,050
Associations of non-financial companies	1,231	789	25
Craft non-financial quasi-companies	29,199	23,240	1,053
Other non-financial quasi-companies	59,064	51,440	2,493
<b>e. HOUSEHOLDS</b>	<b>481,316</b>	<b>468,279</b>	<b>7,402</b>
Producer households	83,222	77,360	2,802
Consumer households	398,095	390,920	4,599
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>11,026</b>	<b>8,973</b>	<b>177</b>
<b>g. REST OF THE WORLD</b>	<b>95,242</b>	<b>64,534</b>	<b>6,513</b>
General government	1,479	1,292	3
Monetary financial institutions	41,017	23,835	4,829
Other financial institutions	29,827	23,157	1,100
Non-financial companies	21,328	14,899	540
Households	1,347	1,291	33
Non-profit institutions serving households	17	10	1
International organizations and other institutions	226	49	7
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>190</b>	<b>117</b>	<b>3</b>

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
<b>1,767,606</b>	<b>1,341,177</b>	<b>51,930</b>	<b>376,275</b>	<b>368,585</b>	<b>5,690</b>
<b>57,911</b>	<b>34,027</b>	<b>1,450</b>	<b>8,752</b>	<b>9,351</b>	<b>718</b>
13,184	11,895	228	3,487	3,774	287
44,583	22,053	1,216	5,258	5,562	423
144	79	6	7	15	8
<b>436,213</b>	<b>355,742</b>	<b>3,206</b>	<b>6,025</b>	<b>6,071</b>	<b>49</b>
120,902	104,650	873	364	376	13
308,789	247,782	2,223	3,254	3,280	28
3,110	2,129	91	2,400	2,408	8
3,412	1,181	19	7	7	..
<b>914,595</b>	<b>638,880</b>	<b>34,189</b>	<b>126,502</b>	<b>118,208</b>	<b>3,723</b>
47,057	15,916	260	1,865	1,566	31
793,349	562,861	30,821	109,331	101,278	3,229
1,166	738	25	65	51	..
24,423	18,408	917	4,776	4,832	136
48,600	40,957	2,166	10,465	10,483	327
<b>250,780</b>	<b>237,301</b>	<b>6,381</b>	<b>230,536</b>	<b>230,979</b>	<b>1,021</b>
59,633	53,829	2,483	23,588	23,531	320
191,147	183,472	3,898	206,948	207,448	701
<b>10,641</b>	<b>8,624</b>	<b>171</b>	<b>386</b>	<b>349</b>	<b>5</b>
<b>92,798</b>	<b>62,534</b>	<b>6,372</b>	<b>2,445</b>	<b>2,000</b>	<b>141</b>
1,392	1,205	3	87	87	-
40,921	23,780	4,829	96	55	..
29,491	22,894	1,093	337	263	6
19,596	13,507	418	1,732	1,392	122
1,155	1,090	22	192	201	12
17	10	1	-	-	-
226	48	7	1	1	-
<b>172</b>	<b>99</b>	<b>3</b>	<b>17</b>	<b>17</b>	<b>..</b>

## Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register  
Stocks in millions of euro

## September 2014

	Total		
	Facilities granted	Used Margin	Overshoot
<b>a. TOTAL</b>	<b>1,130,427</b>	<b>840,029</b>	<b>40,905</b>
Agricultural, forestry and fishing	42,026	38,112	1,206
Mining and quarrying	2,707	2,061	141
Manufacturing	320,928	198,820	6,742
Electricity, gas, steam and air conditioning supply	43,580	33,141	1,130
Water supply, sewerage, waste management and remediation activities	13,484	9,774	245
Construction	143,653	131,517	11,526
Wholesale and retail trade, repair of motor vehicles and motorcycles	185,298	128,157	4,980
Transportation and storage	55,940	40,537	1,454
Accommodation and food service activities	34,273	31,909	1,537
Information and communication	29,184	14,777	1,192
Financial and insurance activities	20,927	14,179	689
Real estate activities	117,542	116,325	6,796
Professional, scientific and technical activities	59,386	32,343	1,194
Administrative and support service activities	25,903	19,423	1,057
All remaining activities (sections O, P,Q,R,S,T)	27,960	22,067	726

**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
<b>978,724</b>	<b>696,679</b>	<b>36,829</b>	<b>151,703</b>	<b>143,349</b>	<b>4,076</b>
36,349	32,497	1,135	5,676	5,615	71
2,451	1,793	122	256	267	19
287,691	169,348	5,991	33,237	29,472	751
38,025	28,112	1,088	5,555	5,029	42
11,958	8,329	219	1,525	1,444	26
127,391	115,335	10,710	16,263	16,183	816
161,146	106,395	4,459	24,151	21,762	521
48,945	33,931	1,271	6,995	6,606	183
27,451	24,988	1,371	6,821	6,921	166
26,474	12,360	1,104	2,710	2,418	88
19,540	12,920	662	1,387	1,259	27
88,212	86,252	5,849	29,331	30,073	947
54,000	27,175	1,099	5,386	5,168	95
21,778	15,879	877	4,124	3,545	181
21,639	16,429	625	6,321	5,637	101

## Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

September 2014		Total				
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>						
Number of borrowers	3,263,784	1,083,278	703,759	639,048	233,863	121,309
Facilities granted	1,553,863	51,139	65,027	97,087	66,998	70,126
Used margin	1,173,950	45,792	60,695	89,099	55,480	54,482
<b>b. GENERAL GOVERNMENT</b>						
Number of borrowers	7,535	541	449	947	1,246	1,252
Facilities granted	57,911	25	40	164	432	839
Used margin	34,027	28	36	93	171	334
<b>c. FINANCIAL COMPANIES</b>						
Number of borrowers	7,565	1,889	945	1,121	719	433
Facilities granted	315,311	85	86	177	206	253
Used margin	251,092	61	64	147	188	177
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of borrowers	768,022	178,730	96,999	125,866	111,673	86,318
Facilities granted	914,595	8,197	8,902	20,261	34,157	51,109
Used margin	638,880	5,984	6,612	15,187	25,749	38,240
<i>of which: industry</i>						
Number of borrowers	167,380	27,615	17,776	26,045	26,553	22,663
Facilities granted	335,135	1,292	1,655	4,286	8,397	13,855
Used margin	203,378	872	1,099	2,818	5,421	8,725
<i>of which: building</i>						
Number of borrowers	125,042	24,974	14,387	19,788	19,264	16,216
Facilities granted	121,404	1,157	1,332	3,237	5,985	9,743
Used margin	109,916	876	1,014	2,581	4,988	8,265
<i>of which: services</i>						
Number of borrowers	458,789	122,890	62,921	77,330	63,380	45,393
Facilities granted	440,489	5,597	5,737	12,288	18,997	26,257
Used margin	310,959	4,117	4,349	9,399	14,662	20,160
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of borrowers	440,366	160,128	83,514	86,331	38,288	14,486
Facilities granted	59,633	7,364	7,494	12,820	10,569	7,941
Used margin	53,829	6,233	6,734	11,666	9,351	6,958
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of borrowers	2,013,027	730,017	517,297	420,747	79,945	17,912
Facilities granted	201,960	34,932	48,100	63,052	21,064	9,490
Used margin	192,195	33,088	46,917	61,480	19,530	8,344

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
<b>a. TOTAL</b>				
Number of borrowers	87,569	33,165	27,462	5,865
Facilities granted	112,062	95,667	231,863	761,737
Used margin	86,201	72,783	168,570	529,761
<b>b. GENERAL GOVERNMENT</b>				
Number of borrowers	1,212	556	593	331
Facilities granted	1,797	1,744	5,795	47,074
Used margin	787	871	2,635	28,981
<b>c. FINANCIAL COMPANIES</b>				
Number of borrowers	460	253	479	510
Facilities granted	646	822	5,262	307,769
Used margin	369	438	3,092	245,953
<b>d. NON-FINANCIAL COMPANIES</b>				
Number of borrowers	72,593	29,634	25,177	4,936
Facilities granted	93,566	85,124	211,406	401,571
Used margin	71,097	64,570	154,902	250,488
<i>of which: industry</i>				
<i>Number of borrowers</i>	20,840	9,531	9,334	2,175
<i>Facilities granted</i>	27,961	28,394	83,782	165,485
<i>Used margin</i>	17,598	17,923	51,998	96,242
<i>of which: building</i>				
<i>Number of borrowers</i>	14,200	5,676	4,174	536
<i>Facilities granted</i>	18,364	15,970	32,049	33,535
<i>Used margin</i>	16,596	14,750	30,432	28,273
<i>of which: services</i>				
<i>Number of borrowers</i>	35,606	13,376	10,949	2,148
<i>Facilities granted</i>	44,661	37,617	89,821	199,276
<i>Used margin</i>	34,609	29,157	67,696	123,681
<b>e. PRODUCER HOUSEHOLDS</b>				
Number of borrowers	6,051	1,122	344	9
Facilities granted	7,102	3,159	2,317	420
Used margin	6,367	2,907	2,111	326
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Number of borrowers	6,666	1,461	791	74
Facilities granted	8,233	4,462	6,567	4,682
Used margin	6,935	3,669	5,360	3,796

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

<b>September 2014</b>		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>92,291</b>	<b>92,691</b>	<b>3,706</b>
	<i>of which: transactions of financial intermediaries</i>	<i>59,653</i>	<i>61,017</i>	<i>2,657</i>
	Piedmont	6,541	6,267	198
	Valle d'Aosta	253	234	5
	Liguria	1,487	1,474	52
	Lombardy	27,579	27,724	964
	Trentino-Alto Adige	2,847	2,788	27
	Veneto	11,211	11,181	315
	Friuli-Venezia Giulia	1,887	1,900	60
	Emilia-Romagna	9,029	8,991	244
	Marche	3,514	3,622	245
	Tuscany	5,589	5,553	222
	Umbria	1,205	1,196	40
	Lazio	9,599	9,849	487
	Abruzzo	1,390	1,425	105
	Molise	151	153	12
	Campania	3,365	3,513	292
	Apulia	1,931	1,961	148
	Basilicata	206	206	9
	Calabria	759	825	91
	Sicily	1,984	2,028	122
	Sardinia	1,766	1,801	67

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

## Distribution by customer location (region)

TDB30315

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

Source: Central Credit Register  
Stocks in millions of euro

September 2014	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>36,465</b>	<b>19,523</b>	<b>16,941</b>	<b>41,086</b>	<b>28,771</b>
<i>of which: transactions of financial intermediaries</i>	<i>21,187</i>	<i>13,136</i>	<i>8,051</i>	<i>25,135</i>	<i>15,055</i>
Piedmont	2,904	2,006	898	3,535	2,181
Valle d'Aosta	28	28	-	54	23
Liguria	788	517	272	959	670
Lombardy	11,353	4,811	6,542	13,020	9,515
Trentino-Alto Adige	215	102	114	246	185
Veneto	1,860	1,364	496	2,330	1,302
Friuli-Venezia Giulia	424	322	102	539	345
Emilia-Romagna	2,397	1,396	1,001	3,524	1,853
Marche	323	235	88	310	217
Tuscany	1,346	861	485	1,461	972
Umbria	588	258	330	737	513
Lazio	9,637	4,240	5,396	9,997	7,790
Abruzzo	740	436	304	685	625
Molise	36	36	-	39	28
Campania	1,704	1,424	280	1,502	1,004
Apulia	463	423	40	473	281
Basilicata	121	108	12	97	75
Calabria	290	221	69	189	141
Sicily	651	580	71	621	447
Sardinia	596	155	441	767	603

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

## Distribution by type of default

Banks and CDP

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

	2014-Q3	2014-Q2	2014-Q1
<b>a. IMPAIRED LOANS</b>			
Bad debts	176,525	169,906	164,298
Substandard loans	105,464	102,811	101,434
Restructured loans	16,311	15,735	15,728
Overdue / overdrawn loans	16,359	15,828	16,087
<b>b. TOTAL LOANS</b>	<b>1,899,411</b>	<b>1,911,886</b>	<b>1,923,175</b>

**Notes:** The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers. Data up to 2013-Q4 refer only to banks.



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

 Source: supervisory returns  
 Stocks in millions of euro

**September 2014**

	Substandard loans			
	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a. TOTAL</b>	<b>103,579</b>	<b>80,205</b>	<b>6,277</b>	<b>14,519</b>
<b>b. NORTH-WEST ITALY</b>	<b>32,648</b>	<b>25,684</b>	<b>1,384</b>	<b>4,106</b>
Piedmont and Valle d'Aosta	4,415	3,187	336	864
Liguria	2,613	2,165	125	306
Lombardy	25,620	20,332	922	2,936
<b>c. NORTH-EAST ITALY</b>	<b>24,933</b>	<b>19,886</b>	<b>1,437</b>	<b>3,058</b>
Trentino-Alto Adige	2,549	1,954	260	318
Veneto	10,799	8,718	602	1,297
Friuli-Venezia Giulia	1,573	1,141	133	221
Emilia-Romagna	10,011	8,072	444	1,223
<b>d. CENTRAL ITALY</b>	<b>25,911</b>	<b>20,682</b>	<b>1,466</b>	<b>3,363</b>
Marche	3,718	2,890	277	535
Tuscany	7,691	6,008	649	1,013
Umbria	1,513	1,148	129	221
Lazio	12,989	10,637	410	1,593
<b>e. SOUTHERN ITALY</b>	<b>13,725</b>	<b>9,773</b>	<b>1,260</b>	<b>2,579</b>
Abruzzo and Molise	2,157	1,519	240	367
Campania	6,077	4,592	334	1,096
Apulia and Basilicata	4,011	2,729	489	787
Calabria	1,479	932	198	329
<b>f. ISLANDS</b>	<b>6,362</b>	<b>4,180</b>	<b>730</b>	<b>1,413</b>
Sicily	4,562	2,799	570	1,157
Sardinia	1,800	1,381	160	256

**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
<b>15,874</b>	<b>16,195</b>	<b>10,319</b>	<b>1,464</b>	<b>3,989</b>
<b>6,697</b>	<b>4,564</b>	<b>2,943</b>	<b>364</b>	<b>1,028</b>
630	798	459	94	219
269	363	215	40	107
5,798	3,403	2,270	229	702
<b>4,949</b>	<b>3,226</b>	<b>2,203</b>	<b>304</b>	<b>645</b>
263	261	157	41	63
1,925	1,448	989	116	276
244	258	174	30	53
2,518	1,259	883	118	253
<b>2,995</b>	<b>4,561</b>	<b>3,086</b>	<b>374</b>	<b>1,014</b>
563	444	256	65	123
814	1,554	1,043	162	346
82	306	203	34	65
1,536	2,257	1,585	113	479
<b>727</b>	<b>2,622</b>	<b>1,452</b>	<b>283</b>	<b>869</b>
24	389	231	59	98
479	1,067	609	72	377
192	921	501	119	299
32	244	111	33	96
<b>506</b>	<b>1,223</b>	<b>635</b>	<b>139</b>	<b>433</b>
337	1,000	511	113	367
169	222	124	26	66

## Distribution by amount

[TDB30206](#)

Banks

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

<b>September 2014</b>		Number of borrowers	Net used
<b>a. TOTAL</b>		<b>1,230,625</b>	<b>168,724</b>
	from 250 to 30,000	758,707	6,120
	from 30,000 to 75,000	165,737	7,347
	from 75,000 to 125,000	92,282	8,221
	from 125,000 to 250,000	114,522	17,768
	from 250,000 to 500,000	45,956	13,696
	from 500,000 to 1,000,000	24,192	14,283
	from 1,000,000 to 2,500,000	17,388	22,626
	from 2,500,000 to 5,000,000	6,510	18,832
	from 5,000,000 to 25,000,000	4,805	37,916
	more than 25,000,000	526	21,916

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

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

TDC30031

Banks

Source: Central Credit Register  
Stocks in millions of euro

September 2014	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	53	1,646	234,771	49,145	46,574	135,291	186,075	799,162
Bad debts	222	1,335	121,825	33,568	33,314	52,652	14,244	30,516
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	3	503	62,828	13,536	12,448	36,404	40,446	194,949
Bad debts	128	514	34,508	9,777	9,305	15,009	3,230	9,493
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	1	312	45,233	10,799	9,596	24,327	29,149	121,170
Bad debts	2	294	28,214	8,355	8,566	10,919	2,555	5,724
<b>d. CENTRAL ITALY</b>								
Number of borrowers	8	411	60,602	11,911	11,359	36,533	40,172	170,936
Bad debts	23	449	34,757	8,573	9,715	15,829	3,247	6,738
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	30	258	44,439	9,382	8,907	24,921	46,255	199,843
Bad debts	48	58	17,270	5,306	4,052	7,418	3,159	5,524
<b>f. ISLANDS</b>								
Number of borrowers	11	162	21,669	3,517	4,264	13,106	30,053	112,264
Bad debts	22	19	7,076	1,558	1,676	3,477	2,054	3,037

Note:



## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

<b>September 2014</b>	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>429,774</b>	<b>136,653</b>
Agricultural, forestry and fishing	18,517	5,113
Mining and quarrying	570	409
Manufacturing	69,018	33,627
Electricity, gas, steam and air conditioning supply	237	359
Water supply, sewerage, waste management and remediation activities	1,045	736
Construction	86,913	36,205
Wholesale and retail trade, repair of motor vehicles and	117,520	23,488
Transportation and storage	18,085	3,879
Accommodation and food service activities	35,902	4,989
Information and communication	7,685	2,028
Financial and insurance activities	2,139	1,136
Real estate activities	16,791	15,597
Professional, scientific and technical activities	13,101	2,910
Administrative and support service activities	14,991	3,193
All remaining activities (sections O, P,Q,R,S,T)	17,002	2,312

Note:

## Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register  
Stocks in millions of euro

September 2014		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>230,554</b>	<b>169,758</b>	<b>60,796</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>295</b>	<b>222</b>	<b>73</b>
	Central government	14	12	3
	Local government	280	210	70
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>2,089</b>	<b>1,335</b>	<b>755</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,584	891	693
	Financial auxiliaries	499	442	57
	Insurance companies and pension funds	6	2	4
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>163,227</b>	<b>121,825</b>	<b>41,402</b>
	Public companies	347	186	161
	Private companies	142,391	107,220	35,171
	Associations of non-financial companies	183	107	76
	Craft non-financial quasi-companies	5,197	3,952	1,245
	Other non-financial quasi-companies	15,110	10,362	4,749
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>61,676</b>	<b>44,119</b>	<b>17,557</b>
	Producer households	20,860	14,244	6,616
	Consumer households	40,816	29,875	10,941
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>1,001</b>	<b>631</b>	<b>370</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>1,190</b>	<b>1,034</b>	<b>156</b>
	General government	1	1	-
	Monetary financial institutions	86	85	1
	Other financial institutions	463	431	32
	Non-financial companies	548	446	101
	Households	91	70	21
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	..	-	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>11</b>	<b>9</b>	<b>2</b>

**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

3rd quarter 2014	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>66,827</b>	<b>4,141</b>	<b>49,993</b>	<b>860</b>
<b>b. NORTH-WEST ITALY</b>	<b>15,436</b>	<b>1,200</b>	<b>12,319</b>	<b>272</b>
Piedmont	4,189	220	3,334	59
Valle d'Aosta	108	2	82	4
Liguria	1,578	89	1,238	15
Lombardy	9,561	889	7,665	195
<b>c. NORD-EAST ITALY</b>	<b>9,913</b>	<b>989</b>	<b>8,326</b>	<b>175</b>
Trentino-Alto Adige	553	64	495	11
Veneto	4,159	439	3,200	90
Friuli-Venezia Giulia	854	40	811	13
Emilia-Romagna	4,347	445	3,820	62
<b>d. CENTRAL ITALY</b>	<b>13,656</b>	<b>974</b>	<b>9,353</b>	<b>141</b>
Marche	1,555	130	1,018	15
Tuscany	4,051	287	3,123	43
Umbria	890	51	435	5
Lazio	7,160	507	4,777	79
<b>e. SOUTHERN ITALY</b>	<b>18,825</b>	<b>638</b>	<b>13,826</b>	<b>211</b>
Abruzzo	1,809	143	912	11
Molise	352	7	184	6
Campania	8,565	240	7,260	83
Apulia	4,469	167	3,559	89
Basilicata	480	14	278	3
Calabria	3,150	68	1,633	19
<b>f. ISLANDS</b>	<b>8,997</b>	<b>340</b>	<b>6,169</b>	<b>60</b>
Sicily	7,043	235	4,920	45
Sardinia	1,954	105	1,249	16

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

## Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register  
Flows in millions of euro

3rd quarter 2014	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>66,827</b>	<b>4,141</b>	<b>49,993</b>	<b>860</b>
General government	5	3	5	5
Financial companies	93	189	31	1
Non-financial companies	9,619	2,773	2,681	246
<i>of which: industry</i>	<i>1,535</i>	<i>442</i>	<i>497</i>	<i>33</i>
building	2,150	1,041	501	106
services	5,807	1,234	1,641	101
Producer households	7,788	326	3,727	72
Consumer households and nec	48,920	840	43,316	532

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

## Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register  
Stocks in millions of euro

## September 2014

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
<b>a. TOTAL</b>	<b>158,052</b>	<b>53,530</b>
Agricultural, forestry and fishing	5,367	2,945
Mining and quarrying	444	190
Manufacturing	41,621	9,162
Electricity, gas, steam and air conditioning supply	429	81
Water supply, sewerage, waste management and remediation activities	838	203
Construction	40,715	18,128
Wholesale and retail trade, repair of motor vehicles and	27,775	5,559
Transportation and storage	4,533	1,019
Accommodation and food service activities	5,271	2,746
Information and communication	2,419	397
Financial and insurance activities	1,305	426
Real estate activities	16,868	9,781
Professional, scientific and technical activities	3,472	869
Administrative and support service activities	3,689	877
All remaining activities (sections O, P,Q,R,S,T)	2,561	882

Note:

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

Banks

TDC30033

Source: Central Credit Register  
Stocks in millions of euro

September 2014	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	223	1,597	142,358	41,661	37,626	60,593	15,043	31,987
of which: backed by real security	..	742	56,784	11,570	19,882	23,845	6,854	18,690
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	128	669	41,241	12,403	10,729	17,657	3,368	9,826
of which: backed by real security	..	315	16,444	3,364	5,829	6,944	1,720	6,613
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	2	321	32,819	10,429	9,627	12,354	2,654	5,888
of which: backed by real security	..	228	14,272	2,823	5,446	5,738	1,396	3,837
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	23	493	40,204	10,541	10,775	18,218	3,426	7,088
of which: backed by real security	-	182	15,137	2,702	5,435	6,552	1,611	3,831
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	50	92	19,990	6,442	4,509	8,483	3,380	5,890
of which: backed by real security	..	11	7,738	2,100	2,172	3,203	1,332	2,899
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	22	22	8,104	1,846	1,986	3,880	2,216	3,294
of which: backed by real security	-	5	3,193	581	1,000	1,408	795	1,510

Note:

## Distribution by customer location (region)

Banks

TDB30265

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

September 2014		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>1,208,285</b>	<b>179,362</b>	<b>1.06</b>	<b>65,033</b>	<b>8,648</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>295,468</b>	<b>51,538</b>	<b>1.08</b>	<b>15,100</b>	<b>2,478</b>
	Piedmont	81,289	10,752	1.07	4,084	458
	Valle d'Aosta	1,607	170	1.07	101	3
	Liguria	27,449	3,150	1.03	1,536	216
	Lombardy	185,123	37,466	1.08	9,379	1,800
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>193,945</b>	<b>38,848</b>	<b>1.05</b>	<b>9,702</b>	<b>2,142</b>
	Trentino-Alto Adige	9,533	2,654	1.05	563	190
	Veneto	77,442	16,953	1.05	4,061	908
	Friuli-Venezia Giulia	17,744	2,751	1.06	838	74
	Emilia-Romagna	89,226	16,490	1.05	4,240	970
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>267,973</b>	<b>48,064</b>	<b>1.06</b>	<b>13,301</b>	<b>1,918</b>
	Marche	33,973	7,038	1.08	1,540	292
	Tuscany	77,091	15,228	1.06	3,962	624
	Umbria	20,464	3,216	1.07	868	103
	Lazio	136,445	22,583	1.06	6,931	899
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>288,019</b>	<b>27,889</b>	<b>1.06</b>	<b>18,087</b>	<b>1,536</b>
	Abruzzo	30,570	4,348	1.06	1,759	264
	Molise	6,140	734	1.09	330	16
	Campania	123,935	11,136	1.06	8,177	468
	Apulia	72,882	7,191	1.07	4,312	640
	Basilicata	10,593	1,330	1.04	459	24
	Calabria	43,899	3,148	1.09	3,050	124
<b>f.</b>	<b>ISLANDS</b>	<b>162,880</b>	<b>13,023</b>	<b>1.06</b>	<b>8,843</b>	<b>574</b>
	Sicily	130,028	10,036	1.06	6,940	416
	Sardinia	32,852	2,987	1.03	1,903	158

Notes:

## Distribution by customer location (region)

Banks

TDB30265

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

<b>September 2014</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>3,559</b>	<b>1,109</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>853</b>	<b>443</b>
	Piedmont	198	29
	Valle d'Aosta	4	1
	Liguria	72	9
	Lombardy	579	404
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>556</b>	<b>184</b>
	Trentino-Alto Adige	47	7
	Veneto	194	47
	Friuli-Venezia Giulia	70	41
	Emilia-Romagna	245	90
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>811</b>	<b>170</b>
	Marche	106	30
	Tuscany	235	49
	Umbria	64	34
	Lazio	406	57
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>863</b>	<b>195</b>
	Abruzzo	94	8
	Molise	19	17
	Campania	350	75
	Apulia	230	75
	Basilicata	26	2
	Calabria	144	18
<b>f.</b>	<b>ISLANDS</b>	<b>476</b>	<b>116</b>
	Sicily	398	53
	Sardinia	78	63

Notes:



## Distribution by customer segment of economic activity

Banks

[TDB30271](#)

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

September 2014	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>1,208,285</b>	<b>179,362</b>	<b>1.06</b>	<b>65,033</b>	<b>8,648</b>
General government	56	339	1.53	11	21
Financial companies	1,576	1,511	1.13	87	228
Non-financial companies	228,455	130,553	1.07	9,048	6,727
<i>of which: industry</i>	<i>48,220</i>	<i>35,908</i>	<i>1.07</i>	<i>1,500</i>	<i>1,167</i>
building	44,940	35,878	1.08	2,089	2,667
services	117,893	52,720	1.04	4,738	2,418
Producer households	181,090	15,232	1.07	7,519	571
Consumer households and nec	788,346	31,105	1.02	47,967	1,088

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

<b>September 2014</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a. TOTAL</b>		<b>3,559</b>	<b>1,109</b>
General government		7	24
Financial companies		9	212
Non-financial companies		623	572
<i>of which: industry</i>		<i>139</i>	<i>115</i>
building		138	215
services		297	213
Producer households		673	123
Consumer households and nec		2,231	176

Notes:

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

Banks

TDB40100

Source: Supervisory returns  
Stocks in millions of euros

September 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>131,047</b>	<b>5,478</b>	<b>9,611</b>	<b>111,029</b>	<b>1,882</b>	<b>3,047</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>54,362</b>	<b>190</b>	<b>6,632</b>	<b>45,710</b>	<b>525</b>	<b>1,305</b>
	Piedmont	6,090	36	299	5,439	162	153
	Valle d'Aosta	199	1	1	185	3	8
	Liguria	4,514	13	14	4,404	30	53
	Lombardy	43,559	140	6,317	35,681	329	1,091
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>29,750</b>	<b>689</b>	<b>1,866</b>	<b>25,430</b>	<b>806</b>	<b>959</b>
	Trentino-Alto Adige	3,663	150	52	2,921	231	308
	Veneto	8,524	112	1,467	6,449	213	283
	Friuli-Venezia Giulia	5,553	26	102	5,241	128	55
	Emilia-Romagna	12,010	400	244	10,819	234	312
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>40,337</b>	<b>4,449</b>	<b>875</b>	<b>34,150</b>	<b>262</b>	<b>600</b>
	Marche	1,056	8	18	898	55	77
	Tuscany	5,247	209	32	4,757	107	142
	Umbria	431	4	7	378	22	20
	Lazio	33,603	4,228	818	28,118	77	361
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4,212</b>	<b>131</b>	<b>44</b>	<b>3,726</b>	<b>190</b>	<b>120</b>
	Abruzzo	722	12	4	652	34	21
	Molise	61	..	2	52	4	3
	Campania	2,146	40	24	2,001	47	33
	Apulia	901	13	9	757	70	53
	Basilicata	106	..	1	92	10	4
	Calabria	275	65	5	172	26	7
<b>f.</b>	<b>ISLANDS</b>	<b>2,387</b>	<b>18</b>	<b>193</b>	<b>2,013</b>	<b>99</b>	<b>63</b>
	Sicily	1,020	1	15	903	62	39
	Sardinia	1,367	18	179	1,110	37	24

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

September 2014		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>9,252</b>	<b>4,004</b>	<b>1,540</b>	<b>1,626</b>	<b>1,552</b>	<b>531</b>
	General government	86	3	5	62	4	11
	Financial corporations	393	189	143	59	2	..
	Non-financial corporation	1,917	1,076	182	481	150	28
	Producer households	123	28	23	23	35	14
	Consumer households	6,733	2,706	1,186	1,002	1,360	478
<b>b.</b>	<b>WITH AGREED MATURITY</b>	<b>180,848</b>	<b>49,033</b>	<b>45,065</b>	<b>69,105</b>	<b>13,331</b>	<b>4,314</b>
	General government	38,948	92	99	38,655	25	77
	Financial corporations	29,772	9,644	17,270	2,683	51	123
	Non-financial corporation	20,512	9,499	4,183	5,930	708	192
	Producer households	3,536	888	1,171	693	625	159
	Consumer households	88,079	28,910	22,341	21,143	11,922	3,764
<b>c.</b>	<b>UNREDEEMABLE AT NOTICE</b>	<b>302,404</b>	<b>69,983</b>	<b>50,796</b>	<b>59,960</b>	<b>90,874</b>	<b>30,791</b>
	General government	8,223	991	860	3,643	2,171	558
	Financial corporations	1,095	878	151	29	21	15
	Non-financial corporation	2,941	693	796	650	568	234
	Producer households	2,161	313	599	373	565	311
	Consumer households	287,984	67,108	48,388	55,265	87,550	29,673
<b>d.</b>	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>789,608</b>	<b>294,538</b>	<b>178,179</b>	<b>189,873</b>	<b>87,535</b>	<b>39,482</b>
	General government	26,256	2,706	3,669	17,045	1,554	1,282
	Financial corporations	74,148	42,936	15,796	13,131	1,193	1,091
	Non-financial corporation	177,313	66,546	43,090	44,195	16,333	7,150
	Producer households	37,727	11,584	9,801	7,105	6,466	2,771
	Consumer households	474,164	170,767	105,823	108,396	61,988	27,189
<b>e.</b>	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>37,747</b>	<b>8,281</b>	<b>11,757</b>	<b>8,561</b>	<b>6,644</b>	<b>2,504</b>
	General government	51	2	19	11	18	..
	Financial corporations	763	410	115	119	116	3
	Non-financial corporation	2,316	1,048	680	323	232	33
	Producer households	1,380	196	501	331	280	72
	Consumer households	33,238	6,624	10,443	7,778	5,997	2,396

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns  
Stocks in millions of euros

September 2014		Total	<i>of which:</i> Non-financial corporations	<i>of which:</i> Producer households	<i>of which:</i> Consumer households
<b>a.</b>	<b>TOTAL</b>	<b>1,328,577</b>	<b>218,533</b>	<b>45,144</b>	<b>920,293</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>433,412</b>	<b>81,313</b>	<b>13,056</b>	<b>281,694</b>
	Piedmont	106,437	16,133	3,634	72,979
	Valle d'Aosta	3,560	703	133	2,383
	Liguria	35,607	5,277	1,165	27,744
	Lombardy	287,808	59,200	8,123	178,587
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>296,858</b>	<b>54,324</b>	<b>12,122</b>	<b>192,530</b>
	Trentino-Alto Adige	29,141	5,623	1,685	19,676
	Veneto	126,445	21,154	4,713	77,143
	Friuli-Venezia Giulia	29,395	4,163	863	18,830
	Emilia-Romagna	111,877	23,385	4,860	76,880
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>305,041</b>	<b>53,525</b>	<b>8,576</b>	<b>200,966</b>
	Marche	34,036	4,418	1,257	27,297
	Tuscany	77,616	14,721	3,196	57,243
	Umbria	15,805	2,409	522	12,459
	Lazio	177,584	31,977	3,601	103,967
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>211,284</b>	<b>20,627</b>	<b>8,034</b>	<b>178,340</b>
	Abruzzo	25,646	2,821	1,139	20,904
	Molise	5,931	347	149	5,257
	Campania	87,589	9,884	3,067	73,226
	Apulia	56,298	5,385	2,446	47,359
	Basilicata	10,088	663	326	8,906
	Calabria	25,731	1,526	908	22,687
<b>f.</b>	<b>ISLANDS</b>	<b>81,982</b>	<b>8,744</b>	<b>3,355</b>	<b>66,763</b>
	Sicily	58,966	5,559	2,211	49,492
	Sardinia	23,016	3,185	1,144	17,271

Notes: The table replaces table TDB10263.

## Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns  
Stocks in millions of euro

September 2014

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	11	75,405	-	27	74,953
Credit default swap	917	1,283	46,543	-	1,503	45,601
Credit default option	-	-	200	-	55	50
Total rate of return swap	-	-	-	-	-	157
Other credit derivatives	-	305	22	-	-	..

Notes:

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

TDB30586

Banks

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

## September 2014

	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	20,931	294	1,360	3,933	7,607	7,443
Intrinsic value	6,434	7	11	92	572	5,711
<b>b. NORTH-WEST ITALY</b>						
Number of holders	7,000	76	385	1,220	2,477	2,770
Intrinsic value	2,359	..	2	34	173	2,140
<b>c. NORTH-EAST ITALY</b>						
Number of holders	5,625	81	364	1,016	1,931	2,172
Intrinsic value	1,231	6	2	18	123	1,072
<b>d. CENTRAL ITALY</b>						
Number of holders	5,071	82	389	1,048	1,937	1,540
Intrinsic value	2,168	1	3	26	189	1,935
<b>e. SOUTHERN ITALY</b>						
Number of holders	2,103	23	127	398	832	667
Intrinsic value	433	..	2	8	61	357
<b>f. ISLAND</b>						
Number of holders	1,132	32	95	251	430	294
Intrinsic value	243	..	1	6	25	207

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

<b>September 2014</b>	<b>Total</b>	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
<b>a. TOTAL</b>						
Number of holders	23,620	481	2,073	4,327	7,923	8,111
Intrinsic value	50,180	96	62	333	907	41,839
<b>b. GENERAL GOVERNMENT</b>						
Number of holders	154	1	-	11	37	96
Intrinsic value	8,235	..	-	7	20	8,182
<b>c. FINANCIAL COMPANIES</b>						
Number of holders	288	2	2	20	53	162
Intrinsic value	7,588	59	..	27	22	3,640
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of holders	19,149	176	954	3,267	7,111	7,372
Intrinsic value	6,371	7	10	81	537	5,695
<i>of which: industry</i>						
Number of holders	7,469	23	174	785	2,687	3,731
Intrinsic value	2,199	..	2	14	183	1,992
<b>building</b>						
Number of holders	1,751	21	99	320	684	584
Intrinsic value	786	..	..	11	59	711
<b>services</b>						
Number of holders	9,153	130	654	2,031	3,384	2,805
Intrinsic value	3,238	6	8	54	260	2,884
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of holders	1,782	118	406	666	496	71
Intrinsic value	64	..	1	10	35	16
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of holders	1,452	171	675	312	102	39
Intrinsic value	66	..	2	6	8	41
<b>g. REST OF THE WORLD</b>						
Number of holders	393	2	7	10	47	149
Intrinsic value	18,723	21	21	200	185	15,515

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



## Distribution by type of security and type of deposit

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

September 2014

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,992,106</b>	<b>753,411</b>	<b>205,258</b>
Italian government securities	749,549	207,950	60,780
<i>of which:</i> BOTs	36,035	8,990	1,289
CCTs	51,012	15,446	3,868
BTPs	625,674	178,368	54,880
Other debt securities	492,228	177,300	27,390
<i>of which:</i> in non-euro-area currencies	57,630	22,173	2,919
Equity securities	256,051	75,073	86,800
<i>of which:</i> in non-euro-area currencies	37,640	8,148	1,572
Units of collective investment undertakings	478,647	290,730	22,197
Other securities and the like	3,511	655	1,254

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
<b>84,793</b>	<b>51,943</b>	<b>6,045</b>	<b>1,551,828</b>	<b>682,812</b>	<b>180,007</b>
26,049	12,247	1,454	578,663	190,433	51,970
1,501	889	135	15,694	8,064	1,100
3,575	2,532	322	36,453	12,331	2,723
18,058	7,148	813	507,388	166,807	47,676
14,381	6,646	881	397,005	165,489	24,239
2,523	1,807	229	37,623	19,605	2,593
4,858	2,792	694	204,337	68,950	78,900
1,558	796	337	16,871	7,125	1,101
39,429	30,235	3,012	357,991	255,752	17,633
..	..	..	2,882	572	917

## Distribution by customer location (region)

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

## September 2014

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,992,106</b>	<b>753,411</b>	<b>205,258</b>
<b>b. NORTH-WEST ITALY</b>	<b>956,695</b>	<b>358,792</b>	<b>70,284</b>
Piedmont	210,889	94,265	15,062
Valle d'Aosta	2,577	1,727	189
Liguria	41,193	32,401	2,780
Lombardy	702,036	230,399	52,253
<b>c. NORTH-EAST ITALY</b>	<b>432,337</b>	<b>174,266</b>	<b>29,666</b>
Trentino-Alto Adige	15,313	9,119	1,578
Veneto	105,672	62,279	11,758
Friuli-Venezia Giulia	140,153	14,224	1,260
Emilia-Romagna	171,199	88,644	15,070
<b>d. CENTRAL ITALY</b>	<b>499,275</b>	<b>131,360</b>	<b>95,509</b>
Marche	20,121	16,092	3,039
Tuscany	64,386	47,480	8,338
Umbria	10,466	8,018	1,472
Lazio	404,301	59,769	82,660
<b>e. SOUTHERN ITALY</b>	<b>73,869</b>	<b>64,829</b>	<b>6,830</b>
Abruzzo	7,195	6,232	653
Molise	1,102	952	135
Campania	34,172	29,444	3,188
Apulia	21,938	19,705	1,995
Basilicata	2,435	2,252	181
Calabria	7,027	6,244	677
<b>f. ISLANDS</b>	<b>29,930</b>	<b>24,164</b>	<b>2,969</b>
Sicily	21,821	18,448	1,744
Sardinia	8,109	5,716	1,225

Notes:

## Banks and CDP

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>84,793</b>	<b>51,943</b>	<b>6,045</b>	<b>1,551,828</b>	<b>682,812</b>	<b>180,007</b>
<b>44,986</b>	<b>25,600</b>	<b>3,337</b>	<b>693,773</b>	<b>324,991</b>	<b>60,879</b>
15,155	5,842	486	185,713	86,782	13,159
95	94	..	2,374	1,607	185
1,649	1,539	46	38,679	30,320	2,428
28,088	18,125	2,806	467,006	206,282	45,107
<b>23,001</b>	<b>13,838</b>	<b>1,212</b>	<b>389,909</b>	<b>156,433</b>	<b>23,967</b>
1,385	847	45	12,150	8,039	1,394
11,785	4,076	456	87,097	56,664	9,774
1,122	910	120	137,325	13,068	1,021
8,709	8,005	590	153,337	78,662	11,779
<b>11,903</b>	<b>8,633</b>	<b>896</b>	<b>374,569</b>	<b>119,226</b>	<b>87,610</b>
707	625	61	18,551	15,136	2,757
3,623	3,058	250	56,701	43,297	7,391
522	453	29	9,609	7,366	1,313
7,051	4,497	556	289,708	53,426	76,149
<b>3,671</b>	<b>2,802</b>	<b>447</b>	<b>65,993</b>	<b>59,713</b>	<b>5,165</b>
259	241	18	6,696	5,834	562
27	25	1	1,014	888	111
1,996	1,360	215	29,609	26,852	2,293
1,141	970	171	19,844	18,119	1,493
53	48	5	2,283	2,137	144
195	159	37	6,547	5,883	562
<b>1,233</b>	<b>1,070</b>	<b>152</b>	<b>27,585</b>	<b>22,448</b>	<b>2,386</b>
709	644	65	20,272	17,291	1,382
524	426	87	7,313	5,158	1,004



# **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns  
Flows in millions of euro

3rd quarter 2014		Total	Banks	SIMs
<b>a.</b>	<b>TOTAL SECURITIES</b>	<b>757,475</b>	<b>714,912</b>	<b>42,563</b>
	Italian government securities	422,387	414,158	8,229
	<i>of which:</i> BOTs	75,861	74,697	1,163
	CCT	54,391	53,293	1,098
	BTPs	266,775	260,990	5,784
	Other debt securities	191,768	178,626	13,142
	Equity securities	128,607	108,481	20,126
	Other securities	2,520	1,456	1,065
<b>b.</b>	<b>TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,218,102</b>	<b>1,188,916</b>	<b>29,186</b>
	Futures	485,918	469,350	16,568
	<i>of which:</i> on interest rates	93,073	93,044	29
	on stock indices	160,567	145,494	15,073
	Swaps and forward rate agreements	494,648	494,648	-
	<i>of which:</i> interest rate swaps	336,508	336,508	-
	currency swaps	3,296	3,296	-
	Forward rate agreements	151,593	151,593	-
	Options on securities	36,737	35,623	1,115
	<i>of which:</i> on equity securities	36,384	35,269	1,115
	Options on futures or stock indices	100,697	100,120	577
	<i>of which:</i> on stock indices or futures on stock indices	93,817	93,240	577
	Interest rate options	23,117	23,117	-
	Foreign currency options and other derivative instruments	76,983	66,057	10,926

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





## Distribution of portfolio by type of security

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

## 3rd quarter 2014

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>73,102</b>	<b>60,584</b>	<b>691,296</b>
Italian government securities	19,514	17,606	228,218
<i>of which:</i> BOTs	1,568	1,802	3,534
CCTs	2,554	1,714	14,512
BTPs	13,346	12,323	198,550
Other debt securities	18,123	12,515	240,012
<i>of which:</i> in non-euro-area currencies	2,454	1,492	4,401
Equity securities	4,405	4,650	57,161
<i>of which:</i> in non-euro-area currencies	1,120	1,014	2,894
Units of collective investment undertakings	26,498	21,033	165,679
Other securities and the like	4,562	4,779	226

**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
<b>19,185</b>	<b>18,228</b>	<b>102,794</b>	<b>3,684</b>	<b>3,811</b>	<b>10,240</b>	<b>50,233</b>	<b>38,544</b>	<b>578,262</b>
5,481	5,716	34,074	451	509	1,631	13,582	11,382	192,512
379	477	1,578	126	94	220	1,064	1,231	1,737
849	438	4,039	17	68	285	1,688	1,208	10,189
3,392	3,756	25,182	281	322	1,047	9,672	8,244	172,321
3,626	3,489	18,924	876	822	3,026	13,621	8,204	218,063
999	854	3,449	288	201	899	1,167	437	53
1,808	1,690	6,047	596	609	1,078	2,002	2,351	50,036
461	449	2,387	55	52	368	604	513	139
8,027	7,124	43,768	765	867	4,498	17,706	13,042	117,413
244	210	-20	996	1,004	7	3,323	3,565	239



# **Information on customers and on risk**

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

							Banks
<a href="#">TDB30446</a>							
Source: Central Credit Register							
Size classes in euro							
Numbers in unit							
September 2014		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>		<b>3,263,784</b>	<b>1,083,278</b>	<b>703,759</b>	<b>639,048</b>	<b>233,863</b>	<b>121,309</b>
<i>of which:</i> 1 facility		2,799,292	1,061,901	653,386	542,177	136,903	46,488
2 facilities		279,086	20,453	47,426	78,614	62,217	34,354
3-4 facilities		134,324	910	2,920	18,033	32,761	34,335
more than 4 facilities		51,082	14	27	224	1,982	6,132
<b>b. GENERAL GOVERNMENT</b>		<b>7,535</b>	<b>541</b>	<b>449</b>	<b>947</b>	<b>1,246</b>	<b>1,252</b>
<i>of which:</i> 1 facility		4,607	521	406	778	901	732
2 facilities		1,866	18	41	158	298	433
3-4 facilities		814	2	2	11	46	85
more than 4 facilities		248	-	-	-	1	2
<b>c. FINANCIAL COMPANIES</b>		<b>7,565</b>	<b>1,889</b>	<b>945</b>	<b>1,121</b>	<b>719</b>	<b>433</b>
<i>of which:</i> 1 facility		5,411	1,801	738	734	407	235
2 facilities		1,315	81	195	294	185	111
3-4 facilities		551	7	12	87	112	66
more than 4 facilities		288	-	-	6	15	21
<b>d. NON-FINANCIAL COMPANIES</b>		<b>768,022</b>	<b>178,730</b>	<b>96,999</b>	<b>125,866</b>	<b>111,673</b>	<b>86,318</b>
<i>of which:</i> 1 facility		450,632	171,124	72,016	71,715	46,647	26,990
2 facilities		162,574	7,280	23,436	42,153	39,071	25,276
3-4 facilities		106,989	316	1,534	11,862	24,431	28,695
more than 4 facilities		47,827	10	13	136	1,524	5,357
<b>e. PRODUCER HOUSEHOLDS</b>		<b>440,366</b>	<b>160,128</b>	<b>83,514</b>	<b>86,331</b>	<b>38,288</b>	<b>14,486</b>
<i>of which:</i> 1 facility		366,593	154,457	70,925	64,402	20,654	5,432
2 facilities		54,433	5,414	11,829	17,908	11,594	4,556
3-4 facilities		17,262	254	752	3,977	5,685	3,912
more than 4 facilities		2,078	3	8	44	355	586
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>		<b>2,013,027</b>	<b>730,017</b>	<b>517,297</b>	<b>420,747</b>	<b>79,945</b>	<b>17,912</b>
<i>of which:</i> 1 facility		1,946,793	722,188	505,176	401,075	66,719	12,417
2 facilities		57,150	7,499	11,505	17,597	10,727	3,810
3-4 facilities		8,453	329	610	2,038	2,412	1,524
more than 4 facilities		631	1	6	37	87	161

## 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

## September 2014

	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
<b>a. TOTAL</b>	<b>87,569</b>	<b>33,165</b>	<b>27,462</b>	<b>5,865</b>
<i>of which:</i> 1 facility	25,193	7,100	4,416	583
2 facilities	19,749	5,667	3,292	538
3-4 facilities	28,615	9,546	5,867	800
more than 4 facilities	14,012	10,852	13,887	3,944
<b>b. GENERAL GOVERNMENT</b>	<b>1,212</b>	<b>556</b>	<b>593</b>	<b>331</b>
<i>of which:</i> 1 facility	537	180	151	16
2 facilities	481	208	170	38
3-4 facilities	189	152	215	110
more than 4 facilities	5	16	57	167
<b>c. FINANCIAL COMPANIES</b>	<b>460</b>	<b>253</b>	<b>479</b>	<b>510</b>
<i>of which:</i> 1 facility	265	132	226	175
2 facilities	113	64	104	128
3-4 facilities	55	35	86	75
more than 4 facilities	27	22	63	132
<b>d. NON-FINANCIAL COMPANIES</b>	<b>72,593</b>	<b>29,634</b>	<b>25,177</b>	<b>4,936</b>
<i>of which:</i> 1 facility	18,239	5,737	3,595	375
2 facilities	15,783	4,752	2,770	353
3-4 facilities	25,421	8,656	5,283	594
more than 4 facilities	13,150	10,489	13,529	3,614
<b>e. PRODUCER HOUSEHOLDS</b>	<b>6,051</b>	<b>1,122</b>	<b>344</b>	<b>9</b>
<i>of which:</i> 1 facility	1,670	209	41	1
2 facilities	1,649	236	43	2
3-4 facilities	2,067	419	106	1
more than 4 facilities	665	258	154	5
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>6,666</b>	<b>1,461</b>	<b>791</b>	<b>74</b>
<i>of which:</i> 1 facility	4,023	745	341	13
2 facilities	1,632	380	196	17
3-4 facilities	849	270	170	18
more than 4 facilities	162	66	84	26

Note:

## Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register  
Stocks in millions of euro

September 2014		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,553,863</b>	<b>1,173,950</b>	<b>3,263,784</b>	<b>482,404</b>	<b>431,801</b>	<b>2,799,292</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>668,359</b>	<b>500,789</b>	<b>935,519</b>	<b>188,067</b>	<b>165,062</b>	<b>790,265</b>
	Piedmont	95,521	67,249	236,307	24,640	21,993	202,441
	Valle d'Aosta	2,390	1,819	7,499	852	761	6,524
	Liguria	27,831	20,954	73,690	9,604	8,757	64,154
	Lombardy	542,618	410,766	618,023	152,972	133,550	517,146
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>392,997</b>	<b>300,890</b>	<b>836,349</b>	<b>135,253</b>	<b>121,892</b>	<b>705,405</b>
	Trentino-Alto Adige	41,735	32,738	111,433	17,983	14,732	98,604
	Veneto	171,497	136,262	317,129	74,424	68,232	264,947
	Friuli-Venezia Giulia	27,489	20,400	92,434	8,681	8,038	81,136
	Emilia-Romagna	152,276	111,491	315,353	34,165	30,891	260,718
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>323,503</b>	<b>230,029</b>	<b>720,507</b>	<b>91,472</b>	<b>81,544</b>	<b>619,477</b>
	Marche	33,003	25,417	107,202	11,104	10,365	88,628
	Tuscany	91,378	68,697	250,851	33,742	27,170	209,303
	Umbria	15,495	12,427	56,418	4,465	4,196	47,090
	Lazio	183,627	123,488	306,036	42,161	39,813	274,456
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>113,258</b>	<b>94,405</b>	<b>485,413</b>	<b>44,138</b>	<b>40,728</b>	<b>425,741</b>
	Abruzzo	17,569	14,274	71,610	6,292	5,928	61,674
	Molise	2,077	1,743	11,403	885	821	9,876
	Campania	46,480	38,039	168,760	17,572	15,467	148,634
	Apulia	32,354	27,497	153,477	12,988	12,489	134,821
	Basilicata	4,316	3,501	20,446	1,688	1,607	17,751
	Calabria	10,461	9,352	59,717	4,713	4,418	52,985
<b>f.</b>	<b>ISLANDS</b>	<b>55,746</b>	<b>47,837</b>	<b>285,996</b>	<b>23,473</b>	<b>22,575</b>	<b>258,404</b>
	Sicily	37,040	31,425	198,238	15,819	15,171	177,602
	Sardinia	18,706	16,412	87,758	7,654	7,405	80,802

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
<b>179,353</b>	<b>136,844</b>	<b>279,086</b>	<b>222,608</b>	<b>169,770</b>	<b>134,324</b>	<b>669,498</b>	<b>435,535</b>	<b>51,082</b>
<b>69,534</b>	<b>50,875</b>	<b>84,173</b>	<b>98,371</b>	<b>75,248</b>	<b>43,378</b>	<b>312,388</b>	<b>209,604</b>	<b>17,703</b>
11,504	8,112	20,632	13,438	9,159	9,723	45,938	27,985	3,511
286	218	670	666	414	250	587	426	55
3,370	2,452	5,966	3,502	2,383	2,611	11,356	7,363	959
54,374	40,093	56,905	80,765	63,292	30,794	254,507	173,831	13,178
<b>49,756</b>	<b>40,460</b>	<b>76,535</b>	<b>52,083</b>	<b>37,818</b>	<b>38,684</b>	<b>155,904</b>	<b>100,719</b>	<b>15,725</b>
6,562	5,354	8,959	6,710	5,273	3,083	10,479	7,379	787
15,977	12,808	29,926	20,535	14,627	15,642	60,561	40,594	6,614
2,722	2,235	6,768	3,986	3,027	3,218	12,100	7,100	1,312
24,494	20,063	30,882	20,852	14,891	16,741	72,765	45,646	7,012
<b>37,598</b>	<b>26,756</b>	<b>61,044</b>	<b>45,607</b>	<b>35,353</b>	<b>29,036</b>	<b>148,827</b>	<b>86,377</b>	<b>10,950</b>
3,845	3,189	10,867	4,876	3,561	5,519	13,177	8,301	2,188
10,023	8,246	23,966	14,989	11,186	12,549	32,625	22,096	5,033
1,953	1,618	5,475	2,630	2,061	2,752	6,447	4,553	1,101
21,777	13,704	20,736	23,112	18,545	8,216	96,577	51,426	2,628
<b>15,229</b>	<b>12,645</b>	<b>38,255</b>	<b>18,662</b>	<b>14,793</b>	<b>16,362</b>	<b>35,228</b>	<b>26,239</b>	<b>5,055</b>
2,536	2,111	6,297	2,625	1,949	2,670	6,115	4,287	969
321	261	996	359	297	430	512	363	101
5,341	4,448	12,857	7,099	5,674	5,448	16,468	12,450	1,821
4,800	3,973	11,857	5,847	4,770	5,239	8,719	6,265	1,560
650	490	1,723	870	624	788	1,108	779	184
1,580	1,361	4,525	1,861	1,479	1,787	2,306	2,094	420
<b>7,236</b>	<b>6,108</b>	<b>19,079</b>	<b>7,886</b>	<b>6,558</b>	<b>6,864</b>	<b>17,151</b>	<b>12,596</b>	<b>1,649</b>
5,114	4,225	14,129	5,520	4,548	5,238	10,588	7,481	1,269
2,123	1,883	4,950	2,366	2,010	1,626	6,563	5,115	380



## Distribution by customer segment of economic activity and total credit granted

		Banks					
Source: Central Credit Register Size classes in euro							
<b>September 2014</b>		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
<b>a. TOTAL</b>							
Average number of banks per borrower		<b>1.27</b>	1.02	1.08	1.18	1.61	2.17
First banks share of total credit granted(%)		<b>65</b>	99	97	94	84	75
<b>b. GENERAL GOVERNMENT</b>							
Average number of banks per borrower		<b>1.67</b>	1.04	1.10	1.19	1.32	1.50
First banks share of total credit granted(%)		<b>70</b>	100	98	95	93	90
<b>c. FINANCIAL COMPANIES</b>							
Average number of banks per borrower		<b>1.65</b>	1.05	1.23	1.45	1.69	1.83
First banks share of total credit granted(%)		<b>80</b>	98	91	87	84	84
<b>d. NON-FINANCIAL COMPANIES</b>							
Average number of banks per borrower		<b>1.90</b>	1.04	1.27	1.54	1.90	2.34
First banks share of total credit granted(%)		<b>51</b>	98	90	83	77	71
<i>of which:industry</i>							
Average number of banks per borrower		<b>2.50</b>	1.05	1.30	1.63	2.11	2.74
First banks share of total credit granted(%)		<b>40</b>	98	89	80	71	62
<i>of which:building</i>							
Average number of banks per borrower		<b>1.71</b>	1.04	1.24	1.48	1.75	2.03
First banks share of total credit granted(%)		<b>67</b>	99	91	85	81	78
<i>of which:services</i>							
Average number of banks per borrower		<b>1.73</b>	1.04	1.28	1.53	1.85	2.27
First banks share of total credit granted(%)		<b>55</b>	98	89	84	78	73
<b>e. PRODUCER HOUSEHOLDS</b>							
Average number of banks per borrower		<b>1.23</b>	1.04	1.16	1.31	1.67	2.12
First banks share of total credit granted(%)		<b>86</b>	99	94	91	84	79
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Average number of banks per borrower		<b>1.04</b>	1.01	1.02	1.05	1.20	1.44
First banks share of total credit granted(%)		<b>96</b>	100	99	99	95	92

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

## Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register  
Size classes in euro

September 2014	from	from	from	more than
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
<b>a. TOTAL</b>				
Average number of banks per borrower	2.78	3.65	5.06	7.87
First banks share of total credit granted(%)	69	63	54	57
<b>b. GENERAL GOVERNMENT</b>				
Average number of banks per borrower	1.75	2.09	2.59	4.79
First banksshare of total credit granted(%)	87	85	86	67
<b>c. FINANCIAL COMPANIES</b>				
Average number of banks per borrower	1.83	2.08	2.67	4.31
First banks share of total credit granted(%)	86	84	80	80
<b>d. NON-FINANCIAL COMPANIES</b>				
Average number of banks per borrower	2.94	3.80	5.27	8.44
First banks share of total credit granted(%)	66	61	52	37
<i>of which:industry</i>				
Average number of banks per borrower	3.56	4.64	6.46	9.74
First banks share of total credit granted(%)	55	49	41	31
<i>of which:building</i>				
Average number of banks per borrower	2.35	2.82	3.69	6.56
First banks share of total credit granted(%)	77	75	69	46
<i>of which:services</i>				
Average number of banks per borrower	2.82	3.66	4.88	7.55
First banks share of total credit granted(%)	68	63	56	41
<b>e. PRODUCER HOUSEHOLDS</b>				
Average number of banks per borrower	2.60	3.30	4.47	4.22
First banks share of total credit granted(%)	77	74	65	58
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Average number of banks per borrower	1.65	1.90	2.35	9.04
First banks share of total credit granted(%)	90	87	82	61

Note:

## Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register  
Percentages  
Size classes in euros

	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4
<b>a. TOTAL</b>	<b>0.57</b>	<b>0.47</b>	<b>0.53</b>	<b>0.53</b>	<b>0.72</b>
up to 125,000	0.34	0.29	0.29	0.32	0.33
from 125,000 to 500,000	0.56	0.48	0.49	0.51	0.61
more than 500,000	0.63	0.50	0.59	0.58	0.83
<b>b. GENERAL GOVERNMENT</b>	<b>..</b>	<b>0.01</b>	<b>..</b>	<b>0.01</b>	<b>0.03</b>
up to 125,000	-	-	0.01	-	-
from 125,000 to 500,000	0.05	-	0.03	0.09	0.11
more than 500,000	..	0.01	-	0.01	0.03
<b>c. FINANCIAL COMPANIES</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.05</b>	<b>0.03</b>
up to 125,000	0.72	0.22	0.44	0.62	0.66
from 125,000 to 500,000	0.49	0.94	0.67	0.80	0.48
more than 500,000	0.01	..	0.01	0.05	0.03
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.80</b>	<b>0.68</b>	<b>0.79</b>	<b>0.78</b>	<b>1.15</b>
up to 125,000	0.82	0.70	0.75	0.71	0.92
from 125,000 to 500,000	0.83	0.72	0.76	0.71	0.95
more than 500,000	0.80	0.68	0.80	0.79	1.18
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.73</b>	<b>0.65</b>	<b>0.66</b>	<b>0.70</b>	<b>0.88</b>
up to 125,000	0.55	0.52	0.55	0.55	0.63
from 125,000 to 500,000	0.73	0.66	0.70	0.68	0.89
more than 500,000	0.88	0.75	0.72	0.86	1.12
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.35</b>	<b>0.30</b>	<b>0.31</b>	<b>0.35</b>	<b>0.35</b>
up to 125,000	0.26	0.22	0.22	0.25	0.24
from 125,000 to 500,000	0.43	0.35	0.35	0.41	0.43
more than 500,000	0.57	0.53	0.71	0.60	0.71
<b>g. OTHER SECTORS</b>	<b>4.10</b>	<b>0.04</b>	<b>0.22</b>	<b>0.24</b>	<b>0.06</b>
up to 125,000	0.28	0.14	0.21	0.14	0.28
from 125,000 to 500,000	0.18	0.14	0.14	0.10	0.19
more than 500,000	5.02	0.02	0.23	0.27	0.02

**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-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3
<b>0.68</b>	<b>0.78</b>	<b>0.71</b>	<b>0.79</b>	<b>0.61</b>	<b>0.65</b>	<b>0.62</b>
0.31	0.29	0.30	0.31	0.28	0.33	0.29
0.53	0.53	0.54	0.59	0.49	0.64	0.55
0.79	0.94	0.84	0.95	0.72	0.72	0.71
<b>0.07</b>	<b>0.01</b>	<b>0.02</b>	<b>0.22</b>	<b>0.33</b>	<b>0.03</b>	<b>0.05</b>
0.04	-	0.09	0.08	0.10	0.19	0.14
0.12	0.09	0.06	0.17	0.04	0.13	0.10
0.07	0.01	0.02	0.22	0.33	0.03	0.05
<b>0.13</b>	<b>0.12</b>	<b>0.02</b>	<b>0.08</b>	<b>0.07</b>	<b>0.03</b>	<b>0.09</b>
0.53	0.57	0.84	0.93	0.67	0.92	0.53
0.85	0.67	0.41	0.78	0.44	1.07	1.12
0.13	0.12	0.02	0.07	0.07	0.02	0.08
<b>1.06</b>	<b>1.23</b>	<b>1.19</b>	<b>1.31</b>	<b>0.99</b>	<b>1.02</b>	<b>1.00</b>
0.77	0.83	0.78	0.92	0.75	0.91	0.87
0.84	0.93	0.87	1.04	0.86	1.07	0.97
1.08	1.26	1.23	1.34	1.01	1.02	1.01
<b>0.77</b>	<b>0.88</b>	<b>0.71</b>	<b>0.85</b>	<b>0.79</b>	<b>1.02</b>	<b>0.83</b>
0.57	0.57	0.53	0.59	0.52	0.64	0.58
0.77	0.77	0.72	0.82	0.71	0.91	0.84
0.95	1.35	0.87	1.16	1.17	1.56	1.06
<b>0.34</b>	<b>0.33</b>	<b>0.33</b>	<b>0.33</b>	<b>0.28</b>	<b>0.37</b>	<b>0.30</b>
0.23	0.21	0.23	0.21	0.20	0.25	0.21
0.37	0.35	0.38	0.38	0.32	0.45	0.35
0.91	1.09	0.67	0.94	0.59	0.83	0.62
<b>0.08</b>	<b>3.16</b>	<b>0.37</b>	<b>0.07</b>	<b>0.12</b>	<b>0.10</b>	<b>0.10</b>
0.15	0.30	0.17	0.32	0.18	0.22	0.23
0.08	0.17	0.17	0.19	0.15	0.24	0.24
0.07	3.88	0.42	0.03	0.11	0.07	0.07



## **Lending and deposit rates**



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

TDB30821

Sample of banks

Sources: Survey of lending rates  
Percentages

September 2014	Total	Società non finanziarie of which:			Producer households	Consumer households and nec	
		industry	building	services			
<b>a. ITALY</b>							
Initial period of rate fixation:							
up to 1 year	3.33	4.02	4.03	4.36	3.89	4.27	2.80
from 1 to 5 years	3.17	3.35	3.30	3.13	3.47	5.37	4.35
more than 5 years	3.81	4.14	4.29	3.82	4.11	5.31	4.71
<b>b. NORTH-WEST ITALY</b>							
Initial period of rate fixation:							
up to 1 year	2.84	3.90	3.88	4.16	3.82	4.15	2.78
from 1 to 5 years	2.79	3.24	3.40	2.80	3.49	5.14	4.14
more than 5 years	4.15	3.93	3.94	3.40	4.04	5.19	4.43
<b>c. NORTH-EAST ITALY</b>							
Initial period of rate fixation:							
up to 1 year	3.60	3.94	3.88	4.34	3.85	3.94	2.72
from 1 to 5 years	2.86	3.41	3.33	3.21	3.51	4.54	4.82
more than 5 years	2.78	3.48	3.70	3.22	3.43	4.80	4.58
<b>d. CENTRAL ITALY</b>							
Initial period of rate fixation:							
up to 1 year	3.60	3.88	4.19	4.43	3.54	4.30	2.79
from 1 to 5 years	3.96	3.17	2.54	4.17	3.12	5.57	4.18
more than 5 years	4.53	4.33	4.73	4.18	4.14	5.42	4.82
<b>e. SHOUTERN ITALY</b>							
Initial period of rate fixation:							
up to 1 year	4.51	4.94	4.94	4.93	4.97	5.16	3.03
from 1 to 5 years	5.04	4.94	5.08	3.90	5.48	6.26	4.71
more than 5 years	5.02	5.22	5.56	4.58	5.32	5.57	4.89
<b>f. ISLANDS</b>							
Initial period of rate fixation:							
up to 1 year	3.99	4.58	4.54	4.67	4.55	4.95	2.87
from 1 to 5 years	2.81	5.02	4.94	3.62	5.37	6.27	4.18
more than 5 years	4.76	4.74	4.72	4.40	4.77	5.58	5.13

Note: Only lending in euros is considered.



## Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

September 2014

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. ITALY</b>	<b>6.53</b>	<b>10.06</b>	<b>9.92</b>	<b>9.02</b>	<b>7.85</b>	<b>6.75</b>	<b>3.22</b>
<b>b. NORTH-WEST ITALY</b>	<b>5.59</b>	<b>10.00</b>	<b>9.74</b>	<b>8.71</b>	<b>7.38</b>	<b>6.41</b>	<b>2.51</b>
Piedmont	6.44	9.26	9.44	8.38	7.35	6.69	3.40
Valle d'Aosta	7.30	9.23	9.80	8.75	7.66	6.22	4.74
Liguria	6.80	11.22	10.52	9.28	8.35	6.56	2.79
Lombardy	5.30	10.17	9.75	8.77	7.32	6.34	2.35
<b>c. NORTH-EAST ITALY</b>	<b>6.60</b>	<b>9.26</b>	<b>8.89</b>	<b>8.03</b>	<b>7.15</b>	<b>6.19</b>	<b>4.17</b>
Trentino-Alto Adige	5.38	7.45	6.94	6.47	5.65	4.65	4.01
Veneto	6.79	9.44	9.41	8.54	7.57	6.38	4.04
Friuli-Venezia Giulia	7.26	9.63	9.49	8.30	7.30	6.25	5.07
Emilia-Romagna	6.84	9.59	9.05	8.22	7.46	6.85	4.25
<b>d. CENTRAL ITALY</b>	<b>7.02</b>	<b>10.34</b>	<b>10.25</b>	<b>9.47</b>	<b>8.54</b>	<b>7.49</b>	<b>3.88</b>
Marche	8.44	9.43	9.98	9.57	8.90	8.28	5.90
Tuscany	7.60	11.42	10.52	9.89	9.10	7.70	3.38
Umbria	9.56	9.97	11.03	10.27	9.66	9.49	7.58
Lazio	6.24	9.91	10.02	9.02	7.95	6.94	3.79
<b>e. SOUTHERN ITALY</b>	<b>8.57</b>	<b>10.67</b>	<b>11.15</b>	<b>10.35</b>	<b>9.33</b>	<b>8.20</b>	<b>4.33</b>
Abruzzo	9.06	10.32	10.45	10.08	9.32	8.30	6.19
Molise	8.29	10.12	11.14	9.12	7.85	11.00	2.23
Campania	7.92	10.71	11.17	10.31	9.73	8.51	3.73
Apulia	8.93	10.49	11.21	10.40	9.08	7.61	5.88
Basilicata	8.88	9.71	10.79	10.30	8.57	8.23	7.57
Calabria	9.75	11.81	11.80	10.98	9.48	8.87	5.92
<b>f. ISLANDS</b>	<b>7.53</b>	<b>10.28</b>	<b>10.60</b>	<b>10.14</b>	<b>9.05</b>	<b>7.48</b>	<b>3.21</b>
Sicily	8.57	10.11	10.42	10.08	9.10	7.65	5.19
Sardinia	5.83	10.90	11.12	10.34	8.93	7.10	2.43

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

## September 2014

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
<b>a. ITALY</b>	<b>4.94</b>	<b>3.09</b>	<b>3.68</b>	<b>4.30</b>	<b>7.72</b>
up to 250,000	8.74	3.44	5.77	5.46	10.88
from 250,000 to 1,000,000	7.73	3.53	5.47	5.29	9.76
from 1,000,000 to 5,000,000	6.24	3.40	4.99	4.70	8.26
from 5,000,000 to 25,000,000	4.63	3.24	4.05	4.09	7.03
more than 25,000,000	3.19	2.70	3.04	3.15	4.87
<b>b. NORTH-EAST ITALY</b>	<b>4.60</b>	<b>3.09</b>	<b>3.82</b>	<b>4.06</b>	<b>7.18</b>
up to 250,000	9.33	3.37	5.71	5.35	10.91
from 250,000 to 1,000,000	7.89	3.43	5.36	5.17	9.57
from 1,000,000 to 5,000,000	6.08	3.31	5.06	4.68	7.76
from 5,000,000 to 25,000,000	4.36	3.16	4.28	4.28	6.71
more than 25,000,000	2.83	2.86	3.29	3.10	4.40
<b>c. NORTH-WEST ITALY</b>	<b>4.68</b>	<b>3.15</b>	<b>3.54</b>	<b>3.66</b>	<b>7.12</b>
up to 250,000	8.23	3.34	4.68	4.87	10.00
from 250,000 to 1,000,000	7.09	3.45	4.39	4.50	8.72
from 1,000,000 to 5,000,000	5.81	3.37	3.83	3.93	7.60
from 5,000,000 to 25,000,000	4.42	3.25	3.74	3.64	6.51
more than 25,000,000	3.34	2.85	3.24	2.83	4.79
<b>d. CENTRAL ITALY</b>	<b>5.44</b>	<b>2.83</b>	<b>3.19</b>	<b>4.45</b>	<b>8.12</b>
up to 250,000	8.50	3.45	6.00	5.56	11.21
from 250,000 to 1,000,000	7.84	3.56	5.65	5.40	10.31
from 1,000,000 to 5,000,000	6.61	3.46	5.69	4.74	8.97
from 5,000,000 to 25,000,000	5.01	3.31	4.07	4.10	7.70
more than 25,000,000	3.61	2.20	2.64	3.46	5.19
<b>e. SOUTHERN ITALY</b>	<b>6.06</b>	<b>3.51</b>	<b>5.07</b>	<b>5.31</b>	<b>9.50</b>
up to 250,000	9.05	3.76	6.35	5.76	11.52
from 250,000 to 1,000,000	8.64	3.90	6.23	5.73	10.80
from 1,000,000 to 5,000,000	7.07	3.67	5.58	5.49	9.59
from 5,000,000 to 25,000,000	5.57	3.43	4.05	4.40	8.34
more than 25,000,000	3.68	3.15	3.52	3.74	7.09
<b>f. ISLANDS</b>	<b>6.26</b>	<b>3.25</b>	<b>5.16</b>	<b>4.98</b>	<b>9.09</b>
up to 250,000	7.42	3.57	5.81	5.61	10.81
from 250,000 to 1,000,000	7.85	3.70	6.19	5.73	10.43
from 1,000,000 to 5,000,000	7.47	3.49	5.27	5.09	9.31
from 5,000,000 to 25,000,000	5.85	3.26	3.72	4.57	7.61
more than 25,000,000	4.38	2.76	4.77	3.22	6.47

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates  
Percentages

September 2014

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>4.94</b>	<b>4.60</b>	<b>4.68</b>	<b>5.44</b>	<b>6.06</b>	<b>6.26</b>
<i>of which:</i> discount lending	5.72	4.87	4.53	6.08	7.68	7.45
advance on loan selling for factoring	3.68	3.86	3.35	3.57	3.86	3.41
<b>b. TERM LOANS</b>	<b>3.18</b>	<b>3.17</b>	<b>3.18</b>	<b>2.95</b>	<b>3.72</b>	<b>3.46</b>
Initial period of rate fixation:						
up to 1 year	3.09	3.09	3.15	2.83	3.51	3.25
more than 1 year	4.12	3.98	3.63	3.99	5.27	5.00
<i>of which:</i> leasing	4.02	3.86	4.06	3.97	4.55	4.46
Initial period of rate fixation:						
up to 1 year	3.93	3.74	4.00	3.91	4.37	4.30
more than 1 year	4.78	4.54	5.00	4.51	5.88	5.98
<b>c. REVOCABLE LOANS</b>	<b>7.72</b>	<b>7.18</b>	<b>7.12</b>	<b>8.12</b>	<b>9.50</b>	<b>9.09</b>

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates  
Percentages

September 2014

	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
<b>TOTAL</b>	<b>4.94</b>	<b>3.11</b>	<b>4.30</b>	<b>7.72</b>	<b>2.99</b>	<b>2.71</b>
Agricultural, forestry and fishing	5.70	3.32	5.20	7.85	4.50	4.79
Mining and quarrying	6.01	3.50	4.93	9.13	4.83	8.78
Manufacturing	4.68	3.22	4.50	8.65	3.09	1.30
Electricity, gas, steam and air conditioning supply	4.19	3.07	4.06	5.81	2.72	2.89
Water supply, sewerage, waste management and remediation activities	5.30	3.01	3.92	6.93	3.64	7.13
Construction	5.88	3.34	3.94	7.60	4.14	4.53
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.71	3.46	5.05	8.81	3.31	5.30
Transportation and storage	5.90	1.91	4.38	8.18	1.48	3.49
Accommodation and food service activities	6.23	2.98	4.70	8.44	3.85	5.71
Information and communication	5.78	3.63	4.63	5.44	1.17	0.94
Financial and insurance activities	3.59	3.25	2.68	5.08	3.47	2.83
Real estate activities	4.78	2.83	3.84	6.07	3.41	3.68
Professional, scientific and technical activities	6.32	3.20	3.74	6.74	2.65	3.60
Administrative and support service activities	5.31	3.12	4.46	7.75	3.26	3.68
All remaining activities (sections O, P,Q,R,S,T)	5.22	3.09	5.04	8.25	3.74	5.75

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

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

TDB30870

Sample of banks

Source: Survey of lending rates  
Percentages

September 2014

	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
<b>ITALY</b>	<b>2.91</b>	<b>3.80</b>	<b>2.55</b>	<b>4.72</b>	<b>5.83</b>	<b>5.00</b>
North-west Italy	2.73	3.64	2.12	4.39	5.31	4.42
North-east Italy	3.03	3.61	3.38	4.53	5.43	5.10
Central Italy	2.73	3.98	3.36	5.07	5.84	5.32
Southern Italy	4.28	4.96	5.35	5.31	6.80	5.86
Islands	3.86	5.41	6.36	5.64	7.41	5.62

**Notes:** Only lending in euros is considered.

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

TDB30880

Sample of banks

Source: Survey of lending rates  
Percentages

September 2014		Total	of which:			revocable loans
			Term loans			
		initial period of rate fixation				
		up to 1 year	from 1 to 5 years	more than 5 years		
<b>a.</b>	<b>ITALY</b>	<b>3.21</b>	<b>2.55</b>	<b>4.40</b>	<b>4.71</b>	<b>5.04</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3.08</b>	<b>2.52</b>	<b>4.14</b>	<b>4.43</b>	<b>5.01</b>
	Piedmont	3.19	2.58	4.45	4.54	4.74
	Valle d'Aosta	3.31	2.93	4.12	3.85	4.39
	Liguria	3.26	2.52	4.59	4.49	6.34
	Lombardy	3.02	2.50	4.01	4.38	4.99
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>3.00</b>	<b>2.50</b>	<b>4.84</b>	<b>4.58</b>	<b>4.57</b>
	Trentino-Alto Adige	3.24	2.88	4.64	4.56	5.41
	Veneto	2.94	2.46	3.69	4.63	3.80
	Friuli-Venezia Giulia	3.10	2.37	5.36	4.90	4.97
	Emilia-Romagna	2.98	2.45	5.26	4.42	5.42
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3.33</b>	<b>2.54</b>	<b>4.28</b>	<b>4.83</b>	<b>5.05</b>
	Marche	3.19	2.66	4.42	4.61	5.34
	Tuscany	3.09	2.43	4.47	4.68	5.46
	Umbria	3.49	2.64	4.51	4.89	6.58
	Lazio	3.47	2.58	4.16	4.91	4.73
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>3.60</b>	<b>2.79</b>	<b>4.77</b>	<b>4.91</b>	<b>6.46</b>
	Abruzzo	3.49	2.65	4.41	4.95	6.78
	Molise	3.72	2.90	6.02	4.78	8.31
	Campania	3.61	2.80	4.96	4.83	5.50
	Apulia	3.59	2.81	4.45	4.96	6.89
	Basilicata	3.58	2.79	4.69	4.83	8.11
	Calabria	3.76	2.85	5.06	5.05	8.79
<b>f.</b>	<b>ISLANDS</b>	<b>3.55</b>	<b>2.62</b>	<b>4.65</b>	<b>5.16</b>	<b>6.79</b>
	Sicily	3.47	2.65	4.63	5.17	6.73
	Sardinia	3.69	2.56	4.71	5.14	7.15

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

## September 2014

	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
<b>a. ITALY</b>	<b>2.47</b>	<b>2.40</b>	<b>4.79</b>	<b>4.45</b>
<b>b. NORTH-WEST ITALY</b>	<b>2.41</b>	<b>2.36</b>	<b>4.50</b>	<b>4.17</b>
Piedmont and Valle d'Aosta	2.50	2.46	4.62	4.18
Liguria	2.42	2.30	4.64	4.14
Lombardy	2.38	2.34	4.41	4.17
<b>c. NORTH-EAST ITALY</b>	<b>2.34</b>	<b>2.31</b>	<b>4.70</b>	<b>4.33</b>
Trentino-Alto Adige	2.67	2.62	4.80	4.34
Veneto	2.32	2.27	4.81	4.46
Friuli-Venezia Giulia	2.28	2.23	5.02	4.56
Emilia Romagna	2.33	2.27	4.46	4.19
<b>d. CENTRAL ITALY</b>	<b>2.50</b>	<b>2.45</b>	<b>4.87</b>	<b>4.63</b>
Marche	2.52	2.47	4.48	4.43
Tuscany	2.33	2.32	4.76	4.40
Umbria	2.58	2.57	4.95	4.45
Lazio	2.63	2.51	4.97	4.75
<b>e. SOUTHERN ITALY</b>	<b>2.80</b>	<b>2.64</b>	<b>4.96</b>	<b>4.61</b>
Abruzzo and Molise	2.62	2.51	4.97	4.68
Campania	2.80	2.66	4.90	4.57
Apulia	2.86	2.68	5.01	4.61
Basilicata	2.99	2.59	4.85	4.40
Calabria	2.82	2.65	5.02	4.77
<b>f. ISLANDS</b>	<b>2.58</b>	<b>2.50</b>	<b>5.24</b>	<b>4.87</b>
Sicily	2.59	2.50	5.23	4.82
Sardinia	2.55	2.48	5.25	4.93

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

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

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

September 2014	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
	<b>ITALY</b>	<b>3.37</b>	<b>3.06</b>	<b>4.32</b>
NORTH-WEST ITALY	3.38	3.01	4.12	3.59
NORTH-EAST ITALY	3.22	2.96	4.42	3.79
CENTRAL ITALY	3.34	3.10	4.37	3.86
SOUTHERN ITALY	3.53	3.27	4.56	4.02
ISLANDS	3.54	3.13	4.44	3.90

**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

<b>September 2014</b>		<b>Total</b>	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
<b>a.</b>	<b>ITALY</b>	<b>5.70</b>	<b>6.05</b>	<b>5.43</b>	<b>6.93</b>	<b>6.26</b>	<b>8.57</b>	<b>5.00</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>5.06</b>	<b>5.55</b>	<b>5.07</b>	<b>6.26</b>	<b>5.74</b>	<b>8.67</b>	<b>5.05</b>
	Piedmont and Valle d'Aosta	5.53	5.53	5.20	6.73	5.46	8.53	4.79
	Liguria	6.33	6.58	5.83	7.50	6.68	9.61	6.14
	Lombardy	4.87	5.49	5.00	6.06	5.74	8.65	5.04
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>5.48</b>	<b>5.56</b>	<b>5.07</b>	<b>6.66</b>	<b>5.66</b>	<b>7.60</b>	<b>4.62</b>
	Trentino-Alto Adige	4.97	5.02	4.47	5.42	5.14	6.31	5.16
	Veneto	5.53	5.63	5.06	6.97	5.96	7.79	3.93
	Friuli-Venezia Giulia	5.38	5.38	4.94	6.61	5.49	7.13	4.90
	Emilia-Romagna	5.57	5.65	5.21	6.91	5.57	8.09	5.45
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>6.29</b>	<b>6.71</b>	<b>6.03</b>	<b>7.68</b>	<b>6.79</b>	<b>8.80</b>	<b>4.92</b>
	Marche	6.55	6.55	5.63	8.06	6.81	8.70	5.28
	Tuscany	6.37	6.55	5.89	8.88	6.53	9.26	5.45
	Umbria	7.39	7.31	6.81	9.06	7.17	9.59	6.42
	Lazio	6.01	6.78	6.26	6.98	6.90	8.08	4.67
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>7.35</b>	<b>7.64</b>	<b>7.05</b>	<b>7.96</b>	<b>7.92</b>	<b>9.60</b>	<b>5.71</b>
	Campania	7.03	7.75	7.17	7.96	8.05	9.57	5.20
	Abruzzo and Molise	7.33	7.35	6.42	7.58	8.31	9.13	5.99
	Apulia and Basilicata	7.47	7.43	7.17	7.87	7.37	9.70	5.81
	Calabria	8.66	8.85	8.39	9.65	8.80	9.86	6.91
<b>f.</b>	<b>ISLANDS</b>	<b>7.03</b>	<b>7.84</b>	<b>7.22</b>	<b>8.43</b>	<b>7.96</b>	<b>9.32</b>	<b>5.83</b>
	Sicily	7.64	7.83	7.16	8.40	8.00	9.15	5.91
	Sardinia	5.84	7.87	7.39	8.50	7.85	10.02	5.61

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates  
Percentages

September 2014		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>ITALY</b>	<b>0.37</b>	<b>1.36</b>	<b>0.46</b>	<b>0.57</b>	<b>0.20</b>	<b>0.24</b>
<b>b.</b>	<b>NORTH-EAST ITALY</b>	<b>0.31</b>	<b>0.83</b>	<b>0.33</b>	<b>0.51</b>	<b>0.18</b>	<b>0.22</b>
	Piedmont	0.27	0.86	0.29	0.55	0.17	0.17
	Valle d'Aosta	0.45	0.59	1.16	0.98	0.09	0.12
	Liguria	0.32	1.03	1.09	0.62	0.15	0.19
	Lombardy	0.32	0.79	0.32	0.49	0.19	0.25
<b>c.</b>	<b>NORTH-WEST ITALY</b>	<b>0.37</b>	<b>0.90</b>	<b>0.44</b>	<b>0.62</b>	<b>0.23</b>	<b>0.24</b>
	Trentino-Alto Adige	0.57	1.03	1.27	0.86	0.25	0.29
	Veneto	0.31	0.81	0.34	0.52	0.21	0.22
	Friuli-Venezia Giulia	0.29	0.82	0.54	0.55	0.19	0.15
	Emilia-Romagna	0.40	0.96	0.51	0.68	0.25	0.28
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.56</b>	<b>1.63</b>	<b>0.88</b>	<b>0.67</b>	<b>0.26</b>	<b>0.32</b>
	Marche	0.44	0.90	1.61	0.70	0.28	0.31
	Tuscany	0.40	1.08	1.03	0.72	0.22	0.24
	Umbria	0.55	1.13	0.93	0.92	0.34	0.39
	Lazio	0.64	1.68	0.83	0.63	0.28	0.36
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.27</b>	<b>0.93</b>	<b>1.01</b>	<b>0.50</b>	<b>0.16</b>	<b>0.19</b>
	Abruzzo	0.46	1.17	1.54	0.78	0.28	0.32
	Molise	0.35	0.36	1.68	0.48	0.15	0.25
	Campania	0.21	0.92	0.66	0.40	0.11	0.15
	Apulia	0.28	0.94	0.49	0.60	0.20	0.20
	Basilicata	0.31	0.61	1.09	0.45	0.17	0.28
	Calabria	0.19	0.91	0.90	0.39	0.09	0.14
<b>f.</b>	<b>ISLANDS</b>	<b>0.29</b>	<b>0.73</b>	<b>1.32</b>	<b>0.55</b>	<b>0.15</b>	<b>0.18</b>
	Sicily	0.31	0.74	1.12	0.67	0.19	0.21
	Sardinia	0.26	0.71	1.42	0.34	0.09	0.12

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euro

September 2014

	Non-financial companies and producer households				Consumer households and nec			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>a. TOTAL</b>	<b>0.12</b>	<b>0.14</b>	<b>0.23</b>	<b>0.70</b>	<b>0.07</b>	<b>0.11</b>	<b>0.23</b>	<b>0.73</b>
<b>b. NORTH-WEST ITALY</b>	<b>0.13</b>	<b>0.14</b>	<b>0.22</b>	<b>0.60</b>	<b>0.07</b>	<b>0.11</b>	<b>0.22</b>	<b>0.63</b>
Piedmont	0.12	0.13	0.20	0.67	0.06	0.09	0.18	0.55
Valle d'Aosta	0.14	0.12	0.16	1.15	0.04	0.05	0.13	0.48
Liguria	0.11	0.12	0.22	0.79	0.06	0.09	0.21	0.61
Lombardy	0.13	0.14	0.22	0.57	0.08	0.12	0.24	0.65
<b>c. NORTH-EAST ITALY</b>	<b>0.13</b>	<b>0.16</b>	<b>0.26</b>	<b>0.76</b>	<b>0.07</b>	<b>0.11</b>	<b>0.26</b>	<b>0.75</b>
Trentino-Alto Adige	0.16	0.18	0.28	1.04	0.16	0.18	0.30	0.73
Veneto	0.14	0.15	0.26	0.64	0.06	0.09	0.23	0.78
Friuli-Venezia Giulia	0.16	0.15	0.25	0.67	0.05	0.07	0.17	0.53
Emilia-Romagna	0.12	0.16	0.27	0.83	0.07	0.14	0.30	0.76
<b>d. CENTRAL ITALY</b>	<b>0.12</b>	<b>0.15</b>	<b>0.27</b>	<b>0.79</b>	<b>0.07</b>	<b>0.12</b>	<b>0.27</b>	<b>0.89</b>
Marche	0.11	0.18	0.40	0.93	0.06	0.14	0.38	1.09
Tuscany	0.11	0.13	0.26	0.91	0.06	0.10	0.26	0.86
Umbria	0.16	0.20	0.38	1.16	0.10	0.17	0.46	1.21
Lazio	0.13	0.15	0.24	0.71	0.09	0.13	0.25	0.87
<b>e. SOUTHERN ITALY</b>	<b>0.11</b>	<b>0.11</b>	<b>0.18</b>	<b>0.68</b>	<b>0.05</b>	<b>0.07</b>	<b>0.17</b>	<b>0.67</b>
Abruzzo	0.14	0.18	0.35	1.02	0.07	0.13	0.30	1.06
Molise	0.12	0.12	0.21	0.68	0.05	0.11	0.26	0.78
Campania	0.10	0.09	0.13	0.52	0.04	0.06	0.12	0.52
Apulia	0.10	0.11	0.19	0.86	0.04	0.07	0.19	0.77
Basilicata	0.10	0.10	0.19	0.70	0.06	0.10	0.26	1.04
Calabria	0.11	0.08	0.13	0.54	0.04	0.07	0.16	0.51
<b>f. ISLANDS</b>	<b>0.10</b>	<b>0.10</b>	<b>0.17</b>	<b>0.75</b>	<b>0.07</b>	<b>0.11</b>	<b>0.19</b>	<b>0.59</b>
Sicily	0.11	0.12	0.20	0.93	0.07	0.11	0.23	0.68
Sardinia	0.08	0.08	0.12	0.45	0.07	0.09	0.12	0.34

Notes: Only deposit in euros is considered.

# **Information on the Bank of Italy**

[TDB40606](#)

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2014 July	2014 Aug.	2014 Sept.
<b>a. TOTAL</b>	<b>503,084</b>	<b>493,909</b>	<b>505,603</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>75,781</b>	<b>75,781</b>	<b>75,803</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>37,644</b>	<b>37,510</b>	<b>39,407</b>
receivables from the IMF	11,976	11,766	12,258
securities	23,782	23,884	24,524
current accounts and other deposits	1,064	1,065	2,098
reverse operations	816	790	522
other claims	5	5	5
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>891</b>	<b>967</b>	<b>1,097</b>
financial counterparties	891	967	1,097
of which: securities	270	269	402
reverse operations	-	-	-
other claims	621	697	695
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,614</b>	<b>1,608</b>	<b>1,505</b>
claims on non-euro-area EU central banks	-	-	-
securities	1,512	1,503	1,505
other claims	101	105	..
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>164,966</b>	<b>163,814</b>	<b>173,923</b>
main refinancing operations	6,299	13,713	6,700
longer-term refinancing operations	158,667	150,101	167,223
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>110,566</b>	<b>111,137</b>	<b>112,256</b>
securities held for monetary policy purposes	32,526	31,801	31,805
other securities	78,040	79,336	80,451

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Bank of Italy

	2014 July	2014 Aug.	2014 Sept.
<i>(cont)</i>			
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>14,392</b>	<b>14,392</b>	<b>14,371</b>
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>28,168</b>	<b>28,720</b>	<b>29,729</b>
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	19,701	20,253	21,262
other intra-eurosystem claims (net)	-	-	-
<b>l. OTHER ASSETS</b>	<b>67,620</b>	<b>58,397</b>	<b>55,794</b>
<i>of which: investments of reserves and provisions</i>	39,636	38,360	37,821
<b>m EXPENSE FOR THE YEAR</b>	<b>1,441</b>	<b>1,583</b>	<b>1,718</b>

Notes:

TDB40616

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2014 July	2014 Aug.	2014 Sept.
<b>a. TOTAL</b>	<b>503,084</b>	<b>493,909</b>	<b>505,603</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>156,911</b>	<b>157,190</b>	<b>157,211</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>16,883</b>	<b>10,347</b>	<b>11,490</b>
current accounts (covering the minimum reserve system)	16,883	10,347	11,414
deposit facility	-	-	76
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>74,545</b>	<b>40,515</b>	<b>11,641</b>
general government	62,446	33,570	5,807
<i>of which:</i> treasury payment account	62,322	33,449	5,703
sinking fund for the redemption of government securities	1	1	1
other liabilities	122	120	103
other counterparties	12,099	6,945	5,834
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>285</b>	<b>243</b>	<b>174</b>
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	285	243	174
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>361</b>	<b>400</b>	<b>375</b>
financial sector counterparties	-	-	-
general government	361	400	375
other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>76</b>	<b>154</b>	<b>243</b>
deposits and balances	2	2	5
other liabilities	74	152	239
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>7,445</b>	<b>7,445</b>	<b>7,746</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>130,295</b>	<b>160,597</b>	<b>197,410</b>
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation or euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	130,295	160,597	197,410

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Bank of Italy

	2014 July	2014 Aug.	2014 Sept.
<i>(cont.)</i>			
<b>I. OTHER LIABILITIES</b>	<b>1,210</b>	<b>1,240</b>	<b>1,608</b>
<b>m PROVISIONS</b>	<b>7,963</b>	<b>7,963</b>	<b>7,963</b>
provisions for specific risks	1,351	1,351	1,351
sundry staff-related provisions	6,612	6,612	6,612
<b>n. REVALUATION ACCOUNTS</b>	<b>62,613</b>	<b>62,613</b>	<b>63,800</b>
<b>o. PROVISION FOR GENERAL RISKS</b>	<b>15,374</b>	<b>15,374</b>	<b>15,374</b>
<b>p. CAPITAL AND RESERVES</b>	<b>24,297</b>	<b>24,297</b>	<b>24,297</b>
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	9,057	9,057	9,057
other reserves	7,740	7,740	7,740
<b>q. NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>r. INCOME FOR THE YEAR</b>	<b>4,825</b>	<b>5,532</b>	<b>6,271</b>
<b>s. MEMORANDUM ACCOUNTS</b>	<b>539,583</b>	<b>522,628</b>	<b>524,968</b>

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.

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





## **Glossary**



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD</b>	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.
<b>AMOUNT BACKED BY REAL SECURITY</b>	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).
<b>APRC</b>	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).
<b>BAD DEBTS</b>	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.
<b>BAD DEBTS ( NET USED MARGIN)</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>BAD DEBTS (GROSS OF WRITEOFFS)</b>	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.
<b>BAD DEBTS DELETED</b>	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.
<b>BAD DEBTS: NUMBER OF BORROWERS</b>	BAD DEBTS: see item. BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>BANKS (NUMBER)</b>	Number of banks with headquarters in the province.
<b>BANKS DEPOSITS AND POSTAL SAVINGS</b>	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).
<b>BRANCH LOCATION</b>	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.
<b>BRANCHES (NUMBER)</b>	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.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	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.
<b>COUNTERPART INSTITUTIONAL SECTOR</b>	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). "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.
<b>CREDIT DERIVATIVES: PURCHASE OF PROTECTION</b>	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".
<b>CREDIT DERIVATIVES: SALE OF PROTECTION</b>	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".
<b>CUSTOMER ASSETS UNDER MANAG:TOT SECURITIES INCLUD. DEPOSITARY BANK TRANSACTIONS</b>	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).
<b>CUSTOMER LOCATION</b>	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.
<b>CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)</b>	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.
<b>CUSTOMER TRADING</b>	It's about activities on buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	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](http://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](mailto: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.

<b>FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)</b>	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.
<b>FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)</b>	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.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED</b>	<b>GUARANTEES GRANTED TO CUSTOMERS:</b> transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. <b>FACILITIES GRANTED:</b> the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN</b>	<b>USED MARGIN:</b> it is the amount of the guarantees actually granted.
<b>GUARANTEES RECEIVED - AMOUNT GUARANTEED</b>	Amount of credit for which third parties have given collateral or personal guarantees.
<b>GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS</b>	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.
<b>IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS</b>	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.
<b>IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS</b>	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.
<b>INDIVIDUAL PORTFOLIO MANAGEMENT</b>	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).
<b>INITIAL PERIOD OF RATE FIXATION</b>	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.
<b>INTERNATIONAL CLAIMS</b>	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.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>ITALIAN ELMI</b>	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.

<b>LOAN FACILITIES - FACILITIES GRANTED</b>	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.
<b>LOAN FACILITIES - OVERSHOOT</b>	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.
<b>LOAN FACILITIES - UNUSED MARGIN</b>	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.
<b>LOAN FACILITIES - USED MARGIN</b>	USED MARGIN: The amount of credit actually disbursed to a customer.
<b>LOANS</b>	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.
<b>LOANS LEVEL</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>LOANS FACILITIES: NUMBER OF BORROWERS</b>	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.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	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).
<b>MATCHED LOANS: FACILITIES GRANTED</b>	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.
<b>MATCHED LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)</b>	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.
<b>NEW ADJUSTED BAD DEBTS (CREDIT USED)</b>	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.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.



<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	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.
<b>PROPRIETARY TRADING</b>	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)</b>	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.
<b>QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)</b>	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.
<b>RECEIVABLES FOR CONSUMER CREDIT</b>	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).
<b>RECEPTION OF ORDERS</b>	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.

<b>SUBSIDIZED LOANS - AMOUNTS OUTSTANDING</b>	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.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>TERM LOANS: FACILITIES GRANTED</b>	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.
<b>TERM LOANS: OVERSHOOT</b>	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.
<b>TERM LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES</b>	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).
<b>TYPE OF SECURITIES</b>	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.
<b>UNDERWRITING</b>	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.