



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 4 - 2015

quarter

4

Statistical Bulletin

Statistical publications and distribution options

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

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

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

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

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

Director: GRAZIA MARCHESE

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

ISSN 2281-4671 (on line)

Notice to readers

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

II. Symbols:

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

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

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


Additional information concerning this issue

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

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

Key to symbols and information in the index

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

- | | | |
|---|--|--|
| 1 | BDS on-line: | <p>☒ Table distributed on the “BDS on-line statistical database” with the same characteristics</p> <p>∅ Table distributed on the “BDS on-line statistical database” with greater disaggregation of data</p> <p>○ Table distributed on the “BDS on-line statistical database” only</p> |
| 2 | Frequency: | <p>M Monthly</p> <p>Q Quarterly</p> <p>H Half-yearly</p> <p>A Annual</p> |
| 3 | Source: | <p>1 Supervisory returns</p> <p>2 Central Credit Register</p> <p>3 Survey of lending rates</p> <p>4 Survey of deposit rates</p> <p>5 Archives of intermediary identification data</p> <p>6 Bank of Italy</p> |
| 4 | Universe: | <p>[ba] Banks</p> <p>[bi] Bank of Italy</p> <p>[bp] Bancoposta</p> <p>[cdp] Cassa Depositi and Prestiti</p> <p>[ci] Collective investment undertakings</p> <p>[em] Electronic money Institutions</p> <p>[fi] Financial intermediaries referred to in Art. 107 of the 1993 Banking Law</p> <p>[pi] Payment Institutions</p> <p>[sb] Sample of banks</p> <p>[sf] Securities firms (SIMs)</p> |
| 5 | | <p> Table appearing in this issue</p> |
| 6 | Table identification code | |
| 7 | Description of the table | |
| 8 | Identification code for table on the “BDS on-line statistical database” | |
| 9 | Page on which table appears in this issue | |

A STRUCTURAL INFORMATION

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

B INFORMATION ON BANKING AND FINANCIAL BUSINESS

B1 SUMMARY DATA

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

B2 LOAN FACILITIES

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

B3 PERFORMING LOANS

Ø Q 1 [ba-cdp]	B3.1 Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	20
Ø Q 1 [ba-cdp]	B3.2 Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10430]	p.	22
Ø Q 1 [ba-cdp]	B3.3 Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10460]	p.	24
Ø Q 1 [ba-cdp]	B3.4 Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10470]	p.	26
Ø Q 1 [ba-cdp]	B3.5 Loans to households beyond the short-term distribution by type of contract and geographical location (region) of the investment - amounts outstanding	[TDB10425]	p.	28
Ø Q 1 [ba-cdp]	B3.6 Mortgage loans to consumer households beyond the short term distribution by type of contract and geographical location (region) of the investment - disbursements	[TDB10435]	p.	30
Ø Q 1 [ba]	B3.7 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding	[TDB10440]	p.	32
Ø Q 1 [ba]	B3.8 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - disbursements	[TDB10450]	p.	34
Ø Q 1 [ba-fi]	B3.9 Consumer credit distribution by customer location (region)	[TDB10254]	p.	36
☐ Q 1 [ba-cdp]	B3.10 Loans distribution by technical form, customer location (geographical area) and sector of economic activity	[TDB10281]	p.	37
Ø Q 1 [fi]	B3.11 Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10289]	p.	38
☐ Q 1 [fi]	B3.12 Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10288]	p.	39
Ø M 1 [ba-cdp]	Performing loans to the productive sector distribution by customer location (province) and segment of economic activity	[TDB10224]		
Ø M 1 [ba-cdp]	Performing loans distribution by customer location (province) and customer sector	[TDB10226]		
Ø Q 2 [ba]	B3.13 Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30021]	p.	40
☐ Q 2 [ba-fi]	B3.14 Loan facilities distribution by total credit used	[TDB30126]	p.	43
Ø Q 2 [ba]	B3.15 Loan facilities distribution by type of transaction and total credit granted	[TDB30136]	p.	44
Ø Q 2 [ba-fi]	B3.16 Loan facilities distribution by total credit granted	[TDB30136]	p.	46
☐ Q 2 [ba]	B3.17 Loan facilities distribution by customer location (region) and total credit granted	[TDB30146]	p.	48
☐ Q 2 [ba-fi]	B3.18 Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30171]	p.	50
☐ Q 2 [ba-fi]	B3.19 Loan facilities distribution by customer economic activity	[TDB30181]	p.	52
☐ Q 2 [ba]	B3.20 Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30156]	p.	54
Ø Q 2 [ba-fi]	Loan facilities distribution by customer economic activity and total credit granted	[TDB30166]		
Ø Q 2 [ba-fi]	B3.21 Leasing distribution by customer location (region)	[TDB30309]	p.	56

Ø Q 2 [ba-fi]	B3.22 Factoring distribution by customer location (region)	[TDB30315]	p.	57
B4 IMPAIRED LOANS				
☐ Q 1 [ba-cdp]	B4.1 Loans to customers: credit quality distribution by type of default	[TDB30266]	p.	59
☐ Q 1 [ba-cdp]	B4.2 Impaired loans distribution by type of default, customer location (region) sector of economic activity and purpose of loan	[TDB30267]	p.	60
☐ Q 2 [ba]	B4.3 Bad debts distribution by amount	[TDB30206]	p.	62
☐ Q 2 [ba]	B4.4 Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30031]	p.	63
☐ Q 2 [ba]	B4.5 Bad debts distribution by customer economic activity	[TDB30221]	p.	64
☐ Q 2 [ba-fi]	B4.6 Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30231]	p.	65
☐ Q 2 [ba]	B4.7 Bad debts - Flows distribution by customer location (region)	[TDB30241]	p.	66
☐ Q 2 [ba]	B4.8 Bad debts - Flows distribution by customer segment of economic activity	[TDB30251]	p.	67
☐ Q 2 [ba]	B4.9 Bad debts (gross of writeoffs) distribution by customer economic activity	[TDB30226]	p.	68
☐ Q 2 [ba]	B4.10 Bad debts (gross of writeoffs) distribution by customer location (geographical area) and segment of economic activity	[TDC30033]	p.	69
☐ Q 2 [ba]	B4.11 Adjusted bad debts distribution by customer location (region)	[TDB30265]	p.	70
☐ Q 2 [ba]	B4.12 Adjusted bad debts distribution by customer segment of economic activity	[TDB30271]	p.	72
○ Q 2 [ba]	Bad debts distribution by customer location (province) and segment of economic activity	[TDB30211]		
B5 GUARANTEES				
Ø Q 1 [ba]	B5.1 Guarantees distribution by location (region) and customer segment of economic activity	[TDB40100]	p.	74
B6 DEPOSITS AND REPOS				
Ø Q 1 [ba-cdp]	B6.1 Deposits distribution by technical form, customer sector and location (geographical area)	[TDB10269]	p.	75
Ø Q 1 [ba-bp]	B6.2 Banks deposits and postal savings distribution by customer location (region) and by sector of economic activity	[TDB10163]	p.	76
Ø A 1 [ba]	B6.3 Deposits: number of positions distribution by branch location (region)	[TDB10283]		
Ø A 1 [ba]	Deposits distribution by branch location (municipality)	[TDB10194]		
○ M 1 [ba-cdp]	Repos distribution by customer location (province) and segment of economic activity	[TDB10221]		
○ H 1 [ba]	Deposits distribution by branch location (province) and customer segment of economic activity	[TDB10287]		

○ Q 1 [ba-cdp]	Deposits distribution by customer location (province), size of bank and banks' head office	[TDB10267]	
○ M 1 [ba-cdp]	Deposits distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10290]	

B7 CREDIT AND FINANCIAL DERIVATIVES

∅ Q 1 [ba]	B7.1 Credit derivatives distribution by type of derivative and customer sector of economic activity	[TDB30595]	p. 77
☐ Q 2 [ba]	B7.2 Financial derivatives in productive sector distribution by customer location (geographical area) and total credit granted	[TDB30586]	p. 78
☐ Q 2 [ba]	B7.3 Financial derivatives distribution by customer segment of economic activity and total credit granted	[TDB30591]	p. 79

B8 CUSTOMER ASSETS UNDER MANAGEMENT

☐ Q 1 [ba-cdp]	B8.1 Customer assets under management (at fair value) distribution by type of securities and deposits	[TDB40082]	p. 80
∅ Q 1 [ba-cdp]	B8.2 Customer assets under management (at fair value) distribution by customer location (region)	[TDB40087]	p. 82

C INFORMATION ON SECURITIES BUSINESS

☐ Q 1 [ba-sf]	C.1 Securities and derivatives trading distribution by type of security and of derivative instrument	[TDB40500]	p. 86
☐ Q 1 [ba-sf-c]	C.2 Portfolio management services distribution of portfolio by type of security	[TDB40520]	p. 88
○ Q 1 [ba-sf-c]	Portfolio management services: portfolio under management and net new cash flow distribution by customer location	[TDB40535]	

D INFORMATION ON CUSTOMERS AND ON RISK

D1 MULTIPLE-BANK BORROWING

☐ Q 2 [ba]	D1.1 Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30446]	p. 92
☐ Q 2 [ba]	D1.2 Number of borrowers distribution by customer location (region) and number of facilities	[TDB30431]	p. 94
☐ Q 2 [ba]	D1.3 Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30466]	p. 96
○ Q 2 [ba]	Average number of banks per borrower distribution by customer economic activity and total credit granted	[TDB30476]	

D2 RISK CONCENTRATION

○ Q 2 [ba]	Largest borrowers' share of loans facilities distribution by customer location (province)	[TDB30361]	
------------	---	------------	--

○ Q 2 [ba]	Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30401]	
------------	--	------------	--

D3 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

☐ Q 2 [ba-fi]	D3.1 Quarterly default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30486]	p. 98
○ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (region) and sector of economic activity	[TDB30496]	
○ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (province) and sector of economic activity	[TDB30507]	
○ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (region) and total credit used	[TDB30516]	
○ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (geographical area), sector and economic activity	[TDB30524]	
○ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (geographical area), total credit used and economic activity	[TDB30529]	

E LENDING AND DEPOSIT RATES

E1 LENDING RATES

∅ Q 3 [cb]	E1.1 Lending rates on loan facilities distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions	[TDB30821]	p. 103
☐ Q 3 [cb]	E1.2 Lending rates on revocable loans distribution by customer location (region) and total credit granted - outstanding transactions	[TDB30830]	p. 104
☐ Q 3 [cb]	E1.3 Lending rates loan facilities to the productive sector distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions	[TDB30840]	p. 105
☐ Q 3 [cb]	E1.4 Lending rates on loan facilities to the productive sector distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions	[TDB30850]	p. 106
∅ Q 3 [cb]	E1.5 Lending rates on loan facilities distribution by type of transaction, initial period of rate fixation and by economic activity	[TDB30861]	p. 107
∅ Q 3 [cb]	E1.6 APRC on term loans to the productive sector distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter	[TDB30870]	p. 108
☐ Q 3 [cb]	E1.7 Lending rates on loan facilities to consumer households distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions	[TDB30880]	p. 109
☐ Q 3 [cb]	E1.8 Lending rates applied on loans for house purchase distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions	[TDB30890]	p. 110
☐ Q 3 [cb]	E1.9 APRC applied to loans for house purchase distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - new business in the quarter	[TDB30900]	p. 111
☐ Q 3 [cb]	E1.10 Lending rates on matched and revocable loans distribution by customer location (region) and segment of economic activity - outstanding transactions	[TDB30921]	p. 112
○ Q 3 [cb]	Lending rates on matched and revocable loans distribution by customer location (region) and economic activity - outstanding transactions	[TDB30931]	

Q 3 [cb]

Lending rates on loan facilities

[TDB30910]

distribution by type of transaction, customer sector and location (province) - outstanding transactions

E2 DEPOSIT RATES

Q 4 [cb]

E2.1 Interest rates on sight current account deposits

[TDB30951]

p. 113

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

Q 4 [cb]

E2.2 Interest rates on sight current account deposits

[TDB30960]

p. 114

distribution by customer location (region), segment of economic activity and size of deposits

F INFORMATION ON THE BANK OF ITALY

F1 BALANCE SHEET AGGREGATES

Q 6 [bi]

F1.1 Assets

[TDB40606]

p. 116

Q 6 [bi]

F1.2 Liabilities

[TDB40616]

p. 118

METHODOLOGICAL APPENDIX

p. 121

GLOSSARY

p. 137

Structural information

Distribution by location (province) and institutional category of bank

[TDB10207](#)

Source: Archives of intermediary identification data

September 2015		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a.	TOTAL	646	30,198	166	19,341
b.	PIEDMONT	28	2,456	18	1,837
	Alessandria	-	268	-	181
	Asti	1	160	1	128
	Biella	4	133	4	116
	Cuneo	13	481	5	319
	Novara	-	197	-	106
	Turin	10	1,006	8	869
	Verbano-Cusio-Ossola	-	86	-	28
	Vercelli	-	125	-	90
c.	VALLE D'AOSTA	1	93	-	63
	Aosta	1	93	-	63
d.	LIGURIA	6	841	5	672
	Genoa	4	452	3	362
	Imperia	-	106	-	80
	La Spezia	1	124	1	107
	Savona	1	159	1	123
e.	LOMBARDY	152	5,885	47	3,306
	Bergamo	8	704	1	370
	Brescia	13	880	4	428
	Como	3	331	-	196
	Cremona	4	259	-	110
	Lecco	2	223	1	117
	Lodi	3	148	-	50
	Mantua	4	306	1	219
	Milan	108	1,753	39	1,082
	Monza-Brianza	5	443	1	240
	Pavia	-	298	-	199
	Sondrio	2	122	-	22
	Varese	-	418	-	273
f.	TRENTINO-ALTO ADIGE	98	901	6	266
	Bolzano	55	393	4	130
	Trento	43	508	2	136
g.	VENETO	41	3,202	5	1,655
	Belluno	1	169	-	98
	Padua	10	585	2	364
	Rovigo	2	153	-	87
	Treviso	8	570	1	265
	Venice	5	484	1	278
	Verona	7	651	1	301
	Vicenza	8	590	-	262

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
36	6,205	365	4,403	79	249	5,702
-	410	9	189	1	20	622
-	80	-	6	-	1	82
-	20	-	11	-	1	60
-	16	-	-	-	1	40
-	38	8	123	-	1	135
-	91	-	-	-	-	59
-	75	1	47	1	15	174
-	56	-	2	-	-	27
-	34	-	-	-	1	45
-	8	1	22	-	-	29
-	8	1	22	-	-	29
-	138	-	25	1	6	135
-	84	-	2	1	4	51
-	15	-	10	-	1	23
-	13	-	3	-	1	25
-	26	-	10	-	-	36
5	1,654	37	800	63	125	1,151
1	189	6	142	-	3	198
1	214	8	228	-	10	179
-	87	3	46	-	2	90
-	76	4	73	-	-	84
-	75	1	30	-	1	64
-	53	3	44	-	1	52
-	46	3	41	-	-	68
1	483	5	90	63	98	128
-	129	4	69	-	5	55
-	74	-	24	-	1	94
2	98	-	2	-	-	44
-	130	-	11	-	4	95
1	123	88	505	3	7	292
1	66	47	191	3	6	111
-	57	41	314	-	1	181
4	876	32	657	-	14	531
-	46	1	25	-	-	49
1	99	7	118	-	4	100
-	18	2	48	-	-	41
1	171	6	133	-	1	94
-	119	4	85	-	2	44
1	227	5	118	-	5	93
1	196	7	130	-	2	110

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	22	864	5	455
Gorizia	4	93	-	41
Pordenone	3	202	1	109
Trieste	3	119	1	84
Udine	12	450	3	221
i. EMILIA ROMAGNA	43	3,146	18	2,051
Bologna	11	714	5	464
Ferrara	3	215	2	174
Forlì	8	313	3	200
Modena	5	433	2	246
Parma	1	325	1	250
Piacenza	1	202	-	126
Ravenna	3	302	1	212
Reggio Emilia	5	369	3	234
Rimini	6	273	1	145
l. MARCHE	26	1,080	7	803
Ancona	9	338	3	243
Ascoli Piceno	4	138	1	104
Fermo	4	138	1	104
Macerata	4	222	1	177
Pesaro e Urbino	7	278	1	190
m. TUSCANY	45	2,272	14	1,489
Arezzo	4	213	-	127
Florence	13	606	6	438
Grosseto	3	148	-	95
Livorno	2	199	-	124
Lucca	3	245	2	152
Massa Carrara	1	105	1	90
Pisa	5	274	2	173
Pistoia	7	172	1	105
Prato	1	115	-	62
Siena	6	195	2	123
n. UMBRIA	6	512	3	419
Perugia	4	392	1	316
Terni	2	120	2	103
o. LAZIO	57	2,555	20	1,747
Frosinone	6	205	-	113
Latina	4	184	-	108
Rieti	2	77	1	56
Rome	39	1,895	17	1,341
Viterbo	6	194	2	129
p. ABRUZZO	12	627	3	434
Chieti	3	168	1	113
L'Aquila	1	134	-	69
Pescara	2	158	1	124
Teramo	6	167	1	128

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	159	15	246	1	4	170
-	16	4	36	-	-	20
-	40	2	53	-	-	38
-	15	1	18	1	2	4
1	88	8	139	-	2	108
4	669	20	413	1	13	325
-	127	6	117	-	6	55
-	24	1	17	-	-	24
-	43	5	70	-	-	30
2	172	-	12	1	3	47
-	57	-	17	-	1	44
1	60	-	15	-	1	41
-	43	2	46	-	1	18
-	92	2	42	-	1	45
1	51	4	77	-	-	21
-	86	19	191	-	-	205
-	37	6	58	-	-	46
-	5	3	29	-	-	28
-	5	3	29	-	-	28
-	14	3	31	-	-	48
-	27	6	61	-	-	55
3	427	28	352	-	4	265
2	57	2	29	-	-	35
-	75	7	92	-	1	42
-	17	3	36	-	-	28
-	51	2	24	-	-	18
-	70	1	23	-	-	28
-	12	-	2	-	1	15
1	66	2	34	-	1	37
-	23	6	43	-	1	20
-	39	1	14	-	-	6
-	17	4	55	-	-	36
-	45	3	48	-	-	82
-	36	3	40	-	-	51
-	9	-	8	-	-	31
5	471	23	292	9	45	259
2	62	4	29	-	1	61
1	50	3	26	-	-	30
-	13	1	8	-	-	31
2	332	11	178	9	44	83
-	14	4	51	-	-	54
-	105	9	88	-	-	168
-	39	2	16	-	-	55
-	43	1	22	-	-	41
-	14	1	20	-	-	31
-	9	5	30	-	-	41

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
q. MOLISE	2	135	-	86
Campobasso	2	104	-	71
Isernia	-	31	-	15
r. CAMPANIA	31	1,459	7	1,013
Avellino	3	126	-	56
Benevento	2	90	1	49
Caserta	4	186	2	147
Naples	9	716	4	579
Salerno	13	341	-	182
s. APULIA	28	1,283	1	833
Bari	14	451	1	284
Barletta - Andria - Tranii	3	111	-	72
Brindisi	2	113	-	76
Foggia	1	207	-	121
Lecce	3	246	-	176
Taranto	5	155	-	104
t. BASILICATA	3	222	-	94
Matera	-	70	-	30
Potenza	3	152	-	64
u. CALABRIA	11	453	1	324
Catanzaro	4	94	-	63
Cosenza	4	179	1	127
Crotone	1	35	-	17
Reggio Calabria	1	109	-	94
Vibo Valentia	1	36	-	23
v. SICILY	30	1,565	4	1,158
Agrigento	4	143	-	95
Caltanissetta	6	91	-	56
Catania	4	320	2	226
Enna	1	59	-	43
Messina	3	201	1	158
Palermo	7	381	1	311
Ragusa	2	106	-	64
Syracuse	1	116	-	80
Trapani	2	148	-	125
z. SARDINIA	4	647	2	636
Cagliari	1	201	-	197
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	37	-	37
Nuoro	-	67	-	67
Ogliastra	-	26	-	26
Olbia Tempio	-	70	-	69
Oristano	1	78	-	72
Sassari	2	134	2	134

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	33	1	16	-	-	46
1	20	1	13	-	-	34
-	13	-	3	-	-	12
5	301	19	139	-	6	323
-	49	3	21	-	-	51
-	28	1	13	-	-	41
-	33	2	5	-	1	56
4	129	1	4	-	4	81
1	62	12	96	-	1	94
3	328	24	121	-	1	222
2	113	11	53	-	1	39
-	30	3	9	-	-	10
-	26	2	11	-	-	20
-	75	1	11	-	-	48
1	58	2	12	-	-	78
-	26	5	25	-	-	27
-	84	3	44	-	-	83
-	29	-	11	-	-	23
-	55	3	33	-	-	60
1	53	9	75	-	1	167
1	12	3	19	-	-	35
-	21	3	30	-	1	64
-	9	1	9	-	-	16
-	7	1	8	-	-	34
-	4	1	9	-	-	18
3	234	23	172	-	1	323
-	21	4	27	-	-	37
-	6	6	29	-	-	20
1	74	1	19	-	1	55
-	2	1	14	-	-	19
-	32	2	11	-	-	64
1	31	5	39	-	-	73
1	37	1	5	-	-	12
-	27	1	9	-	-	19
-	4	2	19	-	-	24
-	1	2	8	-	2	304
-	-	1	2	-	2	65
-	-	-	-	-	-	20
-	-	-	-	-	-	22
-	-	-	-	-	-	43
-	-	-	-	-	-	20
-	1	-	-	-	-	26
-	-	1	6	-	-	52
-	-	-	-	-	-	56

Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

September 2015

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	15
Customer trading	22	21
Underwriting	4	4
Placement	41	39
Individual portfolio management	37	37
Reception of orders	42	40
Investment advice	71	70
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

80

80

Notes:

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

Distribution by operational specialization

[TDB40225](#)

Collective investment undertakings

Source: Archive of intermediary identification data

	2015 June	2015 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	708	703
Equity	99	99
Balanced	48	48
Bond	243	242
Liquidity	14	13
Flexible	304	301
c. NUMBER OF ASSET MANAGEMENT COMPANIES	40	40

Notes:

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

Distribution by prevalent activity

TDB40230

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

	2015 June	2015 Sept.
a. NUMBER OF FINANCIAL INTERMEDIARIES	178	177
Leasing	36	36
Factoring	18	18
Consumer credit and loan secured by 1/5 of salary	22	22
Guarantees and loans granted excl. leasing, factoring, consumer credit and loans secured by 1/5 of salary	14	13
Acquisition of shareholdings	4	4
Issue and management of credit cards	2	2
Securitization: servicer	9	9
Collective loan guarantee consortiums	64	64
Bad Finance	6	6
Foreign exchange trading and other activities	3	3
b. NUMBER OF PAYMENT INSTITUTIONS	55	56
c. NUMBER OF E-MONEY INSTITUTIONS	4	4

Notes: The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date. Since December 2014 specific information is given on "bad finance" companies (which were previously included in the group of intermediaries engaged in factoring) and collective loan guarantee consortiums. This has resulted in a break in the series.

Information on banking and financial business

TDB30101

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

	Total		Banks		Financial intermediaries	
	2015 June	2015 Sept.	2015 June	2015 Sept.	2015 June	2015 Sept.
a. NUMBER OF BORROWERS	7,661,236	7,658,482	4,514,387	4,542,853	3,146,849	3,115,629
<i>of which: joint borrowers</i>	2,241,647	2,233,390	1,023,870	1,022,782	1,217,777	1,210,608
b. LOAN FACILITIES						
facilities granted	2,106,208	2,090,548	1,744,730	1,729,326	361,478	361,222
used margin	1,669,744	1,648,816	1,316,295	1,296,224	353,449	352,591
overshoot	62,704	62,192	57,374	56,738	5,329	5,454
unused margin	499,167	503,924	485,809	489,840	13,358	14,084
<i>of which: matched loans</i>						
facilities granted	275,872	271,514	246,920	242,840	28,951	28,674
used margin	142,862	135,714	124,689	118,167	18,172	17,548
term loans						
facilities granted	1,592,899	1,583,924	1,260,679	1,251,602	332,220	332,322
used margin	1,403,111	1,391,794	1,068,772	1,057,627	334,339	334,167
revocable loans						
facilities granted	237,301	234,991	237,009	234,764	292	226
used margin	123,696	121,235	122,759	120,358	937	877
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	377,088	381,739	362,070	367,171	15,017	14,569
used margin	184,764	190,005	170,252	175,903	14,512	14,101
d. BAD DEBTS	246,288	250,364	181,076	185,370	65,212	64,994
e. NUMBER OF GUARANTORS	4,024,488	4,021,810	2,660,992	2,642,495	1,363,496	1,379,315
<i>of which: joint guarantors</i>	1,400,890	1,401,220	936,317	929,881	464,573	471,339
f. GUARANTEES RECEIVED	814,613	811,838	615,197	610,993	199,416	200,845

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

Banks and CDP

TDC40010

Source: Supervisory returns
Stocks in millions of euro

	2014 Sept.	2014 Dec.	2015 Mar.	2015 June	2015 Sept.
a. TOTAL STOCKS					
Loans	1,848,405	1,857,118	1,859,845	1,873,765	1,856,112
<i>of which: bad debts</i>	177,913	184,967	190,919	196,976	201,507
Deposits	1,340,711	1,358,164	1,385,344	1,396,525	1,402,542
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,815,623	1,824,437	1,826,235	1,838,089	1,820,961
<i>of which: in non-euro-area currencies</i>	14,817	15,133	17,170	15,663	15,005
more than 12 months	-	-	-	-	-
bad debts	176,908	183,741	189,624	195,908	200,469
Deposits	1,319,859	1,337,566	1,364,250	1,375,571	1,380,713
<i>of which: in non-euro-area currencies</i>	13,960	13,519	14,328	14,900	14,764
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	32,760	32,644	33,604	35,672	35,144
<i>of which: bad debts</i>	1,005	1,220	1,294	1,067	1,037
Deposits	20,831	20,586	20,954	20,947	21,806

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

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

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

September 2015		Total	General government	Financial companies
a. TOTAL		1,820,961	268,681	144,828
b. NORTH-WEST ITALY		591,923	20,801	88,881
	Piedmont	112,229	10,029	5,379
	Valle d'Aosta	2,836	116	276
	Liguria	35,876	1,818	1,076
	Lombardy	440,982	8,838	82,150
c. NORTH-EAST ITALY		388,223	9,400	28,225
	Trentino-Alto Adige	40,664	750	1,089
	Veneto	161,347	3,378	14,498
	Friuli-Venezia Giulia	31,694	1,661	1,670
	Emilia-Romagna	154,518	3,611	10,967
d. CENTRAL ITALY		563,558	216,119	23,409
	Marche	42,787	1,690	1,897
	Tuscany	110,976	4,771	1,009
	Umbria	21,651	968	119
	Lazio	388,144	208,690	20,383
e. SOUTHERN ITALY		187,007	15,165	1,453
	Abruzzo	25,380	1,236	111
	Molise	3,780	271	16
	Campania	76,204	6,918	945
	Apulia	54,997	2,884	337
	Basilicata	6,846	602	16
	Calabria	19,800	3,254	27
f. ISLANDS		90,250	7,197	2,860
	Sicily	64,094	6,223	278
	Sardinia	26,157	974	2,582

Note:

Banks and CDP

Non-financial companies	<i>of which:</i> industry	building	services	Producer households (up to 5 employees)	Consumer households and nec
798,633	248,682	141,454	389,780	92,949	515,814
286,016	94,489	47,237	140,054	26,978	169,197
50,902	18,236	7,929	23,837	7,175	38,743
1,392	532	306	546	226	826
17,277	4,658	3,193	9,314	2,184	13,521
216,445	71,064	35,810	106,357	17,392	116,108
214,173	74,987	35,633	97,480	25,107	111,317
24,138	7,106	4,225	12,042	3,881	10,806
87,147	33,249	13,090	38,706	10,028	46,295
15,200	6,344	2,277	6,031	2,220	10,943
87,689	28,288	16,041	40,701	8,978	43,273
184,500	48,609	36,822	94,637	18,718	120,808
22,299	8,515	5,078	8,188	3,344	13,557
60,553	17,974	9,712	30,507	7,878	36,765
11,773	4,418	2,066	4,762	1,726	7,063
89,876	17,703	19,967	51,180	5,769	63,422
80,435	22,827	15,645	39,472	14,330	75,624
13,209	5,070	2,999	4,766	2,110	8,714
1,601	483	371	676	404	1,489
33,928	8,239	5,424	19,670	3,990	30,423
22,190	6,561	4,744	9,915	5,157	24,429
3,108	864	744	1,355	744	2,376
6,400	1,610	1,363	3,090	1,926	8,193
33,509	7,769	6,116	18,137	7,816	38,868
23,248	5,497	3,773	13,015	5,660	28,685
10,261	2,272	2,344	5,123	2,156	10,183

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

September 2015		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	891,582	312,993	239,281	203,218	94,764	41,325
	Agricultural, forestry and fishing	44,602	12,506	15,011	8,672	5,305	3,109
	Mining and quarrying	3,778	979	652	1,799	222	126
	Manufacturing	215,230	82,957	68,326	37,298	20,295	6,355
	Electricity, gas, steam and air conditioning supply	28,353	9,769	5,867	8,649	2,665	1,403
	Water supply, sewerage, waste management and remediation activities	9,332	3,097	2,116	2,619	968	531
	Construction	151,753	50,420	38,295	38,888	17,162	6,988
	Wholesale and retail trade, repair of motor vehicles and motorcycles	144,726	45,376	36,445	31,066	21,650	10,188
	Transportation and storage	36,592	10,991	6,835	9,465	6,317	2,984
	Accommodation and food service activities	36,291	8,123	11,732	8,319	5,157	2,959
	Information and communication	15,899	7,655	2,429	4,594	840	382
	Financial and insurance activities	9,362	3,956	2,061	2,466	557	322
	Real estate activities	115,484	46,115	30,799	30,124	5,997	2,449
	Professional, scientific and technical activities	37,358	16,978	9,270	7,891	2,240	980
	Administrative and support service activities	19,599	6,665	4,390	5,723	2,078	743
	All remaining activities (sections O, P,Q,R,S,T)	23,223	7,407	5,053	5,644	3,312	1,808

Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euro							
September 2015							
	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		
a. TOTAL	622,314	134,099	55,745	101,313	331,157	607,903	
b. EUROPE	540,342	118,762	50,664	85,204	285,711	578,632	
<i>of which:</i>							
Albania	656	49	31	157	419	596	
Austria	32,632	3,455	763	5,200	23,213	114,085	
Belgium	11,105	4,601	1,025	500	4,979	1,021	
Bosnia and Herzegovina	886	..	..	171	714	5,281
Bulgaria	8,829	191	8	1,154	7,476	10,421	
Czech Republic	7,708	42	275	960	6,432	24,281	
Croatia	23,256	432	67	3,140	19,617	13,224	
Denmark	3,143	1,744	596	196	608	158	
Finland	2,426	871	412	347	796	1	
France	77,823	29,922	13,565	4,191	30,145	-	
Germany	71,192	22,455	3,696	17,085	27,956	259,268	
Greece	770	14	161	231	364	485	
Ireland	9,225	548	305	2,324	6,048	767	
Liechtenstein	123	-	-	36	87	-	
Luxembourg	24,255	2,481	2,160	6,044	13,571	8,673	
Malta	1,525	436	258	182	650	-	
Montenegro	1	..	..	..	1	-
Norway	3,347	1,255	548	85	1,459	-	
Netherlands	23,533	3,393	3,955	2,297	13,888	327	
Poland	16,514	108	52	4,202	12,152	64,020	
Portugal	4,289	2,001	485	105	1,698	133	
United Kingdom	51,968	20,650	8,026	14,446	8,847	10,572	
Romania	13,346	294	657	2,610	9,785	6,808	
Russia	19,775	501	530	3,645	15,099	13,879	
Serbia	4,209	415	441	1,074	2,279	5,167	
Slovakia	11,346	290	505	1,786	8,765	11,335	
Slovenia	1,295	13	13	110	1,159	6,417	
Spain	69,089	15,006	6,166	3,988	43,928	1,376	
Sweden	3,460	1,509	833	129	990	-	
Switzerland	11,977	1,429	2,182	3,832	4,535	5,217	
Turkey	13,001	3,556	2,512	2,318	4,616	253	
Hungary	8,774	382	212	1,671	6,509	12,993	
c. ASIA	13,854	3,797	1,825	1,690	6,542	6,994	
<i>of which:</i>							
Saudi Arabia	403	193	9	133	69	-	
China	2,952	928	1,034	266	724	785	
South Korea	173	31	80	3	59	-	
Philippines	299	2	..	9	288	-	
Japan	2,764	978	173	118	1,495	6,166	
India	1,117	703	24	121	269	13	
Indonesia	1,186	59	..	70	1,057	-	

Distribution by country, type of customer and residual maturity

<u>TDB30274</u>						Banks	
		<i>of which:</i>					
	International claims	banks		non-banks		Local claims in local currency	
		<i>residual maturity</i>		<i>residual maturity</i>			
		up to 1 year	more than 1 year	up to 1 year	more than 1 year		
ASIA (cont.)							
	Iran	156	12	37	51	55	-
	Israel	402	40	..	21	341	..
	Kazakhstan	391	..	2	23	365	-
	Malaysia	20	7	-	3	10	-
	Pakistan	16	2	..	..	14	-
	Qatar	635	71	80	32	452	-
	Taiwan	11	7	2	1	1	==
	Thailand	29	21	1	2	6	-
d.	AFRICA	4,063	372	427	670	2,593	4,591
	<i>of which:</i> Algeria	181	11	1	142	27	-
	Egypt	1,238	254	132	308	544	4,591
	Morocco	136	28	60	21	26	-
	South Africa	340	22	5	25	288	-
	Tunisia	231	41	175	10	5	-
e.	AMERICA	31,861	8,751	2,243	6,875	13,992	17,458
	<i>of which:</i> Argentina	117	9	1	30	77	..
	Brazil	1,202	117	147	410	527	-
	Canada	3,063	820	692	300	1,252	-
	Chile	49	2	3	21	24	..
	Colombia	29	..	..	10	18	-
	Cuba	117	57	56	..	4	-
	Mexico	1,112	19	1	220	872	1
	Peru	412	5	2	289	116	-
	United States	24,768	7,701	1,326	5,519	10,222	17,427
	Uruguay	28	-	-	5	24	-
	Venezuela	107	..	..	5	102	-
f.	OCEANIA	4,735	292	216	263	3,964	1
	<i>of which:</i> Australia	2,746	270	211	208	2,057	1
	New Zealand	44	22	5	5	12	-
g.	OFF-SHORE CENTRES	13,312	2,125	368	2,618	8,200	226
	<i>of which:</i> Bahamas	1,464	676	54	306	428	-
	Cayman Islands	2,771	305	42	201	2,223	-
	Gibraltar	8	-	-	..	8	-
	Hong Kong	983	364	52	282	284	174
	Jersey, C.I.	1,040	-	..	10	1,030	-
	Singapore	2,408	222	39	1,108	1,038	52
h.	INTERNATIONAL ORGANIZATIONS	14,147	-	..	3,992	10,154	-

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 2015

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	1,129,969	2,005	69,132	922	54,491
b. NORTH-WEST ITALY	391,725	36	22,349	301	15,454
Piedmont	84,855	11	4,692	144	3,164
Valle d'Aosta	2,137	6	177	3	197
Liguria	29,151	1	1,299	14	871
Lombardy	275,581	19	16,181	141	11,221
c. NORTH-EAST ITALY	257,173	171	15,911	295	14,694
Trentino-Alto Adige	28,215	102	3,100	145	2,277
Veneto	106,159	21	6,344	57	6,304
Friuli-Venezia Giulia	23,482	33	1,421	42	957
Emilia-Romagna	99,316	15	5,046	51	5,155
d. CENTRAL ITALY	286,341	60	17,445	89	14,237
Marche	27,872	11	2,041	53	1,202
Tuscany	74,598	10	4,982	14	5,435
Umbria	14,296	1	1,338	11	1,100
Lazio	169,574	39	9,084	11	6,500
e. SOUTHERN ITALY	131,659	26	9,130	104	7,326
Abruzzo	18,276	2	1,879	14	973
Molise	2,528	..	220	7	169
Campania	52,788	10	2,364	19	3,190
Apulia	39,609	9	3,419	56	2,181
Basilicata	4,394	1	337	6	245
Calabria	14,063	4	911	3	567
f. ISLANDS	63,069	1,711	4,297	133	2,781
Sicily	44,754	1,262	2,741	70	1,613
Sardinia	18,315	449	1,556	63	1,167

Notes:

Banks and CDP

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,181	85,106	1,829	293,433	2,346	66,813	4,588	548,123
501	31,067	72	104,845	301	25,236	1,250	190,311
132	6,281	11	23,573	103	4,535	388	41,821
8	243	-	491	22	156	48	786
35	1,487	9	9,172	35	3,452	109	12,667
326	23,057	52	71,609	140	17,093	705	135,038
335	22,076	488	63,342	514	14,945	1,500	122,904
55	1,218	304	4,150	117	1,838	255	14,655
111	9,871	39	26,543	54	5,954	285	50,577
84	2,041	37	6,598	42	1,068	169	10,990
85	8,946	107	26,052	301	6,085	790	46,682
143	17,435	235	69,499	202	16,088	844	150,062
57	1,624	14	6,527	56	1,662	326	14,298
43	5,169	38	21,118	85	5,489	89	32,128
19	1,085	9	3,259	15	889	41	6,530
23	9,557	175	38,596	46	8,048	389	97,106
144	11,202	57	37,775	1,163	7,045	603	57,085
40	1,454	5	4,183	1,065	954	73	7,633
5	209	..	687	11	130	13	1,077
34	5,078	48	15,524	16	3,140	90	23,275
41	3,243	3	13,126	65	2,067	251	15,149
3	408	..	928	3	228	38	2,198
22	809	1	3,327	3	525	138	7,754
58	3,326	976	17,973	167	3,498	390	27,759
43	2,288	77	13,276	96	2,219	329	20,741
16	1,038	899	4,696	70	1,280	61	7,018

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 2015		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		894,142	320	18,983	214	18,001
b. NORTH-WEST ITALY		305,702	4	6,695	22	4,866
Piedmont		60,874	1	1,312	10	943
Valle d'Aosta		1,307	-	36	3	55
Liguria		20,370	-	363	-	164
Lombardy		223,151	4	4,983	8	3,703
c. NORTH-EAST ITALY		251,557	19	4,363	150	5,780
Trentino-Alto Adige		21,366	19	1,210	111	1,248
Veneto		145,191	..	1,514	20	2,471
Friuli-Venezia Giulia		16,579	-	464	..	518
Emilia-Romagna		68,422	..	1,175	19	1,542
d. CENTRAL ITALY		206,151	11	4,724	4	4,271
Marche		16,028	10	550	3	450
Tuscany		52,939	..	1,077	-	1,821
Umbria		8,636	..	197	..	301
Lazio		128,548	1	2,899	..	1,699
e. SOUTHERN ITALY		90,037	1	2,521	28	2,034
Abruzzo		11,612	-	484	2	198
Molise		1,759	-	79	..	52
Campania		41,005	1	793	10	965
Apulia		24,484	-	926	15	618
Basilicata		2,763	..	114	-	58
Calabria		8,414	..	125	-	143
f. ISLANDS		40,696	285	680	11	1,050
Sicily		26,324	208	425	11	876
Sardinia		14,371	77	255	-	174

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
573	82,439	382	107,303	420	18,879	1,773	644,857
267	30,117	7	35,343	26	6,488	546	221,321
74	4,034	-	8,377	-	1,196	140	44,787
4	98	-	199	3	63	1	844
14	1,366	-	3,538	..	1,183	14	13,727
175	24,618	7	23,229	23	4,046	392	161,963
158	23,657	11	22,771	359	3,351	553	190,386
24	1,322	10	2,224	5	297	42	14,854
65	10,085	..	8,914	5	1,319	66	120,732
14	2,043	-	2,653	..	251	118	10,515
55	10,207	1	8,979	348	1,484	326	44,286
52	18,616	8	27,000	6	4,051	172	147,237
17	1,137	-	2,279	5	285	55	11,237
12	6,698	6	8,193	..	1,233	35	33,864
13	874	..	1,354	..	127	6	5,763
11	9,907	2	15,174	..	2,407	76	96,372
53	7,842	-	16,104	3	4,494	410	56,546
5	1,350	-	1,774	-	324	37	7,437
1	211	-	303	-	30	..	1,082
5	2,452	-	6,153	..	3,517	56	27,053
37	3,114	-	5,901	3	476	225	13,167
2	266	-	550	-	37	53	1,685
3	449	-	1,422	-	111	38	6,122
43	2,207	357	6,085	26	493	92	29,366
38	1,648	23	4,440	5	319	87	18,246
5	560	333	1,645	21	175	5	11,120

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 2015		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	13,009	477	12,532	5,508	104	5,404
b.	NORTH-WEST ITALY	3,912	149	3,763	1,796	70	1,726
	Piedmont	1,099	24	1,075	433	2	430
	Valle d'Aosta	36	..	36	27	..	27
	Liguria	64	..	64	29	..	28
	Lombardy	2,712	124	2,588	1,307	67	1,240
c.	NORTH-EAST ITALY	4,149	171	3,978	1,565	21	1,544
	Trentino-Alto Adige	512	55	456	223	4	219
	Veneto	1,650	25	1,625	608	1	607
	Friuli-Venezia Giulia	429	69	360	155	16	139
	Emilia-Romagna	1,558	21	1,537	579	1	578
d.	CENTRAL ITALY	2,589	55	2,534	1,245	7	1,237
	Marche	331	24	307	117	3	114
	Tuscany	1,217	15	1,202	590	3	587
	Umbria	283	6	277	158	..	158
	Lazio	758	9	749	380	1	379
e.	SOUTHERN ITALY	1,659	52	1,606	649	4	646
	Abruzzo	159	3	156	56	-	56
	Molise	44	3	41	16	..	16
	Campania	405	10	396	205	1	204
	Apulia	723	16	706	300	2	298
	Basilicata	130	3	127	32	..	32
	Calabria	197	17	180	40	1	39
f.	ISLANDS	700	50	650	254	1	252
	Sicily	416	45	371	139	1	139
	Sardinia	284	5	279	115	1	114

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,862	222	4,640	2,639	152	2,487
1,396	73	1,322	720	5	715
414	21	393	252	1	252
6	..	6	3	-	3
24	..	23	12	..	12
952	52	900	453	4	448
1,637	76	1,561	947	74	874
94	3	91	194	48	146
741	23	718	301	1	300
176	31	145	98	23	75
626	19	606	354	1	352
790	27	762	555	20	535
110	10	100	104	12	93
413	6	408	214	7	207
75	5	70	50	1	48
191	7	184	187	1	186
760	36	724	249	13	236
75	3	72	28	..	28
22	1	21	6	2	4
124	6	118	77	3	73
322	9	313	100	5	95
75	2	73	23	1	22
142	16	126	15	..	15
280	9	271	167	39	127
149	5	144	128	39	89
131	4	126	39	..	39

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 2015		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	584	13	571	176	1	175
b.	NORTH-WEST ITALY	119	3	116	36	..	36
	Piedmont	43	1	42	10	-	10
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	2	-	2	1	-	1
	Lombardy	73	2	71	25	..	25
c.	NORTH-EAST ITALY	208	5	203	52	1	51
	Trentino-Alto Adige	20	1	20	5	1	4
	Veneto	97	2	95	36	-	36
	Friuli-Venezia Giulia	14	1	13	2	-	2
	Emilia-Romagna	77	2	76	9	-	9
d.	CENTRAL ITALY	129	2	127	56	..	56
	Marche	14	1	13	4	-	4
	Tuscany	42	..	42	7	-	7
	Umbria	9	..	9	3	-	3
	Lazio	64	1	63	43	..	43
e.	SOUTHERN ITALY	78	1	77	19	-	19
	Abruzzo	10	..	10	4	-	4
	Molise	3	..	3	1	-	1
	Campania	22	..	22	6	-	6
	Apulia	28	..	28	4	-	4
	Basilicata	7	..	7	2	-	2
	Calabria	8	..	8	2	-	2
f.	ISLANDS	50	1	49	12	..	12
	Sicily	25	..	25	8	..	8
	Sardinia	24	..	24	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
326	11	315	82	1	82
70	3	67	12	-	12
26	1	25	6	-	6
..	-	-	-
1	-	1	-	-	-
42	2	41	6	-	6
115	5	111	41	-	41
4	..	4	11	-	11
48	2	47	12	-	12
8	1	7	4	-	4
54	2	53	14	-	14
58	2	56	15	1	14
7	1	6	3	1	2
31	..	30	5	-	5
5	..	5	1	..	1
15	1	14	6	-	6
49	1	47	11	..	11
5	..	5	1	-	1
2	..	2	..	-	..
13	..	13	3	..	3
19	..	19	5	-	5
4	..	4	1	-	1
5	..	5	1	-	1
34	1	33	4	-	4
15	..	15	2	-	2
18	..	18	2	-	2

Distribution by type of contract and geographical location (region) of the investment - amounts

TDB10425

Banks and CDP

Source: Supervisory returns
Stocks in thousands of euro

September 2015

Type of contract

Non-renegotiated

Renegotiated

	Non-renegotiated	Renegotiated
a. TOTAL	262,677,378	30,586,200
b. NORTH-WEST ITALY	92,511,950	10,972,410
Piedmont	20,316,111	2,254,636
Valle d'Aosta	445,750	42,276
Liguria	7,988,098	848,814
Lombardy	63,761,991	7,826,684
c. NORTH-EAST ITALY	56,168,378	7,325,591
Trentino-Alto Adige	4,101,010	350,008
Veneto	24,174,781	2,393,939
Friuli-Venezia Giulia	5,877,424	500,835
Emilia-Romagna	22,015,164	4,080,809
d. CENTRAL ITALY	62,097,996	7,520,205
Marche	5,727,834	814,972
Tuscany	18,996,759	2,149,078
Umbria	2,898,527	367,505
Lazio	34,474,876	4,188,650
e. SOUTHERN ITALY	34,503,494	3,299,143
Abruzzo	3,718,313	461,295
Molise	632,592	52,978
Campania	14,172,307	1,387,725
Apulia	12,062,692	1,061,270
Basilicata	833,724	92,732
Calabria	3,083,866	243,143
f. ISLANDS	17,395,559	1,468,851
Sicily	12,261,104	1,012,751
Sardinia	5,134,455	456,100

Notes:

Distribution by type of contract and geographical location (region) of the investment - disbursements

TDB10435

Banks and CDP

Source: Supervisory returns
Flows in thousands of euro

3rd quarter 2015

	Type of contract		
	New contracts	subrogations	Substitutions
a. TOTAL	8,054,518	2,517,202	122,980
b. NORTH-WEST ITALY	2,652,653	809,598	23,004
Piedmont	607,335	191,443	7,656
Valle d'Aosta	15,977	3,593	25
Liguria	235,117	100,459	2,521
Lombardy	1,794,224	514,103	12,801
c. NORTH-EAST ITALY	1,797,294	448,455	15,780
Trentino-Alto Adige	186,381	36,236	633
Veneto	718,682	163,873	6,468
Friuli-Venezia Giulia	201,664	49,965	704
Emilia-Romagna	690,567	198,381	7,974
d. CENTRAL ITALY	1,929,339	724,105	48,616
Marche	162,978	62,389	8,251
Tuscany	594,390	218,483	7,022
Umbria	96,895	36,602	1,764
Lazio	1,075,076	406,631	31,579
e. SOUTHERN ITALY	1,171,643	413,930	24,055
Abruzzo	127,065	48,560	1,779
Molise	21,681	8,383	259
Campania	439,353	166,518	9,078
Apulia	436,238	142,877	10,731
Basilicata	42,255	12,605	115
Calabria	105,052	34,986	2,093
f. ISLANDS	503,588	121,114	11,526
Sicily	350,597	79,441	8,548
Sardinia	152,991	41,672	2,978

Notes:

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

September 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	13,040	63	450	594
b. NORTH-WEST ITALY	2,487	34	103	205
Piedmont	816	10	30	31
Valle d'Aosta	82	..	1	44
Liguria	203	1	5	1
Lombardy	1,386	22	68	128
c. NORTH-EAST ITALY	3,365	1	116	214
Trentino-Alto Adige	979	..	8	55
Veneto	584	..	74	54
Friuli-Venezia Giulia	411	-	3	27
Emilia-Romagna	1,391	1	30	78
d. CENTRAL ITALY	1,583	4	105	92
Marche	520	3	80	42
Tuscany	291	..	8	15
Umbria	95	..	11	6
Lazio	678	1	6	29
e. SOUTHERN ITALY	2,152	15	116	70
Abruzzo	1,249	..	4	5
Molise	36	1	..	..
Campania	217	2	16	5
Apulia	429	9	85	45
Basilicata	50	4	6	6
Calabria	170	..	4	7
f. ISLANDS	3,452	9	9	13
Sicily	1,894	6	7	10
Sardinia	1,558	3	3	2

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
479	405	3,470	973	1,684	4,750	172	96
58	92	105	444	65	1,351	29	22
6	20	22	268	29	374	27	22
4	..	..	..	-	33	..	-
26	..	45	64	-	62	..	-
23	72	38	112	37	883	2	..
255	191	610	141	565	1,209	63	30
120	33	379	19	..	365	1	-
16	38	39	77	4	264	17	4
54	100	64	19	..	141	4	1
66	21	129	26	561	438	41	25
68	52	237	213	1	799	11	3
56	25	26	190	1	95	1	..
4	11	29	8	..	208	8	..
..	6	13	3	-	56	..	-
7	10	169	12	..	440	3	2
16	35	78	124	1,052	593	54	29
13	3	5	42	1,051	76	49	29
..	2	..	9	..	23	..	-
..	11	55	2	-	126	..	-
2	13	3	45	..	223	4	..
-	2	1	6	-	25	..	..
2	3	14	20	..	120	..	-
81	35	2,439	50	1	799	15	12
45	31	1,084	33	1	662	15	12
36	5	1,355	17	1	137	..	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2015

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	393	1	38	16
b. NORTH-WEST ITALY	96	1	6	11
Piedmont	29	..	1	2
Valle d'Aosta	1	-	-	..
Liguria	3	1	1	-
Lombardy	63	-	4	9
c. NORTH-EAST ITALY	132	-	6	4
Trentino-Alto Adige	21	-	..	1
Veneto	18	-	4	1
Friuli-Venezia Giulia	13	-	-	2
Emilia-Romagna	79	-	2	..
d. CENTRAL ITALY	28	..	3	1
Marche	10	-	1	..
Tuscany	7	..	..	1
Umbria	2	-	..	-
Lazio	9	-	2	..
e. SOUTHERN ITALY	51	..	23	..
Abruzzo	4	-	..	-
Molise	..	-	-	-
Campania	7	-	5	-
Apulia	30	..	15	..
Basilicata	5	-	2	..
Calabria	4	-	1	..
f. ISLANDS	86	-	-	-
Sicily	41	-	-	-
Sardinia	44	-	-	-

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
15	16	71	13	44	155	24	14
2	4	1	6	2	56	8	7
1	1	-	5	-	12	7	7
-	..	-	-	-	1	-	-
-	-	-	..	-	-
1	3	1	1	2	43	..	..
9	7	2	2	42	52	7	3
5	1	2	..	-	12	..	-
..	2	..	1	..	8	3	1
..	3	-	..	-	8	..	-
4	2	..	..	42	25	4	2
1	3	1	4	-	12	3	..
1	1	1	4	-	1	1	..
..	1	..	..	-	3	2	..
-	..	..	-	-	1	-	-
-	1	..	..	-	6	..	..
..	1	..	..	-	24	2	-
..	..	-	..	-	4	..	-
-	..	-	-	-	..	-	-
..	..	..	-	-	2	-	-
-	..	-	-	-	12	2	-
-	..	..	-	-	3	-	-
-	..	..	-	-	3	-	-
3	1	66	..	-	12	4	3
3	..	23	..	-	11	4	3
-	1	43	..	-	1	-	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

September 2015

	Total	Banks	Financial intermediaries
a. TOTAL	104,583	64,584	39,999
b. NORTH-WEST ITALY	26,969	17,052	9,918
Piedmont	7,866	5,316	2,550
Valle d'Aosta	221	152	69
Liguria	2,608	1,410	1,197
Lombardy	16,274	10,173	6,101
c. NORTH-EAST ITALY	16,768	10,744	6,023
Trentino-Alto Adige	912	677	235
Veneto	7,023	4,411	2,611
Friuli-Venezia Giulia	1,880	1,149	731
Emilia-Romagna	6,952	4,507	2,446
d. CENTRAL ITALY	22,920	14,184	8,737
Marche	2,296	1,407	889
Tuscany	7,025	4,151	2,874
Umbria	1,660	1,031	629
Lazio	11,939	7,595	4,344
e. SOUTHERN ITALY	23,884	14,646	9,238
Abruzzo	2,334	1,437	897
Molise	531	316	216
Campania	9,644	6,149	3,495
Apulia	6,832	4,055	2,777
Basilicata	884	507	377
Calabria	3,659	2,183	1,476
f. ISLANDS	14,042	7,959	6,083
Sicily	10,293	5,810	4,483
Sardinia	3,748	2,148	1,600

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 2015		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	330,936	71,711	51,077	185,005	14,915	8,227
	General Government	153,475	760	440	150,960	555	759
	Financial and insurance corporations	20,004	13,658	2,084	2,117	862	1,282
	Non-financial corporations	121,086	45,400	38,262	23,955	9,394	4,075
	Producer households (up to 5 emp)	12,767	3,651	3,692	2,515	1,888	1,021
	Consumer households	23,604	8,242	6,599	5,457	2,217	1,089
b.	MORTGAGE LOANS	874,407	290,128	198,601	234,009	102,636	49,033
	General government	105,498	19,059	8,425	59,645	12,735	5,635
	Financial and insurance corporations	24,119	16,029	4,014	2,945	265	865
	Non-financial corporations	312,202	110,110	86,338	71,190	31,318	13,247
	Producer households (up to 5 emp)	53,184	16,200	15,426	10,595	7,140	3,823
	<i>of which: for house purchase</i>	-	-	-	-	-	-
	Consumer households	379,403	128,730	84,398	89,634	51,178	25,463
	<i>of which: for house purchase</i>	321,925	111,377	71,300	75,139	42,367	21,741
c.	LOANS SECURED BY PLEDGE OF SALARY	10,411	2,218	1,198	2,012	3,280	1,704
	Producer households (up to 5 emp)	48	24	7	5	7	5
	Consumer households	10,364	2,194	1,191	2,007	3,273	1,699
d.	PERSONAL LOANS	38,518	9,955	6,824	8,506	8,462	4,771
	Producer households (up to 5 emp)	1,448	370	273	346	279	180
	Consumer households	37,064	9,584	6,550	8,158	8,182	4,590
e.	FACTORING	16,099	5,057	2,286	5,057	2,767	933
	General government	3,252	385	224	1,075	1,137	430
	Financial and insurance corporations	148	102	11	35	..	..
	Non-financial corporations	12,317	4,491	2,001	3,819	1,534	473
	Producer households (up to 5 emp)	270	56	48	50	90	27
	Consumer households	111	22	3	77	7	3
f.	FINANCIAL LEASING	35,732	14,090	8,678	7,993	3,353	1,618
	General government	284	41	105	39	86	12
	Financial and insurance corporations	547	199	104	220	13	11
	Non-financial corporations	32,034	12,834	7,778	7,145	2,862	1,415
	Producer households (up to 5 emp)	1,969	726	469	350	288	136
	Consumer households	899	290	222	240	104	43

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

Distribution by technical form and customer location (geographical area)

[TDB10289](#)

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

Source: Supervisory returns
Stocks in millions of euro

September 2015

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	9,919	2,993	1,520	3,919	1,060	426
Factoring: advances to assignor	8,292	4,247	1,162	1,784	855	243
nominal value of credits acquired pro-solvendo	14,786	6,608	2,214	3,836	1,700	429
Total exposure in respect of finance leases	55,157	20,290	16,005	12,018	4,732	2,112
Receivables for consumer credit	39,999	9,918	6,023	8,737	9,238	6,083
Other finance	4,886	2,035	1,149	931	499	271

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 2015

	Total	General government	Financial companies	Non-financial companies	Producer households (up to 5 employees)	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	10,094	3,129	205	5,993	176	416
Factoring: advances to assignor	8,357	184	872	7,118	65	53
Nominal value of receivables acquired pro-solvendo	14,883	354	1,204	12,448	97	684
Total exposure in respect of finance leases	55,157	535	1,017	49,687	2,318	1,601
Receivables for consumer credit	-	-	-	-	-	39,999
Other finance	4,886	121	1,052	2,383	501	828

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 2015		Facilities granted		Used margin		with real security	
			of which: short-term		of which: short-term	In non-euro-area currencies	
a.	ITALY	1,513,212	611,134	1,130,451	317,468	15,250	423,705
	General government	54,400	21,922	31,217	6,111	77	333
	Financial companies	304,842	83,153	234,141	47,881	2,526	15,863
	Non-Financial companies	883,957	453,995	611,558	228,723	10,421	208,515
	<i>of which: industry</i>	<i>338,177</i>	<i>205,747</i>	<i>203,988</i>	<i>90,529</i>	<i>3,304</i>	<i>32,000</i>
	building	106,875	40,300	97,337	29,505	436	56,517
	services	417,255	199,615	292,491	104,074	6,652	111,945
	Producer households	57,302	18,032	51,693	11,797	161	31,731
	Consumer households and nec	208,512	32,675	198,218	22,152	2,045	165,056
b.	NORTH-WEST ITALY	656,907	256,560	479,056	131,244	7,551	147,309
	General government	11,710	3,886	5,942	404	77	51
	Financial companies	215,419	55,382	163,992	31,131	2,437	8,946
	Non-Financial companies	345,796	179,219	231,451	88,030	3,539	76,090
	<i>of which: industry</i>	<i>133,511</i>	<i>83,115</i>	<i>81,650</i>	<i>36,939</i>	<i>1,306</i>	<i>12,832</i>
	building	39,483	13,553	35,182	9,678	172	21,297
	services	167,236	80,599	109,950	40,280	2,041	39,837
	Producer households	16,529	5,268	14,712	3,350	69	9,118
	Consumer households and nec	66,185	12,422	61,913	8,120	1,421	52,458
c.	NORTH-EAST ITALY	387,705	167,476	290,413	83,522	2,369	111,569
	General government	6,888	2,526	3,290	354	-	82
	Financial companies	67,302	15,561	52,917	9,166	64	2,981
	Non-Financial companies	241,636	134,071	167,347	63,772	2,011	56,939
	<i>of which: industry</i>	<i>105,409</i>	<i>66,477</i>	<i>63,107</i>	<i>27,172</i>	<i>1,069</i>	<i>10,455</i>
	building	27,530	12,392	24,213	8,665	82	13,492
	services	100,660	51,782	73,795	26,206	851	30,204
	Producer households	18,304	5,794	16,292	3,715	65	10,020
	Consumer households and nec	52,357	9,087	49,500	6,226	225	40,869
d.	CENTRAL ITALY	302,401	121,391	222,602	65,237	2,502	94,935
	General government	24,125	8,487	16,613	3,619	..	172
	Financial companies	16,535	7,803	13,486	5,030	25	3,744
	Non-Financial companies	201,926	94,304	136,069	49,317	2,287	46,282
	<i>of which: industry</i>	<i>70,032</i>	<i>39,246</i>	<i>38,038</i>	<i>17,282</i>	<i>728</i>	<i>4,651</i>
	building	25,329	8,695	24,419	7,077	36	14,016
	services	101,863	44,767	69,645	24,055	1,523	25,562
	Producer households	10,977	3,315	10,144	2,283	17	6,441
	Consumer households and nec	48,003	7,213	45,571	4,842	166	37,855

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

TDC30021

Banks

	Facilities granted	of which:	Used margin	of which:		with real security
		short-term		short-term	in non-euro area currencies	
e. SOUTHERN ITALY	111,308	45,842	92,622	26,350	2,575	45,516
General government	7,147	4,152	3,830	1,242	-	13
Financial companies	2,253	2,001	1,115	860	-	146
Non-Financial companies	67,052	34,275	54,041	20,384	2,386	19,750
<i>of which: industry</i>	21,745	12,927	15,566	6,957	127	2,976
building	10,749	4,409	9,890	3,144	145	5,418
services	32,386	16,018	26,707	9,707	2,114	10,612
Producer households	7,397	2,432	6,771	1,643	9	3,891
Consumer households and nec	26,838	2,781	26,305	2,100	178	21,395
f. ISLANDS	54,891	19,866	45,759	11,116	252	24,376
General government	4,529	2,871	1,543	491	-	15
Financial companies	3,333	2,406	2,632	1,695	-	47
Non-Financial companies	27,546	12,126	22,650	7,220	197	9,453
<i>of which: industry</i>	7,479	3,983	5,627	2,179	75	1,085
building	3,784	1,250	3,633	942	..	2,293
services	15,110	6,449	12,394	3,826	122	5,730
Producer households	4,095	1,223	3,775	807	1	2,261
Consumer households and nec	15,129	1,172	14,929	864	54	12,480

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 2015

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Number of borrowers	5,539,325	2,000,879	1,459,213	1,023,887	246,679
Facilities granted	1,871,228	108,278	148,916	180,777	97,099
used margin	1,480,289	100,646	142,365	168,584	81,949
<i>of which: backed by real security</i>	<i>681,037</i>	<i>79,434</i>	<i>128,641</i>	<i>144,183</i>	<i>52,564</i>
Unused margin	442,727	9,950	8,257	15,113	18,047
Overshoot	51,788	2,318	1,707	2,920	2,897

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	105,431	71,886	26,211	20,634	4,002
Facilities granted	89,283	135,259	111,139	255,609	699,890
used margin	71,016	106,779	86,822	194,287	523,581
<i>of which: backed by real security</i>	35,498	48,106	36,875	71,198	83,974
Unused margin	21,471	33,548	28,877	72,794	193,851
Overshoot	3,204	5,068	4,559	11,471	17,542

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

September 2015	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	602,876	11,895	10,057	18,323	26,348	34,083
Used margin	311,022	6,188	5,383	10,160	14,685	18,719
<i>of which:</i> backed by real security	36,473	540	717	1,491	2,641	3,568
Overshoot	24,807	768	627	1,062	1,293	1,448
unused margin	316,662	6,475	5,301	9,225	12,956	16,811
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	8,258	16	25	58	108	156
Used margin	6,447	15	23	52	93	149
<i>of which:</i> backed by real security	321	2	4	9	17	25
Overshoot	619	1	2	3	6	15
unused margin	2,431	3	4	9	21	22
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	892,660	40,431	55,977	77,292	39,209	33,028
Used margin	804,180	40,785	56,269	77,408	39,231	33,002
<i>of which:</i> backed by real security	381,798	28,590	50,111	67,772	29,966	22,636
Overshoot	20,760	637	668	987	965	952
unused margin	109,240	283	376	871	943	979
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,418	135	266	981	440	160
Used margin	8,803	136	266	980	440	162
<i>of which:</i> backed by real security	5,113	129	249	896	344	46
Overshoot	237	1	2	3	5	6
unused margin	852	1	2	5	5	3

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro				
Facilities granted	55,523	47,489	121,241	276,834
Used margin	30,041	24,948	59,949	134,522
<i>of which:</i> backed by real security	6,127	4,775	8,641	7,053
Overshoot	2,123	1,644	3,751	6,182
unused margin	27,606	24,185	65,043	148,494
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	369	418	1,465	5,642
Used margin	330	358	1,179	4,220
<i>of which:</i> backed by real security	64	40	90	70
Overshoot	28	17	22	498
unused margin	67	77	308	1,921
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	51,315	43,776	102,003	448,602
Used margin	51,422	43,669	100,137	356,497
<i>of which:</i> backed by real security	33,404	26,460	54,173	65,513
Overshoot	1,915	1,556	3,961	4,371
unused margin	1,809	1,663	5,828	96,475
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	245	161	537	6,492
Used margin	251	164	531	5,868
<i>of which:</i> backed by real security	41	39	211	3,157
Overshoot	10	6	25	174
unused margin	5	3	31	799

Note:

Distribution by type of transaction

[TDB30136](#)

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

September 2015	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	1,871,228	103,148	143,776	172,259	90,026
Used margin	1,480,289	97,982	139,577	164,370	78,418
<i>of which: backed by real security</i>	<i>681,037</i>	<i>78,711</i>	<i>127,394</i>	<i>142,997</i>	<i>52,553</i>
Unused margin	442,727	6,820	5,763	10,257	14,174
Overshoot	51,788	1,654	1,564	2,368	2,566

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	82,293	126,789	106,044	254,756	789,922
Used margin	66,839	101,213	83,077	189,341	545,527
<i>of which: backed by real security</i>	34,837	47,781	36,244	70,837	85,222
Unused margin	18,189	30,103	26,589	73,877	256,374
Overshoot	2,736	4,526	3,622	8,462	11,979

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

September 2015	from	from	from	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 1,000,00	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,118,55	724,970	648,505	234,050	116,536	83,482	31,683	26,404	5,791
Facilities granted	52,478	66,325	96,654	66,105	67,427	107,452	91,844	225,247	737,570
Used margin	47,124	61,940	88,600	54,450	52,032	82,043	69,140	161,797	501,106
b. PIEDMONT									
Number of borrowers	83,807	54,687	46,373	17,037	8,651	6,136	2,246	1,817	394
Facilities granted	3,926	4,974	6,779	4,760	5,007	7,929	6,617	15,093	38,179
Used margin	3,478	4,584	6,094	3,771	3,691	5,756	4,752	10,154	23,634
c. VALLE D'AOSTA									
Number of borrowers	2,569	1,538	1,744	668	289	221	72	66	9
Facilities granted	118	132	234	174	148	228	163	410	725
Used margin	103	119	213	146	118	183	125	309	476
d. LIGURIA									
Number of borrowers	24,443	16,085	15,334	5,652	2,469	1,620	548	489	126
Facilities granted	1,127	1,441	2,213	1,508	1,381	2,036	1,601	4,267	11,820
Used margin	975	1,327	2,033	1,235	1,054	1,536	1,191	3,148	7,828
e. LOMBARDY									
Number of borrowers	178,974	138,204	138,752	51,748	27,623	21,399	8,742	7,874	1,959
Facilities granted	8,479	12,768	20,866	14,693	16,042	27,912	25,573	68,807	338,290
Used margin	7,346	11,745	18,920	11,742	11,951	20,749	18,764	47,984	238,465
f. TRENTO-ALTO ADIGE									
Number of borrowers	32,244	22,291	26,775	11,350	5,587	3,788	1,385	992	155
Facilities granted	1,540	2,101	4,281	3,353	3,318	5,093	4,103	8,402	10,437
Used margin	1,279	1,900	3,912	2,876	2,750	4,238	3,375	6,602	7,014
g. VENETO									
Number of borrowers	95,945	69,691	62,647	24,372	13,380	9,683	3,691	3,191	672
Facilities granted	4,528	6,370	9,196	6,855	7,704	12,356	10,611	26,948	82,335
Used margin	3,964	5,901	8,329	5,521	5,815	9,102	7,724	18,423	65,488
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	35,065	22,745	15,562	5,191	2,577	1,881	690	514	111
Facilities granted	1,691	2,083	2,282	1,469	1,497	2,404	2,048	4,377	9,943
Used margin	1,575	1,985	2,096	1,227	1,176	1,883	1,537	3,125	5,700
i. EMILIA-ROMAGNA									
Number of borrowers	101,194	69,886	63,515	24,171	12,757	9,502	3,654	3,171	725
Facilities granted	4,765	6,395	9,479	6,942	7,540	12,479	10,696	27,784	63,760
Used margin	4,090	5,828	8,455	5,423	5,514	9,067	7,723	18,975	38,288
l. MARCHE									
Number of borrowers	36,225	23,253	20,063	7,972	3,968	2,768	928	730	114
Facilities granted	1,703	2,097	2,922	2,270	2,276	3,414	2,557	5,809	8,744
Used margin	1,515	1,956	2,652	1,885	1,766	2,580	1,904	4,187	5,528

Distribution by customer location (region) and total granted

<u>TDB30146</u>		Banks								
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	TUSCANY									
	Number of borrowers	75,910	49,850	51,028	19,274	9,541	6,581	2,474	1,899	328
	Facilities granted	3,540	4,532	7,551	5,414	5,537	8,512	7,245	16,226	23,420
	Used margin	3,124	4,198	6,907	4,486	4,377	6,687	5,559	11,871	16,223
n.	UMBRIA									
	Number of borrowers	20,870	12,584	9,765	3,663	1,816	1,256	450	362	82
	Facilities granted	985	1,144	1,433	1,054	1,077	1,618	1,300	3,000	3,870
	Used margin	900	1,082	1,321	896	857	1,329	1,036	2,199	2,689
o.	LAZIO									
	Number of borrowers	108,461	66,987	69,325	22,094	8,903	6,207	2,331	2,098	587
	Facilities granted	5,058	6,222	10,676	6,128	4,989	7,801	6,610	17,674	107,516
	Used margin	4,683	5,953	10,149	5,416	4,190	6,512	5,482	14,639	62,548
p.	ABRUZZO									
	Number of borrowers	26,273	14,931	11,620	4,199	2,026	1,395	516	397	60
	Facilities granted	1,217	1,317	1,694	1,209	1,183	1,773	1,515	3,210	3,348
	Used margin	1,128	1,247	1,568	1,027	939	1,440	1,217	2,360	2,067
q.	MOLISE									
	Number of borrowers	4,883	2,632	1,991	671	309	206	70	26	8
	Facilities granted	221	231	288	190	185	264	183	195	250
	Used margin	205	219	261	157	148	203	146	142	182
r.	CAMPANIA									
	Number of borrowers	66,738	37,599	32,073	10,926	5,292	3,506	1,274	960	172
	Facilities granted	3,064	3,430	4,760	3,059	2,995	4,330	3,603	7,991	13,288
	Used margin	2,835	3,245	4,470	2,583	2,386	3,392	2,730	6,098	10,224
s.	APULIA									
	Number of borrowers	63,051	38,123	27,939	8,476	3,963	2,715	965	679	91
	Facilities granted	2,943	3,470	4,049	2,385	2,279	3,473	2,761	5,759	4,673
	Used margin	2,761	3,332	3,770	2,055	1,844	2,768	2,201	4,412	3,172
t.	BASILICATA									
	Number of borrowers	8,697	4,260	3,304	1,152	562	360	145	107	13
	Facilities granted	400	384	488	319	323	446	410	873	580
	Used margin	370	360	442	261	249	334	280	637	394
u.	CALABRIA									
	Number of borrowers	25,003	12,219	9,351	2,995	1,392	800	279	157	27
	Facilities granted	1,147	1,099	1,377	855	806	1,004	786	1,165	1,701
	Used margin	1,065	1,042	1,274	707	652	783	603	927	1,257
v.	SICILY									
	Number of borrowers	90,949	43,442	29,364	9,061	3,880	2,533	848	616	107
	Facilities granted	4,210	3,924	4,304	2,526	2,257	3,218	2,395	5,041	8,256
	Used margin	3,998	3,763	4,030	2,199	1,831	2,540	1,924	3,701	5,187
z.	SARDINIA									
	Number of borrowers	37,251	23,963	11,980	3,378	1,551	925	375	259	51
	Facilities granted	1,818	2,213	1,783	944	881	1,164	1,069	2,218	6,435
	Used margin	1,730	2,154	1,705	839	726	961	869	1,904	4,742

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

September 2015

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,090,548	1,648,816	62,192
b. GENERAL GOVERNMENT	61,521	38,889	1,973
Central government	16,872	14,401	485
Local government	44,308	24,225	1,472
Social security funds	341	263	16
c. FINANCIAL COMPANIES	431,741	342,387	4,615
Monetary financial institutions	120,702	102,108	593
Other financial intermediaries	262,807	206,639	1,833
Financial auxiliaries	7,645	5,209	86
Insurance companies	3,547	1,430	20
Pension funds	146	17	5
d. NON-FINANCIAL COMPANIES	1,002,740	721,318	37,936
Public companies	53,817	21,440	370
Private companies	865,492	630,078	34,273
Associations of non-financial companies	1,184	735	18
Craft non-financial quasi-companies	27,001	21,196	910
Other non-financial quasi-companies	55,246	47,869	2,365
e. HOUSEHOLDS	479,111	465,701	7,516
Producer households	79,827	74,146	2,619
Consumer households	399,283	391,555	4,897
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,644	8,585	181
g. REST OF THE WORLD	98,575	66,378	9,811
General government	1,402	1,159	39
Monetary financial institutions	46,205	32,099	8,599
Other financial institutions	24,083	15,635	749
Non-financial companies	25,351	16,164	387
Households	1,344	1,278	25
Non-profit institutions serving households	7	6	1
International organizations and other institutions	183	38	10
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	179	101	3

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,729,326	1,296,224	56,738	361,222	352,591	5,454
54,400	31,217	1,366	7,122	7,671	608
14,306	11,638	287	2,566	2,763	198
39,762	19,336	1,072	4,546	4,889	401
331	244	7	10	19	9
425,227	335,911	4,478	6,514	6,475	137
120,385	101,770	572	317	338	22
262,254	206,035	1,782	553	604	51
5,440	2,998	80	2,206	2,210	6
3,537	1,420	20	10	10	..
146	17	5	-	-	-
883,957	611,558	34,391	118,783	109,760	3,544
51,541	19,792	339	2,276	1,648	31
762,688	535,707	31,194	102,804	94,370	3,079
1,113	672	17	71	63	..
22,941	17,090	788	4,059	4,106	122
45,674	38,297	2,053	9,572	9,572	312
255,330	241,557	6,466	223,781	224,144	1,049
57,302	51,693	2,311	22,525	22,453	308
198,028	189,864	4,155	201,256	201,691	742
10,316	8,264	166	328	320	15
95,686	63,963	9,742	2,889	2,415	69
1,336	1,093	39	66	66	-
46,102	32,051	8,599	103	48	..
23,824	15,519	745	259	116	4
23,066	14,160	330	2,285	2,004	57
1,170	1,097	18	174	181	8
7	6	1	-	..	..
182	37	10	1	1	..

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

September 2015

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,088,605	800,921	40,711
Agricultural, forestry and fishing	41,365	37,365	1,171
Mining and quarrying	2,553	1,928	121
Manufacturing	327,160	200,361	6,780
Electricity, gas, steam and air conditioning supply	38,662	30,628	965
Water supply, sewerage, waste management and remediation activities	13,214	9,178	254
Construction	127,266	117,020	11,369
Wholesale and retail trade, repair of motor vehicles and motorcycles	182,672	124,709	4,527
Transportation and storage	54,487	39,059	1,427
Accommodation and food service activities	33,388	30,371	1,423
Information and communication	29,026	15,229	1,719
Financial and insurance activities	13,078	8,514	186
Real estate activities	107,130	106,561	7,531
Professional, scientific and technical activities	53,115	28,256	1,062
Administrative and support service activities	26,390	19,729	932
All remaining activities (sections O, P,Q,R,S,T)	26,744	21,442	815

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
945,502	666,915	36,828	143,103	134,006	3,884
36,365	32,459	1,113	5,000	4,906	58
2,338	1,702	104	215	225	17
295,357	172,482	6,152	31,803	27,879	629
33,337	25,792	917	5,325	4,836	48
11,728	7,831	228	1,486	1,347	26
112,244	102,160	10,614	15,022	14,860	755
159,387	104,036	4,036	23,285	20,672	492
47,694	32,917	1,291	6,793	6,141	135
27,405	24,353	1,251	5,983	6,018	172
26,138	12,692	1,631	2,887	2,537	88
12,083	7,537	167	995	977	19
80,567	79,320	6,548	26,564	27,241	982
48,067	23,344	968	5,048	4,912	94
22,147	16,134	780	4,242	3,595	152
20,750	16,034	645	5,994	5,408	169

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 2015			from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL							
Number of borrowers	3,326,152	1,118,552	724,970	648,505	234,050	116,536	
Facilities granted	1,513,212	52,478	66,325	96,654	66,105	67,427	
Used margin	1,130,451	47,124	61,940	88,600	54,450	52,032	
b. GENERAL GOVERNMENT							
Number of borrowers	7,712	585	444	907	1,207	1,266	
Facilities granted	54,400	23	37	152	413	842	
Used margin	31,217	28	29	82	179	324	
c. FINANCIAL COMPANIES							
Number of borrowers	9,652	2,054	1,142	1,319	959	670	
Facilities granted	304,842	92	103	209	283	395	
Used margin	234,141	69	77	190	263	290	
d. NON-FINANCIAL COMPANIES							
Number of borrowers	737,774	173,911	94,338	121,224	107,094	81,397	
Facilities granted	883,957	7,980	8,656	19,498	32,861	48,353	
Used margin	611,558	5,737	6,341	14,563	24,416	35,745	
<i>of which: industry</i>							
Number of borrowers	161,895	26,882	17,201	24,946	25,662	21,619	
Facilities granted	338,177	1,258	1,602	4,100	8,138	13,276	
Used margin	203,988	842	1,036	2,670	5,150	8,225	
<i>of which: building</i>							
Number of borrowers	116,128	24,071	13,825	18,690	17,875	14,603	
Facilities granted	106,875	1,115	1,281	3,062	5,578	8,771	
Used margin	97,337	807	983	2,450	4,572	7,403	
<i>of which: services</i>							
Number of borrowers	440,654	118,954	61,049	74,575	60,746	43,001	
Facilities granted	417,255	5,427	5,568	11,845	18,270	24,979	
Used margin	292,491	3,946	4,151	9,013	13,933	18,972	
e. PRODUCER HOUSEHOLDS							
Number of borrowers	428,913	156,746	81,825	82,968	36,755	14,070	
Facilities granted	57,302	7,176	7,283	12,216	10,109	7,727	
Used margin	51,693	6,097	6,551	11,077	8,933	6,782	
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	2,114,669	772,869	542,625	438,189	86,034	18,256	
Facilities granted	208,512	36,656	49,835	63,983	21,879	9,627	
Used margin	198,218	34,778	48,608	62,181	20,172	8,470	

Note:

Distribution by customer segment of economic activity and total credit granted

Banks

TDB30156

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL				
Number of borrowers	83,482	31,683	26,404	5,791
Facilities granted	107,452	91,844	225,247	737,570
Used margin	82,043	69,140	161,797	501,106
b. GENERAL GOVERNMENT				
Number of borrowers	1,328	606	599	316
Facilities granted	1,957	1,911	5,885	43,178
Used margin	781	870	2,469	26,365
c. FINANCIAL COMPANIES				
Number of borrowers	782	453	755	574
Facilities granted	1,090	1,410	7,810	293,443
Used margin	841	1,024	5,301	225,068
d. NON-FINANCIAL COMPANIES				
Number of borrowers	68,162	27,894	23,803	4,813
Facilities granted	88,336	80,453	201,807	395,730
Used margin	66,518	60,315	145,809	245,552
<i>of which:industry</i>				
Number of borrowers	20,196	9,251	9,195	2,226
Facilities granted	27,251	27,574	82,916	172,035
Used margin	17,026	17,272	51,027	100,025
<i>of which:building</i>				
Number of borrowers	12,328	4,919	3,570	444
Facilities granted	15,926	13,914	27,845	29,352
Used margin	14,365	12,867	26,797	24,651
<i>of which:services</i>				
Number of borrowers	33,563	12,572	10,238	2,044
Facilities granted	42,348	35,497	84,419	188,682
Used margin	32,670	27,156	62,480	116,878
e. PRODUCER HOUSEHOLDS				
Number of borrowers	5,798	1,043	340	6
Facilities granted	6,857	2,971	2,255	291
Used margin	6,126	2,716	2,001	262
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	6,863	1,553	840	78
Facilities granted	8,538	4,769	7,030	4,820
Used margin	7,166	3,921	5,781	3,811

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

September 2015		Facilities granted	Used margin	Overshoot
a. TOTAL		86,964	87,122	3,523
	<i>of which: transactions of financial intermediaries</i>	<i>55,992</i>	<i>56,812</i>	<i>2,334</i>
	Piedmont	6,221	6,003	156
	Valle d'Aosta	243	222	3
	Liguria	1,442	1,373	38
	Lombardy	25,923	26,025	1,037
	Trentino-Alto Adige	2,977	2,909	28
	Veneto	10,733	10,655	285
	Friuli-Venezia Giulia	1,714	1,731	58
	Emilia-Romagna	8,664	8,563	265
	Marche	3,185	3,243	185
	Tuscany	5,342	5,332	227
	Umbria	1,129	1,127	43
	Lazio	8,802	9,115	496
	Abruzzo	1,295	1,278	66
	Molise	143	145	12
	Campania	3,148	3,275	273
	Apulia	1,808	1,817	116
	Basilicata	180	179	9
	Calabria	650	704	82
	Sicily	1,715	1,756	94
	Sardinia	1,652	1,669	52

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 2015	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	37,115	18,824	18,292	43,664	31,252
<i>of which: transactions of financial intermediaries</i>	21,216	12,279	8,937	26,721	16,564
Piedmont	4,109	2,175	1,934	4,826	3,683
Valle d'Aosta	29	29	-	49	21
Liguria	648	454	194	736	494
Lombardy	11,568	5,003	6,565	13,602	10,154
Trentino-Alto Adige	179	74	105	248	150
Veneto	1,661	1,135	526	2,236	1,213
Friuli-Venezia Giulia	488	329	159	606	408
Emilia-Romagna	2,290	1,355	935	3,547	1,813
Marche	357	256	101	388	240
Tuscany	1,305	805	500	1,560	990
Umbria	697	292	405	832	577
Lazio	9,273	3,560	5,714	10,546	8,251
Abruzzo	889	481	408	860	798
Molise	29	29	..	39	28
Campania	1,656	1,460	196	1,485	980
Apulia	435	382	53	507	278
Basilicata	144	99	44	165	132
Calabria	216	170	47	163	91
Sicily	648	591	57	666	467
Sardinia	495	147	348	603	481

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

[TDB30266](#)

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

	2015-Q3	2015-Q2	2015-Q1
a. IMPAIRED LOANS			
Bad debts			
- Loans subject to forbearance	3,849	2,652	2,007
- Other loans	196,392	192,664	187,152
Likely defaults			
- Loans subject to forbearance	47,479	41,265	40,289
- Other loans	81,105	86,392	87,597
Non-performing past due loans/exposures			
- Loans subject to forbearance	2,935	2,773	2,550
- Other loans	12,819	12,723	13,253
b. OTHER LOANS			
- Performing loans: subject to forbearance	32,669	-	-
- Performing loans: others	1,633,588	1,696,377	1,703,963

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. Loans covered by concessions are credit exposures that fall into the categories of "Non-performing exposures with forbearance measures" and "Forborne performing exposures" as defined by the EBA's International Technical Standards.

Distribution by type of default, customers location (region), sector of economic activity and purpose of loan
[TDB30267](#)

 Source: supervisory returns
 Stocks in millions of euro

September 2015

Bad debts

	Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others	
				for consumer credit	for purchase of buildings
a. TOTAL	198,823	142,481	16,022	2,797	14,858
b. NORTH-WEST ITALY	56,896	40,454	3,791	727	5,657
Piedmont and Valle d'Aosta	11,657	8,070	1,044	172	1,042
Liguria	3,728	2,618	340	44	323
Lombardy	41,511	29,766	2,408	511	4,292
c. NORTH-EAST ITALY	44,685	33,842	3,036	309	2,710
Trentino-Alto Adige	3,156	2,261	211	13	54
Veneto	19,465	14,736	1,314	118	1,329
Friuli-Venezia Giulia	3,186	2,383	265	30	155
Emilia-Romagna	18,877	14,462	1,246	148	1,172
d. CENTRAL ITALY	52,379	39,752	3,582	531	2,921
Marche	8,006	5,925	728	59	482
Tuscany	16,842	13,091	1,481	127	676
Umbria	3,532	2,545	397	34	240
Lazio	24,000	18,191	976	311	1,524
e. SOUTHERN ITALY	30,111	19,729	3,421	820	2,422
Abruzzo and Molise	5,496	4,030	605	82	273
Campania	12,002	8,050	922	409	1,168
Apulia and Basilicata	9,457	5,835	1,318	214	738
Calabria	3,155	1,814	575	116	243
f. ISLANDS	14,752	8,704	2,192	410	1,148
Sicily	10,717	5,859	1,574	335	962
Sardinia	4,035	2,845	618	75	185

Notes: The data are shown at book value and gross of value adjustments.

Banks and CDP

Likely defaults					Non-performing past due loans/exposures				
Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others		Total	Non-financial corporation	Producer households (up to 5 employees)	Consumer households and others	
			for consumer credit	for purchase of buildings				for consumer credit	for purchase of buildings
126,273	98,106	6,158	1,426	8,107	15,646	8,349	1,693	1,360	2,056
41,294	32,764	1,374	360	2,583	4,111	2,402	404	252	510
5,107	3,703	356	90	490	659	299	97	77	98
3,158	2,604	131	27	197	374	234	42	22	34
33,029	26,457	886	243	1,896	3,078	1,868	265	153	378
30,942	24,515	1,518	193	1,624	2,918	1,728	312	174	290
3,042	2,382	288	10	107	235	141	35	8	14
13,294	10,538	612	81	751	1,249	705	134	75	124
2,093	1,624	143	20	125	231	140	29	15	21
12,513	9,970	474	82	641	1,202	741	115	76	131
31,581	25,531	1,502	289	1,776	4,517	2,494	462	324	580
4,043	3,093	296	37	253	485	260	62	30	60
9,523	7,630	688	74	500	1,396	709	220	103	162
1,761	1,372	130	21	120	343	173	47	26	33
16,254	13,437	387	157	903	2,294	1,351	133	166	324
15,780	11,086	1,133	397	1,343	2,884	1,288	349	414	433
2,162	1,507	220	46	196	410	185	65	42	67
7,883	5,687	310	175	585	1,155	522	95	201	160
4,413	3,074	430	109	420	1,001	465	145	109	167
1,322	819	173	68	142	318	116	44	62	39
6,676	4,211	632	187	781	1,217	438	168	196	244
4,807	2,775	499	148	619	994	340	138	165	210
1,869	1,436	132	39	163	223	98	30	30	34

Distribution by amount

[TDB30206](#)

Banks

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

September 2015		Number of borrowers	Net used
a. TOTAL		1,240,410	184,430
	from 250 to 30,000	758,964	5,965
	from 30,000 to 75,000	161,641	7,196
	from 75,000 to 125,000	93,168	8,295
	from 125,000 to 250,000	119,504	18,584
	from 250,000 to 500,000	48,552	14,649
	from 500,000 to 1,000,000	25,973	15,619
	from 1,000,000 to 2,500,000	19,274	25,500
	from 2,500,000 to 5,000,000	7,386	21,845
	from 5,000,000 to 25,000,000	5,369	43,308
	more than 25,000,000	579	23,468

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 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	72	2,049	241,099	49,049	49,433	138,417	184,153	805,098
Bad debts	224	2,849	134,512	35,367	38,990	57,459	14,774	31,513
b. NORTH-WEST ITALY								
Number of borrowers	4	637	64,563	13,532	13,369	37,093	39,401	194,684
Bad debts	134	1,050	38,372	10,237	10,959	16,655	3,382	9,674
c. NORTH-EAST ITALY								
Number of borrowers	1	410	46,685	10,890	10,286	24,912	28,755	118,407
Bad debts	4	855	32,106	8,866	10,670	12,089	2,710	6,163
d. CENTRAL ITALY								
Number of borrowers	8	519	62,477	11,923	12,085	37,529	40,251	169,033
Bad debts	36	663	37,647	9,043	10,969	16,839	3,386	6,901
e. SOUTHERN ITALY								
Number of borrowers	43	312	45,348	9,312	9,257	25,477	45,807	207,876
Bad debts	33	236	18,469	5,525	4,477	7,960	3,189	5,652
f. ISLANDS								
Number of borrowers	16	171	22,026	3,392	4,436	13,406	29,939	115,098
Bad debts	17	45	7,917	1,697	1,915	3,915	2,108	3,123

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2015	Number of borrowers	Bad debts
a. TOTAL	433,199	149,844
Agricultural, forestry and fishing	18,499	5,769
Mining and quarrying	544	469
Manufacturing	67,930	35,192
Electricity, gas, steam and air conditioning supply	284	482
Water supply, sewerage, waste management and remediation activities	1,064	770
Construction	89,115	41,887
Wholesale and retail trade, repair of motor vehicles and	117,064	25,394
Transportation and storage	17,577	3,877
Accommodation and food service activities	36,773	5,571
Information and communication	7,654	1,859
Financial and insurance activities	2,037	529
Real estate activities	17,904	18,465
Professional, scientific and technical activities	13,375	2,797
Administrative and support service activities	15,125	3,537
All remaining activities (sections O, P,Q,R,S,T)	17,271	2,459

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 2015		Total	Banks	Financial intermediaries
a.	TOTAL	250,364	185,370	64,994
b.	GENERAL GOVERNMENT	298	224	74
	Central government	18	15	3
	Local government	281	209	71
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	3,806	2,849	957
	Monetary financial institutions	-	-	-
	Other financial intermediaries	997	416	581
	Financial auxiliaries	600	507	93
	Insurance companies	7	2	4
	Pension funds	..	..	-
d.	NON-FINANCIAL COMPANIES	179,013	134,512	44,501
	Public companies	330	160	170
	Private companies	156,694	118,831	37,862
	Associations of non-financial companies	182	93	89
	Craft non-financial quasi-companies	5,628	4,249	1,378
	Other non-financial quasi-companies	16,179	11,177	5,002
e.	HOUSEHOLDS	64,023	45,671	18,352
	Producer households	21,650	14,774	6,876
	Consumer households	42,374	30,897	11,476
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	984	605	379
g.	REST OF THE WORLD	1,189	939	250
	General government	-	-	-
	Monetary financial institutions	85	80	5
	Other financial institutions	309	253	56
	Non-financial companies	686	529	157
	Households	106	74	32
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	2	2	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	12	10	2

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

Distribution by customer location (region)

Banks

TDB30241

Source: Central Credit Register
Flows in millions of euro

3rd quarter 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	72,581	3,618	32,293	838
b. NORTH-WEST ITALY	16,482	940	8,694	223
Piedmont	4,817	164	2,134	34
Valle d'Aosta	148	16	46	1
Liguria	1,727	80	845	11
Lombardy	9,790	680	5,669	178
c. NORD-EAST ITALY	10,400	963	5,133	326
Trentino-Alto Adige	732	101	304	20
Veneto	4,156	344	1,701	59
Friuli-Venezia Giulia	934	59	414	8
Emilia-Romagna	4,578	459	2,714	239
d. CENTRAL ITALY	16,035	891	5,566	126
Marche	1,738	168	516	9
Tuscany	4,345	235	1,502	43
Umbria	1,834	61	384	12
Lazio	8,118	428	3,164	62
e. SOUTHERN ITALY	19,472	517	8,494	107
Abruzzo	1,463	57	627	11
Molise	343	9	147	2
Campania	10,233	208	3,897	45
Apulia	4,468	156	2,100	30
Basilicata	345	15	320	6
Calabria	2,620	71	1,403	14
f. ISLANDS	10,192	307	4,406	55
Sicily	8,270	241	3,465	47
Sardinia	1,922	65	941	9

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 2015	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	72,582	3,618	32,293	838
General government	4	2	1	..
Financial companies	99	89	39	9
Non-financial companies	10,389	2,256	3,259	419
<i>of which: industry</i>	1,639	337	544	49
building	2,096	831	607	133
services	6,380	1,031	2,018	214
Producer households	8,362	342	3,474	86
Consumer households and nec	53,157	904	25,336	321

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 2015

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	169,862	63,111
Agricultural, forestry and fishing	5,997	3,467
Mining and quarrying	507	224
Manufacturing	42,628	10,286
Electricity, gas, steam and air conditioning supply	555	100
Water supply, sewerage, waste management and remediation activities	865	214
Construction	46,369	22,142
Wholesale and retail trade, repair of motor vehicles and	29,314	6,499
Transportation and storage	4,504	1,096
Accommodation and food service activities	5,838	3,269
Information and communication	2,166	395
Financial and insurance activities	564	184
Real estate activities	19,745	11,906
Professional, scientific and technical activities	3,257	934
Administrative and support service activities	4,011	1,059
All remaining activities (sections O, P,Q,R,S,T)	2,703	997

Note:

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

Banks

TDC30033

Source: Central Credit Register
Stocks in millions of euro

September 2015	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	224	3,369	153,678	42,905	43,285	64,627	15,590	33,890
of which: backed by real security	6	1,804	65,039	12,326	23,730	27,179	7,603	20,186
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	134	1,343	44,963	12,799	12,504	19,099	3,551	10,178
of which: backed by real security	6	713	19,164	3,540	7,122	8,130	1,905	6,954
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	4	980	36,515	10,818	11,762	13,423	2,806	6,402
of which: backed by real security	-	572	16,737	2,953	6,827	6,614	1,574	4,318
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	36	733	42,493	10,791	11,966	18,919	3,551	7,395
of which: backed by real security	-	351	17,060	2,950	6,191	7,356	1,766	4,101
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	33	264	20,954	6,555	4,887	8,950	3,423	6,373
of which: backed by real security	..	145	8,317	2,224	2,387	3,419	1,447	3,121
f. ISLANDS								
Bad debts (gross of writeoffs)	17	50	8,754	1,943	2,166	4,235	2,259	3,542
of which: backed by real security	-	23	3,761	659	1,202	1,660	911	1,691

Note:

Distribution by customer location (region)

Banks

TDB30265

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

September 2015		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	1,202,084	197,480	1.07	62,632	7,823
b.	NORTH-WEST ITALY	292,151	56,639	1.07	15,137	2,246
	Piedmont	78,030	11,188	1.06	4,435	347
	Valle d'Aosta	1,550	188	1.02	132	22
	Liguria	28,077	3,678	1.05	1,632	155
	Lombardy	184,494	41,585	1.08	8,938	1,721
c.	NORTH-EAST ITALY	189,045	44,770	1.07	9,817	2,165
	Trentino-Alto Adige	9,262	3,324	1.07	702	187
	Veneto	76,816	19,723	1.06	3,939	769
	Friuli-Venezia Giulia	16,850	3,129	1.05	894	123
	Emilia-Romagna	86,117	18,594	1.07	4,282	1,086
d.	CENTRAL ITALY	262,950	52,353	1.07	14,701	1,856
	Marche	35,052	8,060	1.07	1,627	299
	Tuscany	79,950	17,270	1.07	4,026	527
	Umbria	19,784	3,538	1.08	1,701	169
	Lazio	128,164	23,485	1.08	7,347	862
e.	SOUTHERN ITALY	293,920	29,694	1.07	14,957	1,041
	Abruzzo	30,765	4,623	1.07	1,317	138
	Molise	5,786	671	1.04	318	24
	Campania	127,117	11,882	1.06	6,967	378
	Apulia	75,272	8,068	1.10	3,881	335
	Basilicata	9,420	1,222	1.04	321	38
	Calabria	45,560	3,228	1.08	2,153	128
f.	ISLANDS	164,018	14,024	1.06	8,020	516
	Sicily	127,602	10,570	1.06	6,320	397
	Sardinia	36,416	3,453	1.05	1,700	119

Notes:

Distribution by customer location (region)

Banks

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

September 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	4,539	952
b.	NORTH-WEST ITALY	973	314
	Piedmont	223	34
	Valle d'Aosta	5	..
	Liguria	83	25
	Lombardy	662	254
c.	NORTH-EAST ITALY	701	274
	Trentino-Alto Adige	55	16
	Veneto	219	58
	Friuli-Venezia Giulia	60	7
	Emilia-Romagna	367	192
d.	CENTRAL ITALY	986	144
	Marche	128	15
	Tuscany	290	77
	Umbria	66	10
	Lazio	502	43
e.	SOUTHERN ITALY	1,257	145
	Abruzzo	154	37
	Molise	25	2
	Campania	554	48
	Apulia	319	36
	Basilicata	36	4
	Calabria	169	18
f.	ISLANDS	622	75
	Sicily	511	63
	Sardinia	111	12

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

September 2015	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	1,202,084	197,480	1.07	62,632	7,823
General government	78	303	1.35	12	79
Financial companies	1,973	3,151	1.11	100	315
Non-financial companies	233,207	145,259	1.08	10,314	5,667
<i>of which: industry</i>	<i>47,795</i>	<i>37,910</i>	<i>1.07</i>	<i>1,635</i>	<i>1,101</i>
building	47,729	42,306	1.09	2,107	1,853
services	119,932	58,125	1.05	5,584	2,459
Producer households	178,658	15,755	1.07	7,796	578
Consumer households and nec	780,584	32,447	1.03	43,895	1,158

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

September 2015		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a. TOTAL		4,539	952
General government		6	19
Financial companies		10	32
Non-financial companies		648	604
<i>of which: industry</i>		<i>116</i>	<i>59</i>
building		159	227
services		325	279
Producer households		787	94
Consumer households and nec		3,069	202

Notes:

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

Banks

TDB40100

Source: Supervisory returns
Stocks in millions of euros

September 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	129,354	3,834	10,736	109,779	1,769	3,235
b.	NORTH-WEST ITALY	58,517	181	8,588	47,838	493	1,417
	Piedmont	5,952	39	414	5,181	150	168
	Valle d'Aosta	226	..	1	208	3	12
	Liguria	4,267	20	15	4,151	28	52
	Lombardy	48,073	122	8,157	38,298	312	1,184
c.	NORTH-EAST ITALY	27,920	726	1,080	24,448	769	898
	Trentino-Alto Adige	3,282	60	28	2,687	222	286
	Veneto	7,173	58	591	6,031	199	294
	Friuli-Venezia Giulia	5,210	27	95	4,909	134	45
	Emilia-Romagna	12,254	581	365	10,822	213	274
d.	CENTRAL ITALY	36,726	2,774	832	32,271	252	596
	Marche	1,030	5	28	873	51	74
	Tuscany	5,337	267	34	4,774	106	155
	Umbria	421	4	18	357	21	20
	Lazio	29,938	2,498	752	26,267	74	346
e.	SOUTHERN ITALY	4,184	136	49	3,712	168	119
	Abruzzo	746	17	4	677	30	18
	Molise	72	20	3	43	4	3
	Campania	2,107	57	27	1,944	41	38
	Apulia	942	12	9	810	61	50
	Basilicata	96	..	1	82	9	4
	Calabria	220	30	5	156	23	7
f.	ISLANDS	2,006	17	187	1,509	87	206
	Sicily	1,033	1	16	929	53	34
	Sardinia	974	16	171	580	34	172

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 2015		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,893	3,836	1,734	2,120	1,632	570
	General government	141	4	9	98	8	22
	Financial corporations	1,217	726	128	358	4	..
	Non-financial corporation	1,485	482	218	583	164	39
	Producer households (up to 5 employees)	129	29	27	24	36	14
	Consumer households	6,920	2,595	1,353	1,057	1,419	496
b.	WITH AGREED MATURITY	184,958	42,470	43,479	82,851	12,437	3,721
	General government	53,074	20	48	52,985	18	3
	Financial corporations	34,638	12,472	18,761	3,087	195	123
	Non-financial corporation	18,570	5,911	4,685	7,025	754	194
	Producer households (up to 5 employees)	3,169	735	1,019	655	608	151
	Consumer households	75,507	23,331	18,966	19,100	10,862	3,249
c.	UNREDEEMABLE AT NOTICE	305,497	70,280	51,101	61,981	91,798	30,338
	General government	9,729	1,012	687	5,546	1,972	513
	Financial corporations	701	400	160	113	20	8
	Non-financial corporation	2,919	936	689	533	557	203
	Producer households (up to 5 employees)	2,783	450	711	556	741	326
	Consumer households	289,365	67,482	48,853	55,233	88,509	29,289
d.	CUSTOMER CURRENT ACCOUNTS	853,093	323,555	195,419	198,556	93,270	42,294
	General government	24,931	2,610	3,641	16,024	1,247	1,408
	Financial corporations	82,743	49,569	17,084	13,768	1,270	1,051
	Non-financial corporation	194,393	74,095	47,765	46,752	18,042	7,739
	Producer households (up to 5 employees)	40,164	12,218	10,523	7,495	6,915	3,013
	Consumer households	510,863	185,063	116,405	114,516	65,796	29,083
e.	SAVING CERTIFICATES AND CDs ISSUED	27,271	4,502	8,900	7,085	5,075	1,709
	General government	187	2	14	153	18	..
	Financial corporations	544	267	58	126	90	3
	Non-financial corporation	1,266	364	473	242	165	22
	Producer households (up to 5 employees)	1,053	122	385	275	221	50
	Consumer households	24,222	3,749	7,970	6,289	4,580	1,634

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 2015		Total	<i>of which:</i> Non-financial corporations	<i>of which:</i> Producer households (up to 5 employees)	<i>of which:</i> Consumer households and nec
a.	TOTAL	1,311,865	215,065	47,281	905,873
b.	NORTH-WEST ITALY	438,748	81,785	13,550	280,943
	Piedmont	103,554	15,116	3,706	72,164
	Valle d'Aosta	3,551	766	139	2,321
	Liguria	35,108	4,945	1,215	27,345
	Lombardy	296,535	60,959	8,490	179,113
c.	NORTH-EAST ITALY	299,735	53,829	12,662	193,052
	Trentino-Alto Adige	30,424	5,809	1,773	20,741
	Veneto	129,977	21,934	4,957	76,838
	Friuli-Venezia Giulia	28,401	4,022	915	18,590
	Emilia-Romagna	110,933	22,063	5,017	76,883
d.	CENTRAL ITALY	291,304	51,575	8,999	195,934
	Marche	33,780	4,193	1,304	27,205
	Tuscany	75,779	12,972	3,348	56,683
	Umbria	15,376	2,257	617	12,103
	Lazio	166,369	32,153	3,729	99,943
e.	SOUTHERN ITALY	203,692	19,680	8,518	172,143
	Abruzzo	24,781	2,678	1,195	20,361
	Molise	5,653	304	164	5,015
	Campania	84,437	9,329	3,226	70,799
	Apulia	54,816	5,280	2,632	45,905
	Basilicata	9,782	650	350	8,602
	Calabria	24,223	1,440	950	21,461
f.	ISLANDS	78,387	8,197	3,552	63,800
	Sicily	56,540	5,153	2,334	47,516
	Sardinia	21,847	3,044	1,218	16,284

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 2015

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	8	49,815	-	72	49,286
Credit default swap	940	1,308	26,655	-	1,736	27,092
Credit default option	-	-	525	-	68	400
Total rate of return swap	-	-	-	-	-	13
Other credit derivatives	-	239	9	-	-	19

Notes:

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

TDB30586

Banks

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

September 2015

	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	20,448	262	1,247	3,752	7,294	7,600
Intrinsic value	6,732	2	11	80	502	6,102
b. NORTH-WEST ITALY						
Number of holders	7,146	71	414	1,237	2,481	2,864
Intrinsic value	2,907	..	3	27	166	2,702
c. NORTH-EAST ITALY						
Number of holders	5,567	70	305	955	1,924	2,268
Intrinsic value	1,264	2	2	18	121	1,112
d. CENTRAL ITALY						
Number of holders	4,775	71	336	960	1,802	1,544
Intrinsic value	2,014	..	5	22	148	1,832
e. SOUTHERN ITALY						
Number of holders	1,986	23	118	366	743	670
Intrinsic value	335	..	1	7	46	274
f. ISLAND						
Number of holders	974	27	74	234	344	254
Intrinsic value	212	..	1	6	21	182

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

September 2015	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	23,106	468	1,971	4,155	7,605	8,287
Intrinsic value	46,311	15	23	1,221	917	37,768
b. GENERAL GOVERNMENT						
Number of holders	141	1	2	13	34	86
Intrinsic value	8,358	..	1	10	50	8,270
c. FINANCIAL COMPANIES						
Number of holders	333	-	7	26	71	190
Intrinsic value	6,431	-	..	170	7	3,056
d. NON-FINANCIAL COMPANIES						
Number of holders	18,839	155	897	3,150	6,840	7,536
Intrinsic value	6,681	2	9	70	476	6,088
<i>of which: industry</i>						
Number of holders	7,587	23	150	736	2,655	3,953
Intrinsic value	2,684	..	1	12	168	2,495
building						
Number of holders	1,443	20	81	277	580	454
Intrinsic value	918	..	1	9	49	855
services						
Number of holders	9,016	109	634	2,024	3,236	2,859
Intrinsic value	2,932	2	8	47	223	2,629
e. PRODUCER HOUSEHOLDS						
Number of holders	1,609	107	350	602	454	64
Intrinsic value	51	..	1	9	26	14
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,428	192	681	307	118	38
Intrinsic value	70	..	2	4	10	41
g. REST OF THE WORLD						
Number of holders	382	1	9	14	25	166
Intrinsic value	16,607	1	9	955	119	12,594

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 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,093,957	751,445	181,403
Italian government securities	741,360	179,872	59,759
<i>of which:</i> BOTs	28,181	3,833	244
CCTs	54,357	11,872	2,415
BTPs	623,680	159,870	56,370
Other debt securities	498,446	154,459	23,035
<i>of which:</i> in non-euro-area currencies	74,657	26,110	3,875
Equity securities	268,940	77,633	64,402
<i>of which:</i> in non-euro-area currencies	41,344	8,578	1,582
Units of collective investment undertakings	569,355	336,621	25,984
Other securities and the like	3,966	735	1,409

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
93,971	57,483	7,365	1,638,652	676,013	158,568
25,853	11,687	1,520	577,299	163,314	51,502
438	292	47	13,043	3,532	188
4,124	2,935	391	33,874	8,431	1,557
18,088	6,926	859	511,531	148,826	49,301
15,171	6,714	944	401,856	143,025	20,491
2,660	1,940	200	50,561	23,345	3,552
4,886	2,924	683	218,940	71,629	59,122
1,408	802	275	21,156	7,524	1,127
47,927	36,083	4,206	426,927	295,453	20,406
..	..	-	3,317	633	1,082

Distribution by customer location (region)

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

September 2015

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	2,093,957	751,445	181,403
b. NORTH-WEST ITALY	1,012,592	361,033	55,308
Piedmont	232,881	96,259	11,491
Valle d'Aosta	2,642	1,774	183
Liguria	41,882	32,588	1,903
Lombardy	735,187	230,412	41,731
c. NORTH-EAST ITALY	458,103	172,858	25,705
Trentino-Alto Adige	16,375	8,924	1,593
Veneto	100,512	61,523	10,740
Friuli-Venezia Giulia	166,324	14,157	1,214
Emilia-Romagna	174,891	88,255	12,158
d. CENTRAL ITALY	521,059	129,922	91,059
Marche	19,867	15,785	2,683
Tuscany	64,137	46,953	8,728
Umbria	10,142	7,820	643
Lazio	426,913	59,363	79,005
e. SOUTHERN ITALY	71,639	62,818	6,293
Abruzzo	7,250	6,249	644
Molise	1,083	941	130
Campania	33,043	28,377	2,949
Apulia	20,950	18,916	1,721
Basilicata	2,365	2,175	188
Calabria	6,947	6,161	661
f. ISLANDS	30,564	24,814	3,038
Sicily	22,654	19,123	1,830
Sardinia	7,911	5,691	1,207

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
93,971	57,483	7,365	1,638,652	676,013	158,568
57,024	28,186	3,795	736,382	324,770	46,972
24,605	6,777	585	196,675	87,806	10,015
128	126	1	2,401	1,625	179
1,806	1,632	54	39,207	30,384	1,634
30,485	19,652	3,155	498,098	204,954	35,144
18,027	15,415	1,472	422,534	153,921	21,569
1,907	1,133	91	12,321	7,654	1,407
5,394	4,630	538	90,082	55,534	9,054
1,245	1,020	139	163,397	12,896	977
9,481	8,632	704	156,734	77,838	10,131
13,323	9,522	1,459	388,247	116,903	82,800
850	675	123	18,199	14,800	2,353
4,107	3,400	379	56,043	42,321	7,648
598	522	47	9,271	7,111	516
7,768	4,924	910	304,733	52,671	72,282
4,092	3,081	441	63,513	57,516	4,807
317	290	27	6,717	5,802	564
24	21	3	1,000	883	106
2,267	1,509	210	28,273	25,686	2,112
1,201	1,024	155	18,886	17,321	1,335
48	42	6	2,223	2,064	157
235	195	41	6,414	5,759	533
1,505	1,279	198	27,976	22,903	2,421
913	802	94	20,875	17,808	1,410
592	477	104	7,101	5,094	1,011

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 2015		Total	Banks	SIMs
a.	TOTAL SECURITIES	660,422	617,728	42,694
	Italian government securities	313,709	309,579	4,130
	<i>of which:</i> BOTs	64,957	64,601	356
	CCT	43,488	43,036	452
	BTPs	174,651	171,553	3,098
	Other debt securities	177,261	168,218	9,043
	Equity securities	149,729	122,245	27,484
	Other securities	4,550	2,513	2,037
b.	TOTAL DERIVATIVE INSTRUMENTS	1,238,478	1,203,848	34,630
	Futures	539,406	507,039	32,367
	<i>of which:</i> on interest rates	82,446	82,446	..
	on stock indices	183,329	151,628	31,701
	Swaps and forward rate agreements	559,134	559,134	-
	<i>of which:</i> interest rate swaps	375,367	375,367	-
	currency swaps	53,505	53,505	-
	Forward rate agreements	126,493	126,493	-
	Options on securities	40,731	39,176	1,555
	<i>of which:</i> on equity securities	35,450	33,895	1,555
	Options on futures or stock indices	65,365	64,811	554
	<i>of which:</i> on stock indices or futures on stock indices	50,723	50,168	554
	Interest rate options	10,241	10,241	-
	Foreign currency options and other derivative instruments	23,600	23,447	154

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 2015

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	69,432	62,077	756,793
Italian government securities	15,489	14,689	241,040
<i>of which:</i> BOTs	1,803	1,845	4,218
CCTs	3,866	2,910	16,829
BTPs	8,271	9,047	206,220
Other debt securities	13,391	11,084	258,075
<i>of which:</i> in non-euro-area currencies	2,047	1,940	4,379
Equity securities	4,595	4,543	59,399
<i>of which:</i> in non-euro-area currencies	1,245	1,436	2,465
Units of collective investment undertakings	30,843	27,170	197,987
Other securities and the like	5,115	4,591	291

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
19,687	18,432	112,513	4,040	3,455	9,689	45,704	40,190	634,591
3,452	3,194	33,822	220	258	1,309	11,816	11,237	205,909
142	263	487	29	28	126	1,632	1,554	3,605
844	638	4,562	31	91	236	2,990	2,182	12,031
1,892	1,713	25,199	136	136	870	6,243	7,198	180,151
3,055	3,170	18,924	524	561	2,817	9,811	7,352	236,334
719	1,026	3,433	175	140	873	1,153	775	73
2,142	1,942	5,378	368	359	1,048	2,085	2,242	52,974
600	562	1,734	51	39	368	595	834	362
10,298	9,633	54,395	1,068	1,061	4,508	19,478	16,475	139,085
740	493	-6	1,860	1,216	8	2,514	2,883	290

Information on customers and on risk

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

							Banks
TDB30446							
Source: Central Credit Register							
Size classes in euro							
Numbers in unit							
September 2015		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL		3,326,152	1,118,552	724,970	648,505	234,050	116,536
<i>of which:</i> 1 facility		2,870,442	1,097,403	674,734	551,043	138,414	44,732
2 facilities		277,696	20,317	47,437	80,076	62,437	33,065
3-4 facilities		128,380	818	2,780	17,190	31,288	32,892
more than 4 facilities		49,634	14	19	196	1,911	5,847
b. GENERAL GOVERNMENT		7,712	585	444	907	1,207	1,266
<i>of which:</i> 1 facility		4,477	554	391	750	837	709
2 facilities		1,998	25	50	138	321	448
3-4 facilities		986	6	2	19	48	109
more than 4 facilities		251	-	1	-	1	-
c. FINANCIAL COMPANIES		9,652	2,054	1,142	1,319	959	670
<i>of which:</i> 1 facility		6,777	1,961	889	903	557	385
2 facilities		1,676	86	238	328	255	162
3-4 facilities		815	7	15	86	130	102
more than 4 facilities		384	-	-	2	17	21
d. NON-FINANCIAL COMPANIES		737,774	173,911	94,338	121,224	107,094	81,397
<i>of which:</i> 1 facility		434,858	166,838	70,250	69,222	44,683	25,011
2 facilities		155,116	6,786	22,701	40,694	37,642	23,919
3-4 facilities		101,464	282	1,378	11,185	23,286	27,365
more than 4 facilities		46,336	5	9	123	1,483	5,102
e. PRODUCER HOUSEHOLDS		428,913	156,746	81,825	82,968	36,755	14,070
<i>of which:</i> 1 facility		358,049	151,426	69,815	61,945	19,823	5,225
2 facilities		52,369	5,114	11,276	17,189	11,218	4,473
3-4 facilities		16,450	203	732	3,794	5,402	3,772
more than 4 facilities		2,045	3	2	40	312	600
f. CONSUMER HOUSEHOLDS AND NEC		2,114,669	772,869	542,625	438,189	86,034	18,256
<i>of which:</i> 1 facility		2,040,855	764,412	529,238	414,889	70,933	12,722
2 facilities		64,818	8,134	12,748	21,223	12,674	3,921
3-4 facilities		8,390	317	632	2,047	2,330	1,490
more than 4 facilities		606	6	7	30	97	123

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 2015

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL	83,482	31,683	26,404	5,791
<i>of which:</i> 1 facility	23,901	6,624	4,135	591
2 facilities	18,684	5,336	3,082	466
3-4 facilities	27,408	9,159	5,535	800
more than 4 facilities	13,489	10,564	13,652	3,934
b. GENERAL GOVERNMENT	1,328	606	599	316
<i>of which:</i> 1 facility	535	172	124	11
2 facilities	533	225	161	43
3-4 facilities	247	187	246	116
more than 4 facilities	13	22	68	146
c. FINANCIAL COMPANIES	782	453	755	574
<i>of which:</i> 1 facility	459	225	334	198
2 facilities	182	110	146	110
3-4 facilities	111	88	154	104
more than 4 facilities	30	30	121	162
d. NON-FINANCIAL COMPANIES	68,162	27,894	23,803	4,813
<i>of which:</i> 1 facility	16,699	5,156	3,238	364
2 facilities	14,646	4,352	2,520	294
3-4 facilities	24,216	8,206	4,811	563
more than 4 facilities	12,601	10,180	13,234	3,592
e. PRODUCER HOUSEHOLDS	5,798	1,043	340	6
<i>of which:</i> 1 facility	1,566	197	40	1
2 facilities	1,566	207	52	1
3-4 facilities	1,980	379	110	-
more than 4 facilities	686	260	138	4
f. CONSUMER HOUSEHOLDS AND NEC	6,863	1,553	840	78
<i>of which:</i> 1 facility	4,210	786	351	14
2 facilities	1,668	409	196	17
3-4 facilities	830	289	204	17
more than 4 facilities	155	69	89	30

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

September 2015		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,513,212	1,130,451	3,326,152	469,834	423,525	2,870,442
b.	NORTH-WEST ITALY	656,907	479,056	953,202	189,096	162,070	811,109
	Piedmont	93,392	66,428	241,745	24,615	21,793	208,620
	Valle d'Aosta	2,335	1,803	7,833	858	771	6,862
	Liguria	27,437	20,536	73,832	9,354	8,546	64,600
	Lombardy	533,743	390,289	629,792	154,268	130,960	531,027
c.	NORTH-EAST ITALY	387,705	290,413	836,622	132,187	120,969	708,745
	Trentino-Alto Adige	42,716	34,078	114,030	17,555	15,265	101,391
	Veneto	167,088	131,827	311,216	72,615	67,472	260,569
	Friuli-Venezia Giulia	27,853	20,456	92,634	8,326	7,859	81,569
	Emilia-Romagna	150,049	104,052	318,742	33,691	30,373	265,216
d.	CENTRAL ITALY	302,401	222,602	727,820	81,262	76,791	628,658
	Marche	31,879	24,251	108,113	10,941	10,183	90,365
	Tuscany	82,142	64,327	242,761	24,593	22,923	202,121
	Umbria	15,522	12,462	57,667	4,489	4,213	48,709
	Lazio	172,859	121,562	319,279	41,239	39,472	287,463
e.	SOUTHERN ITALY	111,308	92,622	510,094	44,099	41,266	450,687
	Abruzzo	16,522	13,242	70,255	5,822	5,547	60,692
	Molise	2,016	1,700	12,161	874	810	10,607
	Campania	46,639	38,835	181,437	17,813	16,082	160,898
	Apulia	31,900	26,895	163,970	13,442	12,937	145,537
	Basilicata	4,238	3,381	21,132	1,695	1,615	18,412
	Calabria	9,993	8,569	61,139	4,454	4,274	54,541
f.	ISLANDS	54,891	45,759	298,414	23,190	22,429	271,243
	Sicily	36,315	29,932	209,698	15,833	15,365	189,352
	Sardinia	18,576	15,828	88,716	7,357	7,064	81,891

Note: Only loan facilities are considered.

Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
171,299	132,926	277,696	206,979	155,750	128,380	665,100	418,250	49,634
67,281	51,332	83,173	92,954	69,802	41,600	307,576	195,851	17,320
10,152	7,480	20,422	13,600	9,316	9,287	45,024	27,838	3,416
331	257	686	566	360	234	580	416	51
3,200	2,264	5,826	3,160	2,272	2,480	11,722	7,454	926
53,598	41,331	56,239	75,628	57,854	29,599	250,250	160,144	12,927
48,328	35,252	75,626	49,235	34,499	36,993	157,955	99,693	15,258
6,536	5,490	8,941	6,542	5,272	2,918	12,082	8,050	780
15,160	12,025	29,242	19,690	13,276	15,016	59,624	39,054	6,389
2,861	2,406	6,763	3,283	2,423	3,018	13,383	7,768	1,284
23,771	15,331	30,680	19,720	13,528	16,041	72,866	44,820	6,805
34,251	28,682	60,878	38,162	30,619	27,610	148,727	86,509	10,674
3,587	2,939	10,564	4,635	3,402	5,069	12,715	7,727	2,115
9,738	8,019	23,672	13,259	9,781	12,057	34,552	23,604	4,911
1,885	1,543	5,310	2,480	1,978	2,566	6,669	4,727	1,082
19,041	16,180	21,332	17,788	15,458	7,918	94,791	50,452	2,566
14,695	12,048	38,968	18,773	14,535	15,602	33,741	24,773	4,837
2,174	1,789	6,214	2,667	1,885	2,453	5,859	4,021	896
300	256	1,041	366	282	413	476	352	100
5,590	4,577	13,357	7,572	5,992	5,372	15,664	12,184	1,810
4,570	3,711	11,987	5,421	4,323	4,968	8,468	5,925	1,478
609	484	1,811	845	570	729	1,090	712	180
1,454	1,231	4,558	1,902	1,485	1,667	2,183	1,580	373
6,743	5,612	19,051	7,856	6,295	6,575	17,102	11,424	1,545
4,637	3,849	14,168	5,635	4,413	4,986	10,210	6,305	1,192
2,106	1,763	4,883	2,221	1,882	1,589	6,892	5,119	353

Distribution by customer segment of economic activity and total credit granted

		Banks					
Source: Central Credit Register Size classes in euro							
September 2015		Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL							
Average number of banks per borrower		1.26	1.02	1.07	1.18	1.60	2.16
First banks share of total credit granted(%)		64	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.72	1.06	1.15	1.20	1.35	1.54
First banks share of total credit granted(%)		69	100	97	96	94	92
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.66	1.05	1.23	1.40	1.65	1.75
First banks share of total credit granted(%)		77	98	92	88	85	87
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.90	1.04	1.27	1.53	1.90	2.36
First banks share of total credit granted(%)		50	98	90	83	77	71
<i>of which:industry</i>							
Average number of banks per borrower		2.51	1.05	1.29	1.62	2.10	2.74
First banks share of total credit granted(%)		40	98	89	80	71	62
<i>of which:building</i>							
Average number of banks per borrower		1.69	1.04	1.24	1.47	1.75	2.05
First banks share of total credit granted(%)		67	99	91	86	81	78
<i>of which:services</i>							
Average number of banks per borrower		1.73	1.04	1.28	1.53	1.86	2.28
First banks share of total credit granted(%)		54	98	89	83	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.23	1.04	1.16	1.31	1.67	2.13
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.03	1.06	1.21	1.43
First banks share of total credit granted(%)		96	100	99	99	95	92

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

Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register
Size classes in euro

September 2015	from	from	from	more than 25,000,000
	1,000,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
a. TOTAL				
Average number of banks per borrower	2.80	3.70	5.14	8.01
First banks share of total credit granted(%)	69	63	54	55
b. GENERAL GOVERNMENT				
Average number of banks per borrower	1.85	2.21	2.76	4.73
First banksshare of total credit granted(%)	89	86	87	65
c. FINANCIAL COMPANIES				
Average number of banks per borrower	1.75	2.06	2.72	4.23
First banks share of total credit granted(%)	88	83	79	77
d. NON-FINANCIAL COMPANIES				
Average number of banks per borrower	2.97	3.88	5.40	8.67
First banks share of total credit granted(%)	66	60	51	37
<i>of which:industry</i>				
Average number of banks per borrower	3.55	4.71	6.51	9.81
First banks share of total credit granted(%)	55	49	40	31
<i>of which:building</i>				
Average number of banks per borrower	2.36	2.87	3.67	6.45
First banks share of total credit granted(%)	77	74	69	46
<i>of which:services</i>				
Average number of banks per borrower	2.86	3.71	5.04	7.87
First banks share of total credit granted(%)	68	62	54	41
e. PRODUCER HOUSEHOLDS				
Average number of banks per borrower	2.64	3.35	4.29	5.17
First banks share of total credit granted(%)	76	73	67	56
f. CONSUMER HOUSEHOLDS AND NEC				
Average number of banks per borrower	1.62	1.91	2.37	8.67
First banks share of total credit granted(%)	90	87	82	62

Note:

Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register
Percentages
Size classes in euros

	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4
a. TOTAL	0.72	0.68	0.78	0.71	0.79
up to 125,000	0.33	0.31	0.29	0.30	0.31
from 125,000 to 500,000	0.61	0.53	0.53	0.54	0.59
more than 500,000	0.83	0.79	0.94	0.84	0.95
b. GENERAL GOVERNMENT	0.03	0.07	0.01	0.02	0.22
up to 125,000	-	0.04	-	0.09	0.08
from 125,000 to 500,000	0.11	0.12	0.09	0.06	0.17
more than 500,000	0.03	0.07	0.01	0.02	0.22
c. FINANCIAL COMPANIES	0.03	0.13	0.12	0.02	0.08
up to 125,000	0.66	0.53	0.57	0.84	0.93
from 125,000 to 500,000	0.48	0.85	0.67	0.41	0.78
more than 500,000	0.03	0.13	0.12	0.02	0.07
d. NON-FINANCIAL COMPANIES	1.15	1.06	1.23	1.19	1.31
up to 125,000	0.92	0.77	0.83	0.78	0.92
from 125,000 to 500,000	0.95	0.84	0.93	0.87	1.04
more than 500,000	1.18	1.08	1.26	1.23	1.34
e. PRODUCER HOUSEHOLDS	0.88	0.77	0.88	0.71	0.85
up to 125,000	0.63	0.57	0.57	0.53	0.59
from 125,000 to 500,000	0.89	0.77	0.77	0.72	0.82
more than 500,000	1.12	0.95	1.35	0.87	1.16
f. CONSUMER HOUSEHOLDS	0.35	0.34	0.33	0.33	0.33
up to 125,000	0.24	0.23	0.21	0.23	0.21
from 125,000 to 500,000	0.43	0.37	0.35	0.38	0.38
more than 500,000	0.71	0.91	1.09	0.67	0.94
g. OTHER SECTORS	0.06	0.08	3.16	0.37	0.07
up to 125,000	0.28	0.15	0.30	0.17	0.32
from 125,000 to 500,000	0.19	0.08	0.17	0.17	0.19
more than 500,000	0.02	0.07	3.88	0.42	0.03

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

2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3
0.61	0.65	0.62	0.79	0.59	0.75	0.59
0.28	0.33	0.29	0.35	0.31	0.36	0.30
0.49	0.64	0.55	0.68	0.58	0.70	0.57
0.72	0.72	0.71	0.92	0.66	0.85	0.67
0.33	0.03	0.07	0.01	0.13	0.05	0.20
0.10	0.19	0.14	0.08	0.20	0.08	0.01
0.04	0.13	0.10	0.22	0.62	0.16	0.12
0.33	0.03	0.07	0.01	0.13	0.04	0.20
0.07	0.03	0.05	0.06	0.04	0.13	0.13
0.67	0.92	0.56	0.80	0.62	0.64	0.43
0.44	1.07	1.07	0.95	0.63	0.71	0.92
0.07	0.02	0.05	0.05	0.04	0.13	0.13
0.99	1.02	1.06	1.29	0.93	1.15	0.90
0.75	0.91	0.87	1.09	0.82	0.93	1.04
0.86	1.07	0.95	1.11	0.93	1.05	0.97
1.01	1.02	1.07	1.31	0.93	1.17	0.89
0.79	1.02	0.82	1.08	0.84	0.94	0.86
0.52	0.64	0.58	0.72	0.55	0.67	0.59
0.71	0.91	0.83	1.09	0.79	0.96	0.84
1.17	1.56	1.06	1.46	1.24	1.21	1.19
0.28	0.37	0.30	0.39	0.35	0.41	0.31
0.20	0.25	0.21	0.25	0.23	0.28	0.21
0.32	0.45	0.35	0.45	0.42	0.52	0.38
0.59	0.83	0.63	1.10	0.80	0.80	0.71
0.12	0.10	0.10	0.15	0.17	1.59	0.10
0.18	0.22	0.20	0.31	0.21	0.24	0.26
0.15	0.24	0.25	0.24	0.10	0.38	0.05
0.11	0.07	0.07	0.12	0.18	1.93	0.10

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 2015	Total	Società non finanziarie of which:			services	Producer households	Consumer households and nec
		industry	building				
a. ITALY							
Initial period of rate fixation:							
up to 1 year	2.85	3.43	3.24	3.93	3.41	3.83	2.47
from 1 to 5 years	2.06	2.06	1.66	2.79	1.88	4.67	3.78
more than 5 years	3.32	3.90	3.83	3.75	3.95	4.99	4.06
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.37	3.24	3.13	3.60	3.19	3.68	2.40
from 1 to 5 years	2.19	2.39	2.38	2.43	2.23	4.36	3.77
more than 5 years	3.63	3.59	3.52	3.46	3.66	4.72	3.86
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	3.05	3.27	3.07	3.98	3.23	3.54	2.45
from 1 to 5 years	2.38	2.75	2.25	2.83	3.06	3.72	3.96
more than 5 years	2.21	3.56	3.82	2.88	3.64	4.60	3.65
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.27	3.55	3.31	4.09	3.49	3.88	2.49
from 1 to 5 years	1.61	1.54	0.91	3.07	1.36	4.97	3.40
more than 5 years	4.16	3.97	3.73	4.17	3.96	5.08	4.25
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	3.98	4.34	4.15	4.62	4.36	4.79	2.69
from 1 to 5 years	4.51	4.32	4.16	4.54	4.34	5.80	4.31
more than 5 years	4.56	5.06	5.42	4.61	5.04	5.28	4.24
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	3.54	4.06	3.85	4.29	4.06	4.50	2.57
from 1 to 5 years	3.76	3.48	2.85	3.29	4.01	5.55	4.69
more than 5 years	4.48	4.63	4.14	4.31	4.80	5.41	4.66

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 2015		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	ITALY	5.78	9.84	9.10	8.19	6.97	5.90	2.58
b.	NORTH-WEST ITALY	4.89	9.73	8.90	7.81	6.54	5.59	1.96
	Piedmont	5.84	9.03	8.41	7.56	6.60	5.92	2.76
	Valle d'Aosta	6.83	9.26	8.32	8.03	6.82	4.41	6.03
	Liguria	5.99	10.13	9.35	8.27	6.99	5.81	2.31
	Lombardy	4.58	10.01	9.07	7.85	6.49	5.51	1.81
c.	NORTH-EAST ITALY	5.78	8.66	8.06	7.27	6.28	5.26	3.39
	Trentino-Alto Adige	4.90	7.05	6.50	6.04	5.07	4.11	3.61
	Veneto	5.98	8.58	8.36	7.46	6.44	5.46	3.51
	Friuli-Venezia Giulia	6.42	8.70	8.36	7.03	6.60	5.12	4.80
	Emilia-Romagna	5.89	9.28	8.36	7.69	6.66	5.70	3.15
d.	CENTRAL ITALY	6.34	10.13	9.32	8.61	7.61	6.70	3.27
	Marche	7.89	9.75	9.10	8.98	8.11	7.44	4.65
	Tuscany	7.05	10.79	9.55	8.76	8.02	7.25	3.08
	Umbria	8.92	10.28	10.33	9.79	9.05	7.82	6.87
	Lazio	5.59	9.78	9.09	8.24	7.06	6.12	3.19
e.	SOUTHERN ITALY	8.08	10.90	10.32	9.61	8.49	7.53	3.88
	Abruzzo	8.43	10.04	9.32	9.05	8.27	8.33	5.55
	Molise	8.26	10.47	10.39	8.63	7.62	9.77	2.22
	Campania	7.45	10.89	10.08	9.48	8.82	7.92	3.40
	Apulia	8.46	10.86	10.77	9.88	8.31	6.69	5.47
	Basilicata	8.41	11.24	10.14	9.29	7.43	7.93	7.01
	Calabria	9.33	12.00	11.23	10.38	8.94	7.65	4.11
f.	ISLANDS	6.11	10.28	10.18	9.47	8.34	6.53	2.00
	Sicily	8.00	10.17	10.02	9.43	8.17	6.65	4.52
	Sardinia	3.96	10.64	10.64	9.59	8.76	6.24	1.32

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 2015

	Term loans				
	Matched loans	Initial period of rate fixation			Revocable loans
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	4.04	2.69	2.35	4.10	7.06
up to 250,000	8.48	3.26	5.20	5.22	10.56
from 250,000 to 1,000,000	7.23	3.27	4.56	5.13	9.09
from 1,000,000 to 5,000,000	5.48	3.06	3.48	4.66	7.49
from 5,000,000 to 25,000,000	3.81	2.81	3.16	3.88	6.26
more than 25,000,000	2.27	2.21	1.79	2.94	3.97
b. NORTH-EAST ITALY	3.81	2.60	2.90	3.71	6.45
up to 250,000	8.86	3.12	4.73	4.94	10.55
from 250,000 to 1,000,000	7.36	3.14	4.34	4.83	8.83
from 1,000,000 to 5,000,000	5.29	2.94	3.03	4.42	7.04
from 5,000,000 to 25,000,000	3.43	2.71	3.14	3.88	5.94
more than 25,000,000	2.22	2.21	2.33	2.85	3.41
c. NORTH-WEST ITALY	3.88	2.66	2.80	3.76	6.45
up to 250,000	7.79	3.14	4.03	4.69	9.48
from 250,000 to 1,000,000	6.57	3.17	3.52	4.61	8.09
from 1,000,000 to 5,000,000	5.11	3.01	3.07	4.22	6.86
from 5,000,000 to 25,000,000	3.59	2.79	2.79	3.43	5.70
more than 25,000,000	2.44	2.18	2.54	3.13	4.15
d. CENTRAL ITALY	4.04	2.70	1.76	4.19	7.40
up to 250,000	8.35	3.33	5.38	5.36	10.89
from 250,000 to 1,000,000	7.32	3.34	4.77	5.19	9.64
from 1,000,000 to 5,000,000	5.75	3.16	4.02	4.67	8.11
from 5,000,000 to 25,000,000	4.47	2.89	3.47	4.09	6.99
more than 25,000,000	1.93	2.17	1.50	2.96	4.11
e. SOUTHERN ITALY	5.27	3.13	4.49	5.12	9.15
up to 250,000	9.19	3.62	6.19	5.53	11.33
from 250,000 to 1,000,000	8.23	3.69	5.52	5.62	10.24
from 1,000,000 to 5,000,000	6.42	3.37	4.49	5.37	8.88
from 5,000,000 to 25,000,000	4.70	3.12	3.61	4.31	7.80
more than 25,000,000	2.79	2.43	3.01	3.13	6.77
f. ISLANDS	5.47	2.97	3.66	4.86	8.70
up to 250,000	8.10	3.44	5.75	5.50	10.80
from 250,000 to 1,000,000	7.76	3.50	5.16	5.51	9.83
from 1,000,000 to 5,000,000	6.69	3.24	3.86	5.08	8.63
from 5,000,000 to 25,000,000	4.89	2.84	3.69	4.56	6.62
more than 25,000,000	3.45	2.50	2.49	2.83	5.76

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 2015

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.04	3.81	3.88	4.04	5.27	5.47
<i>of which:</i> discount lending	5.05	3.72	3.67	5.31	7.40	7.07
advance on loan selling for factoring	2.15	2.07	2.09	2.03	2.81	2.45
b. TERM LOANS	2.76	2.66	2.70	2.70	3.33	3.17
Initial period of rate fixation:						
up to 1 year	2.69	2.60	2.66	2.70	3.13	2.97
more than 1 year	3.43	3.49	3.47	2.73	5.00	4.66
<i>of which:</i> leasing	3.98	3.85	3.99	3.92	4.54	4.44
Initial period of rate fixation:						
up to 1 year	3.89	3.72	3.93	3.90	4.35	4.30
more than 1 year	4.66	4.56	4.88	4.12	6.19	5.63
c. REVOCABLE LOANS	7.06	6.45	6.45	7.40	9.15	8.70

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 2015

	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
TOTAL	4.04	2.68	4.10	7.06	2.05	3.34
Agricultural, forestry and fishing	4.72	2.91	4.96	7.19	3.49	3.78
Mining and quarrying	5.41	3.02	4.37	8.86	3.72	3.10
Manufacturing	3.74	2.55	4.06	7.95	2.28	2.68
Electricity, gas, steam and air conditioning supply	2.34	2.62	3.87	5.17	2.46	6.15
Water supply, sewerage, waste management and remediation activities	4.44	2.69	3.47	6.84	3.11	3.54
Construction	5.20	3.03	3.84	6.97	3.35	3.56
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.82	2.87	4.57	8.18	2.47	4.26
Transportation and storage	5.47	1.93	4.00	7.64	0.53	3.53
Accommodation and food service activities	4.56	2.74	4.81	7.87	2.90	3.88
Information and communication	4.78	2.80	4.52	4.97	0.79	2.36
Financial and insurance activities	2.19	2.30	2.36	4.58	1.40	2.61
Real estate activities	3.63	2.60	3.76	5.26	2.59	3.40
Professional, scientific and technical activities	5.44	2.51	3.55	5.90	1.23	3.17
Administrative and support service activities	4.36	2.56	4.28	6.80	2.27	3.60
All remaining activities (sections O, P,Q,R,S,T)	4.86	2.78	4.79	7.87	2.93	3.75

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 2015

	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	1.99	2.35	3.29	3.79	4.52	3.72
North-west Italy	1.82	2.53	3.02	3.54	4.22	3.56
North-east Italy	2.13	1.92	3.96	3.49	3.91	3.65
Central Italy	1.74	2.21	3.05	3.98	4.52	3.68
Southern Italy	3.34	3.31	4.28	4.76	5.61	3.89
Islands	3.37	3.13	4.42	4.78	6.16	4.25

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 2015		Total	of which:			revocable loans
			Term loans			
		initial period of rate fixation				
		up to 1 year	from 1 to 5 years	more than 5 years		
a.	ITALY	2.86	2.27	3.75	4.03	4.19
b.	NORTH-WEST ITALY	2.71	2.19	3.76	3.85	4.07
	Piedmont	2.85	2.29	3.78	3.85	4.22
	Valle d'Aosta	3.00	2.70	4.45	3.63	2.81
	Liguria	2.84	2.12	3.95	3.78	4.55
	Lombardy	2.64	2.16	3.73	3.86	3.98
c.	NORTH-EAST ITALY	2.67	2.25	3.97	3.64	3.81
	Trentino-Alto Adige	2.88	2.58	3.17	3.79	4.85
	Veneto	2.60	2.21	4.33	3.29	3.19
	Friuli-Venezia Giulia	2.77	2.08	5.30	4.10	4.19
	Emilia-Romagna	2.66	2.21	3.90	3.97	4.53
d.	CENTRAL ITALY	2.99	2.28	3.32	4.21	4.29
	Marche	2.89	2.39	5.02	4.12	4.71
	Tuscany	2.79	2.17	4.62	4.00	4.67
	Umbria	3.12	2.34	4.38	4.38	6.09
	Lazio	3.09	2.31	3.00	4.28	3.96
e.	SOUTHERN ITALY	3.25	2.48	4.29	4.23	5.48
	Abruzzo	3.22	2.43	4.69	4.37	5.92
	Molise	3.39	2.59	5.36	4.26	7.11
	Campania	3.23	2.48	4.30	4.13	4.77
	Apulia	3.23	2.50	3.98	4.29	5.38
	Basilicata	3.22	2.45	4.51	4.10	6.51
	Calabria	3.39	2.50	4.99	4.35	9.03
f.	ISLANDS	3.25	2.35	4.70	4.66	6.32
	Sicily	3.16	2.35	4.86	4.67	6.34
	Sardinia	3.43	2.34	4.40	4.65	6.25

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 2015

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a. ITALY	2.18	2.11	4.09	3.81
b. NORTH-WEST ITALY	2.10	2.03	3.87	3.57
Piedmont and Valle d'Aosta	2.19	2.15	3.91	3.48
Liguria	2.06	1.94	3.82	3.50
Lombardy	2.08	2.01	3.87	3.61
c. NORTH-EAST ITALY	2.09	2.07	3.95	3.67
Trentino-Alto Adige	2.44	2.37	3.78	3.55
Veneto	2.03	2.00	3.99	3.68
Friuli-Venezia Giulia	1.96	1.91	3.98	3.54
Emilia Romagna	2.10	2.06	3.90	3.72
d. CENTRAL ITALY	2.22	2.16	4.17	3.97
Marche	2.24	2.21	3.93	3.90
Tuscany	2.04	2.01	3.86	3.64
Umbria	2.34	2.29	4.34	3.91
Lazio	2.32	2.21	4.30	4.10
e. SOUTHERN ITALY	2.44	2.30	4.18	3.92
Abruzzo and Molise	2.34	2.28	4.23	4.10
Campania	2.43	2.30	4.13	3.83
Apulia	2.49	2.34	4.24	3.93
Basilicata	2.50	2.26	3.91	3.61
Calabria	2.42	2.26	4.17	4.14
f. ISLANDS	2.29	2.20	4.69	4.28
Sicily	2.28	2.19	4.65	4.21
Sardinia	2.29	2.23	4.74	4.38

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 2015

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	2.53	2.28	3.32	3.14
NORTH-WEST ITALY	2.48	2.17	3.28	3.05
NORTH-EAST ITALY	2.40	2.27	3.32	3.13
CENTRAL ITALY	2.61	2.36	3.34	3.23
SOUTHERN ITALY	2.68	2.39	3.33	3.20
ISLANDS	2.79	2.48	3.41	3.22

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

September 2015		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	4.82	5.15	4.41	6.23	5.43	7.90	4.26
b.	NORTH-WEST ITALY	4.28	4.70	4.21	5.61	4.81	7.94	4.16
	Piedmont and Valle d'Aosta	4.81	4.92	4.36	6.38	5.01	7.65	4.26
	Liguria	5.43	5.88	5.21	7.25	5.86	8.60	4.59
	Lombardy	4.08	4.57	4.12	5.35	4.68	8.02	4.09
c.	NORTH-EAST ITALY	4.69	4.77	4.26	6.04	4.86	6.91	3.87
	Trentino-Alto Adige	4.38	4.37	3.87	4.95	4.35	5.69	4.52
	Veneto	4.68	4.80	4.22	6.52	5.09	7.05	3.29
	Friuli-Venezia Giulia	4.84	4.86	4.11	5.69	5.64	6.46	4.18
	Emilia-Romagna	4.76	4.84	4.41	6.19	4.73	7.46	4.60
d.	CENTRAL ITALY	5.05	5.42	4.19	6.74	5.99	8.01	4.36
	Marche	5.74	5.69	4.71	7.69	5.92	8.21	4.69
	Tuscany	5.67	5.71	5.07	7.92	5.72	8.38	4.70
	Umbria	6.14	6.00	4.75	8.91	6.78	8.96	5.98
	Lazio	4.48	5.08	3.21	5.90	6.08	7.18	4.15
e.	SOUTHERN ITALY	6.65	6.92	6.16	7.49	7.27	9.28	5.08
	Campania	6.34	6.99	6.10	7.61	7.39	9.13	4.67
	Abruzzo and Molise	6.46	6.42	5.37	7.05	7.36	8.80	5.40
	Apulia and Basilicata	6.86	6.86	6.57	7.39	6.79	9.55	4.95
	Calabria	8.23	8.42	8.00	8.94	8.43	9.33	6.92
f.	ISLANDS	5.87	7.21	6.20	7.70	7.56	8.83	5.56
	Sicily	7.03	7.27	6.34	7.78	7.58	8.68	5.70
	Sardinia	4.16	7.06	5.89	7.50	7.49	9.45	5.21

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 2015		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.19	0.99	0.22	0.25	0.12	0.13
b.	NORTH-EAST ITALY	0.14	0.48	0.16	0.21	0.09	0.11
	Piedmont	0.13	0.29	0.22	0.21	0.08	0.08
	Valle d'Aosta	0.22	0.55	0.36	0.43	0.07	0.06
	Liguria	0.20	0.86	0.65	0.36	0.09	0.12
	Lombardy	0.14	0.44	0.12	0.19	0.10	0.12
c.	NORTH-WEST ITALY	0.18	0.54	0.21	0.27	0.12	0.13
	Trentino-Alto Adige	0.35	0.57	0.47	0.54	0.15	0.21
	Veneto	0.16	0.49	0.20	0.23	0.12	0.13
	Friuli-Venezia Giulia	0.14	0.57	0.15	0.22	0.07	0.07
	Emilia-Romagna	0.18	0.53	0.19	0.28	0.12	0.14
d.	CENTRAL ITALY	0.32	1.26	0.42	0.30	0.16	0.17
	Marche	0.27	0.73	0.66	0.37	0.19	0.19
	Tuscany	0.19	0.50	0.55	0.30	0.11	0.14
	Umbria	0.26	0.50	0.82	0.37	0.40	0.17
	Lazio	0.37	1.31	0.37	0.29	0.16	0.17
e.	SOUTHERN ITALY	0.15	0.31	0.46	0.28	0.11	0.11
	Abruzzo	0.30	0.72	0.85	0.53	0.21	0.21
	Molise	0.17	0.12	0.70	0.28	0.08	0.12
	Campania	0.11	0.38	0.19	0.17	0.07	0.09
	Apulia	0.17	0.21	0.31	0.41	0.15	0.11
	Basilicata	0.19	0.36	0.62	0.31	0.11	0.16
	Calabria	0.10	0.22	0.17	0.18	0.07	0.09
f.	ISLANDS	0.16	0.51	0.85	0.24	0.11	0.10
	Sicily	0.16	0.47	0.53	0.28	0.15	0.12
	Sardinia	0.16	0.57	0.97	0.18	0.06	0.06

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 2015

	Non-financial companies and producer households				Consumer households and nec			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a. TOTAL	0.08	0.08	0.12	0.30	0.04	0.06	0.12	0.34
b. NORTH-WEST ITALY	0.08	0.08	0.11	0.24	0.04	0.06	0.12	0.27
Piedmont	0.09	0.07	0.10	0.24	0.03	0.05	0.08	0.22
Valle d'Aosta	0.11	0.09	0.11	0.48	0.02	0.03	0.06	0.19
Liguria	0.07	0.08	0.12	0.45	0.04	0.06	0.12	0.32
Lombardy	0.08	0.08	0.11	0.22	0.04	0.07	0.13	0.28
c. NORTH-EAST ITALY	0.08	0.08	0.13	0.33	0.04	0.07	0.13	0.36
Trentino-Alto Adige	0.13	0.12	0.19	0.63	0.15	0.15	0.21	0.42
Veneto	0.08	0.08	0.13	0.27	0.04	0.06	0.13	0.36
Friuli-Venezia Giulia	0.09	0.08	0.10	0.27	0.03	0.04	0.08	0.20
Emilia-Romagna	0.07	0.08	0.13	0.34	0.04	0.08	0.14	0.37
d. CENTRAL ITALY	0.08	0.09	0.15	0.35	0.04	0.07	0.14	0.41
Marche	0.08	0.12	0.26	0.47	0.04	0.10	0.23	0.63
Tuscany	0.07	0.07	0.13	0.39	0.04	0.07	0.14	0.46
Umbria	0.08	0.10	0.18	0.53	0.04	0.08	0.18	0.53
Lazio	0.10	0.10	0.14	0.32	0.05	0.08	0.13	0.38
e. SOUTHERN ITALY	0.08	0.08	0.11	0.38	0.03	0.05	0.10	0.36
Abruzzo	0.10	0.13	0.22	0.70	0.05	0.08	0.18	0.70
Molise	0.09	0.07	0.11	0.40	0.03	0.07	0.12	0.34
Campania	0.07	0.06	0.08	0.21	0.02	0.04	0.07	0.28
Apulia	0.08	0.07	0.12	0.58	0.03	0.05	0.11	0.38
Basilicata	0.06	0.06	0.11	0.46	0.03	0.07	0.16	0.53
Calabria	0.07	0.06	0.08	0.23	0.03	0.05	0.10	0.27
f. ISLANDS	0.08	0.08	0.11	0.31	0.04	0.06	0.10	0.29
Sicily	0.09	0.09	0.13	0.38	0.04	0.07	0.12	0.34
Sardinia	0.06	0.06	0.07	0.22	0.03	0.05	0.07	0.15

Notes: Only deposit in euros is considered.

Information on the Bank of Italy

[TDB40606](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2015 July	2015 Aug.	2015 Sept.
a. TOTAL	558,998	561,632	572,905
b. GOLD AND GOLD RECEIVABLES	82,552	82,552	79,015
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	42,149	42,414	42,249
receivables from the IMF	11,252	11,422	11,395
securities	26,904	26,992	27,323
current accounts and other deposits	3,988	3,510	3,168
reverse operations	-	486	359
other claims	4	5	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,298	1,240	1,180
financial counterparties	1,298	1,240	1,180
<i>of which:</i> securities	563	563	543
reverse operations	-	-	-
other claims	735	677	637
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,564	1,564	1,557
claims on non-euro-area EU central banks	-	-	-
securities	1,564	1,564	1,556
other claims	..	..	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	162,894	158,287	164,002
main refinancing operations	9,859	8,928	10,599
longer-term refinancing operations	153,035	149,359	153,403
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	165,300	173,102	182,448
securities held for monetary policy purposes	81,828	88,524	97,359
other securities	83,472	84,578	85,089

TDB40606

Bank of Italy

	2015 July	2015 Aug.	2015 Sept.
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,257	14,257	14,236
i. INTRA-EUROSISTEM CLAIMS	41,211	41,498	42,246
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	32,744	33,031	33,780
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	46,439	45,217	44,307
<i>of which: investments of reserves and provisions</i>	35,846	34,705	33,974
m EXPENSE FOR THE YEAR	1,334	1,501	1,665

Notes:

TDB40616

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2015 July	2015 Aug.	2015 Sept.
a. TOTAL	558,998	561,632	572,905
b. BANKNOTES IN CIRCULATION	170,051	169,645	169,306
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	17,015	24,947	22,925
current accounts (covering the minimum reserve system)	17,015	24,522	22,741
deposit facility	-	425	184
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	38,067	13,107	9,490
general government	36,117	12,128	7,327
<i>of which:</i> treasury payment account	36,035	12,048	7,249
sinking fund for the redemption of government securities	-	-	-
other liabilities	82	80	79
other counterparties	1,950	979	2,162
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	128	15	153
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	128	15	153
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	323	332	330
financial sector counterparties	-	-	-
general government	323	332	330
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2	2	2
deposits and balances	2	2	2
other liabilities	-	-	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	8,268	8,268	8,235
i. INTRA-EUROSISTEM LIABILITIES	195,221	214,593	235,655
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)	195,221	214,593	235,655

TDB40616

Bank of Italy

	2015 July	2015 Aug.	2015 Sept.
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,341	1,461	1,333
m PROVISIONS	7,749	7,749	7,749
provisions for specific risks	970	970	970
sundry staff-related provisions	6,779	6,779	6,779
n. REVALUATION ACCOUNTS	73,898	73,898	69,399
o. PROVISION FOR GENERAL RISKS	17,174	17,174	17,174
p. CAPITAL AND RESERVES	25,046	25,046	25,046
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	9,807	9,807	9,807
other reserves	7,740	7,740	7,740
q. NET PROFITS FOR DISTRIBUTION	-	-	-
r. INCOME FOR THE YEAR	4,714	5,395	6,107
s. MEMORANDUM ACCOUNTS	145,518	139,791	150,283

Notes:

Methodological Appendix

1. Content of the publication

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

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

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the "BDS on-line statistical database". The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

Data on the same phenomena from different sources may not coincide owing to methodological differences. Further discrepancies between or within tables are due to rounding or to the exclusion of data covered by official secrecy.

As regards the geographical aggregates, it should be noted that: for the Regions, reference is made to the list contained in Article 131 of the Italian Constitution; for the Provinces, until September 2008 the breakdown is maintained as at 1 January 1996 (for statistical continuity) and, as of December 2008, it is extended to take account of the established provinces already operative at each reporting date (see complete list in Circular 154/1991).

2. Sources of information

The information contained in the publication is drawn from the reports that credit and financial intermediaries send to the Bank of Italy. The principal features of the information flows are described in what follows for the various sources listed below:

- supervisory returns;
- reports to the Central Credit Register;
- surveys of lending and deposit rates;
- registers of intermediaries.

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);

- investment firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open-end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

Using the required reporting formats and at the specified frequencies, the above intermediaries transmit data (generally end-of-period stocks and flows) on their balance sheets and profit and loss accounts, their transactions (e.g. technical form, types of securities traded or managed, original and residual duration, currency), and their counterparties (location and economic activity), as well as other information of use for analysis of the various technical parameters (loan concentration, structure of deposits, foreign exposure, bad and doubtful debts, etc.).

2.2 Reports to the Central Credit Register

The Central Credit Register is regulated by the resolution adopted by the Credit Committee on 29 March 1994 pursuant to Articles 53, 67 and 107 of the Banking Law. The following participate in this centralized service:

- banks entered in the register referred to in Article 13 of the Banking Law;
- financial intermediaries entered in the register of banking groups and/or the special register referred to in, respectively, Articles 64 and 107 of the Banking Law that engage exclusively or primarily in financing activity. Financial intermediaries more than 50 per cent of whose financing activity consists of consumer credit are exempted. Consequently, the group of financial intermediaries reporting to the Central Credit Register is not identical to the group that transmits supervisory returns.

Participating intermediaries also report the exposures of foreign branches to borrowers resident in Italy. All the statistical distributions take such loans into account.

Once a month intermediaries are required to report each customer's debtor position, comprising both individual and joint liabilities (joint accounts and partnerships).

The whole position relative to a given customer must be reported where even one of the following conditions applies: - the sum of credit granted or used for all loans and guarantees granted to the customer is at least 30,000 euros;

- the total value of personal guarantees provided by the customer is at least 30,000 euros;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 30,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 30,000 euros;

Where a report is made because one of the above conditions applies, it must cover all the outstanding positions of the customer in question.

The present report form, in use since 1 January 2005 and subject to the 9th update of Circular no. 139 of 11 February 1991, comprises a section for different categories of credit (matched, term and revocable exposures, loans subject to bankruptcy proceedings and other special cases, bad debts, guarantees relating to commercial operations, guarantees relating to financial operations, guarantees received, financial derivatives), an informational section (transactions carried out on behalf of third parties, syndicated loans, claims acquired from customers other than intermediaries - debtors assigned, matched loans - overdue amounts, claims written off, claims assigned to third parties) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample

Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy's website under "Statistiche/Raccolta delle informazioni presso gli intermediari/ Segnalazioni creditizie e finanziarie/Normativa di riferimento".

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers - i.e. excluding banks and banking authorities - by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds 75,000 euros.

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers - excluding transactions at supported interest rates - using the following formula:

$$r(\%) = (\text{Amounts received} * 365) / \text{Products}$$

For new term loans, banks report the Annual Percentage Rate of Charge - APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

$$r(\%) = (\text{Amounts disbursed} * 365) / \text{Products}$$

Until March 2010 interest rates were observed together with the economic activity of customers, in accordance with the classification referred to in Circular No. 140/1991. As of June 2010 customers' economic activity is no longer observed.

2.4 Registers of intermediaries

Identification information on credit and financial intermediaries subject to supervision by the Bank of Italy and on the activities they are authorized to carry on is drawn from special registers kept by the Bank of Italy or Consob under the laws in force. In particular:

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;

– under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of openend investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

The transposition of Directive 2004/39/EC on markets in financial instruments (MiFID) with Legislative Decree 164/2007, which entered into force on 1 November 2007 broadened the range of investment services that can be performed by authorized persons. Accordingly, two new investment services have been added to securities business: "investment advice" and "operation of multilateral trading facilities".

3. Information for time-series analysis

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e. g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interestbearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the de-specialization of credit institutions pursuant to the Banking Law is reflected in:

- the adoption of a single reporting form for the supervisory returns of all banks;
- the inclusion in banks' reports of the information previously transmitted by their former special credit sections.

The population to which the information published from that date onwards refers is the banking system as a whole. Accordingly, all references to the "sample of banks" utilized up until 31 December 1994 have been dropped.

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on the "BDS on-line statistical database"). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered "unattributable") but are not distributed according to the classifications adopted from some analytical tables.

In addition, following the merging of the information relating to the former special sections into the statistics of their respective parent institutions, there may be breaks in the time series for the distribution of loans and deposits by branch location.

As of March 1998: the earlier tables on loans beyond the short-term are consolidated in some cases in order to facilitate the comparison of information. The detailed data continue to be provided on the "BDS on-line statistical database".

As of January 1999: following the start of Stage Three of EMU and the related changes in supervisory returns, the concept of central bank has been redefined; consequently, the banks' positions with "BI-UIC" have been replaced by those with "BI-ECB".

As of January 2005: in the "institutional" classification the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as società per azioni" category.

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: a. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables

tdb10017, tdb10018 and tdb10019) and "capital, reserves and provisions included in capital" (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table tdb10033). b. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 10033) With effect from December 2008 Circular 272/2008 ("Accounting supervisory reports") revised the statistical supervisory reports that banks are required to send to the Bank of Italy. Despite the changes made, the most important aggregates published in the Statistical Bulletin can be seen as basically continuous with the respect to the past. For specific aspects of this matter in relation to single aggregates, reference should be made to the glossary in this edition.

As regards Italian banks' foreign exposure, the report form, which already included the balance-sheet assets of foreign branches and subsidiaries, has been supplemented with information on subsidiary resident financial companies.

With the 7th update of Circular 217/1996 "Manual for the compilation of supervisory reports by financial intermediaries entered in the special register referred to in Article 107") the supervisory reports of financial companies referred to in Article 107 have been brought into line with both the new international accounting standards and the new prudential rules. These changes in reporting standards have led to some discontinuities for non-bank-financing. The concept of maturity has been made more uniform for all the aggregates derived from supervisory reports by aligning it with that established for ECB harmonized reports. For more details, see the glossary in this edition. As a consequence of Regulation ECB/2008/32 and some changes made to supervisory reports, June 2010 marks a break in the series on deposits and loans. In particular the loan series now includes all loans that have been securitized or otherwise transferred but which do not satisfy the criteria for derecognition laid down in IAS39, as for the preparation of banks' financial statements. This has led to the recognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and deposits.

In the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks' foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: - bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns

and writeoffs; - the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that the updating of the rules referred to above also made it impossible to separate out the part of net bad debts backed by real security. Accordingly, as of January 2005 only the part of "gross" bad debts backed by real security is shown. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between "retail" and "corporate" customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

As of January 2009: following the update of Circ. No. 139 of 11 February 1991, the reporting threshold for the inclusion in the Central Credit register has been lowered from \square 75,000 to \square 30,000. Bad debts continue to be recorded without any limit on their amount. Adjusted bad debts and default rates of loan facilities have been constructed keeping the \square 75,000 threshold for inclusion unchanged.

From June 2009 onwards, following the reporting changes introduced by the 12th update of Circular 139 concerning the breakdown of the variables "original maturity" and "residual maturity" used in reports to the Central Credit Register, the concept of short term now refers to maturities of less than 12 months. Previously it had referred to a maturities of less than 18 months.

In the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register's new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see "Additional information" concerning the Statistical Bulletin III/2002).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of the lending rates.

As of March 2004: Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

As lending rates in the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former "banks" (aziende di credito): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among "ordinary credit banks".

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy's statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system's total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the marginal unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks' net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as "minor".

The classification by size, used in the Bulletins up to 31 December 1994, referred to all "banks raising mainly short-term funds" in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class ("minor" banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former "banks" (aziende di credito) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the "Amato Law".

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the start of the voluntary liquidation procedure by Isveimer, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad debts drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of mortgage loans in default (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

As of January 1997: following the transfer of claims from Banco di Napoli to a non-bank subsidiary, there is a discontinuity in the series of loans and bad debts and in their breakdown by geographic location and economic sector of the borrower; in particular, there is a reduction of around 8.8 trillion lire in bad debts.

As of September 1997: both the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 2.8 trillion lire is attributable to the subjection of Sicilcassa S.p.A. to bankruptcy proceedings.

As of March 1998: the series of bad debts drawn from supervisory returns shows a discontinuity, of which around 420 billion lire is attributable to a disposal and subsequent securitization of real estate loans in default.

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector "Non-financial corporations" and the subsector "Producer households".

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3.0 trillion lire is attributable to a disposal and subsequent securitization of bad debts.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from investment firms (SIMs) to asset management companies (SGRs).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to a securitization transaction involving bad debts for a total nominal value of about 3 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on "Foreign exposure": claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

As of June 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.9 billion euros.

As of December 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5 billion euros. In addition, some changes have been made to the table "Foreign exposure":

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro-area countries comprises claims denominated in euro and the former euro-area currencies.

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table "Foreign exposure", reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

As of June 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.2 billion euros (including 826 million of bad debts).

As of September 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.3 billion euros (including 250 million of bad debts).

As of December 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5.5 billion euros (including 69 million of bad debts).

As of March 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.2 billion euros.

As of June 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4 billion euros.

As of September 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1 billion euros.

As of December 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.2 billion euros.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros.

As of June 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.6 billion euros.

As of September 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 0.9 billion euros.

As of December 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 334 million of bad debts).

As of March 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 173 million of bad debts).

As of June 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.4 billion euros (including 251 million of bad debts).

As of September 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.8 billion euros (including 287 million of bad debts).

As of December 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 14.9 billion euros (including 10.2 million of bad debts).

As of March 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.1 billion euros.

As of June 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.3 billion euros (including 57 million of bad debts).

As of September 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.3 billion euros.

As of 30 September 2006 the classification of customers has been brought into line with the revised provisions of Circular no. 140 of 11 February 1991. It should also be noted that as of the same date some aggregates have been modified by the reclassification of Cassa Depositi e Prestiti S.p.A. (CDP) outside general government and its ceasing to be considered a non-bank customer.

As of December 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 10.5 billion euros (including 190 million of bad debts).

As of March 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.5 billion euros (including 9 million of bad debts).

As of June 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 9.3 billion euros (including 1.1 billion of bad debts).

As of September 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros (including 17 million of bad debts).

As of December 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 12 billion euros (including 2 billion of bad debts).

As of March 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 13 billion euros. We inform that to take account of the change in the pattern of the Italian banking system's external operations, the list of counterparties in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

As of June 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 15 billion euros.

As of September 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.2 billion euros. About 0.2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of June 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 600 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 930 million euros (including 68 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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

As of December 2013, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 926 million euros (including 918 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 1,167 billion euros (including 945 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 879 million euros (including 595 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 233 million euros (all of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of December 2014, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 1,249 billion euros (including 1,038 billion of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2015, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 286 million euros (all of performing loans), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2015, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 960 million euros (including 939 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD	A concept present in banking supervision that extends the classification of bad debt to all the debts of a borrower if they have at least one line of credit in default according to the following criteria: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
AMOUNT BACKED BY REAL SECURITY	AMOUNT BACKED BY REAL SECURITY: this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
BAD DEBTS (NET USED MARGIN)	BAD DEBTS: the total loans outstanding to legal persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems. USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
BAD DEBTS DELETED	the amount of loans outstanding to borrowers no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: the state of insolvency or equivalent ceases to exist; the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported; the credit is transferred to a third party; the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings.
BAD DEBTS: NUMBER OF BORROWERS	BAD DEBTS - BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BANKS (NUMBER)	Number of banks with headquarters in the province.
BANKS DEPOSITS AND POSTAL SAVINGS	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
BRANCH LOCATION	location - geographical area, region, province or municipality - of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
COUNTERPART INSTITUTIONAL SECTOR	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, subsectors and NACE sections/division of economic activity (see item) are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). As of December 2014 the classification of customers has been adapted to ESA 2010 (4th update, 30 September 2014, of Circular 140). The main differences from the previous version concern "financial corporations other than MFIs" (S12B17) and "non-financial corporations" (S11). The reconciliation between the coding of the Statistical Database and that of Circular 140 is accessible in the Statistical Database window "Calendar and notices". "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries.
CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	It's about activities on buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.

**DERIVATES TRADING
(QUARTERLY FLOW)**

derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

**ECONOMIC ACTIVITY OF THE
CUSTOMER (NACE 2007)**

Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 2007 classification published by Istat (www.istat.it/strumenti/definizioni/ateco). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: <http://ec.europa.eu/eurostat> following the path Statistics/standard code lists/item 36

**ECONOMIC PURPOSE OF THE
INVESTMENT**

Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations". For more details, please refer to our website, *Circolare no. 272/2008*, Section C.16 - Purpose of the loan (only in Italian). It is possible to ask to statistiche@bancaditalia.it the detailed breakdown of the "economic purpose of investment".

**END-QUARTER PORTFOLIO
STOCKS (PORTFOLIO
MANAGEMENT SERVICES)**

Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).

**FACTORING - ADVANCES ON
RECEIVABLES FACILITIES
GRANTED**

FACTORING - ADVANCES ON RECEIVABLES In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments. **FACILITIES GRANTED**: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

**FACTORING - ADVANCES ON
RECEIVABLES FACILITIES
USED MARGIN**

see item **FACTORING - ADVANCES ON RECEIVABLES - FACILITIES GRANTED USED MARGIN**: the amount of credit actually disbursed to a customer.

**FINANCIAL DERIVATES:
INTRINSIC VALUE**

is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
GROSS CUSTOMER BAD DEBTS (NET OF SECURITIES AND REPOS)	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN	USED MARGIN: it is the amount of the guarantees actually granted.
GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
INDIVIDUAL PORTFOLIO MANAGEMENT	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.

ITALIAN ELM I	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.
LOAN FACILITIES - FACILITIES GRANTED	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
LOAN FACILITIES - OVERSHOOT	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
LOAN FACILITIES - UNUSED MARGIN	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
LOAN FACILITIES - USED MARGIN	USED MARGIN: The amount of credit actually disbursed to a customer.
LOAN FACILITIES: FIRST BANK'S SHARE OF TOTAL CREDIT GRANTED (%)	Maximum amount granted / Total amount granted * 100 The maximum amount granted is the sum of the largest amounts granted to each borrower reported to the Central Credit Register. If the borrower was granted only one line of credit, then the largest amount corresponds to the total granted; if they received multiple lines of credit, the largest amount granted is considered.
LOANS	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
LOANS LEVEL	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
LOANS FACILITIES: NUMBER OF BORROWERS	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS: FACILITIES GRANTED	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
MATCHED LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.

NEW ADJUSTED BAD DEBTS (CREDIT USED)	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
PROPRIETARY TRADING	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
QUARTERLY DEFALUT RATES FOR LOAN FACILITIES (NUMER OF BORROWERS)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
RECEIVABLES FOR CONSUMER CREDIT	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
RECEPTION OF ORDERS	It is about the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

REPORTING INSTITUTION

REPORTING INSTITUTIONS - entities that send in the returns from which the information published is drawn. The data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. It includes banks, financial intermediaries referred to in Art.107 of the 1993 Banking Law and Cassa Depositi e Prestiti (CDP). The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major, large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used and as of December 2008, the second classification is no longer used. SIZE CLASS OF BANKS - the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets between 9 billion and 26 billion ; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the "Additional information" concerning the Statistical Bulletin II/2007, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2006, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. INSTITUTIONAL CATEGORIES OF BANKS - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), branches of foreign banks and central credit institutions. As of January 2005, the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as limited companies" category. GEOGRAPHICAL COVERAGE OF BANKS - the classification, used until 2006, refers to "banks raising mainly short-term funds" and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks). As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy's Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

RESIDENCE

bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).

RESIDUAL MATURITY

the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).

REVOCABLE LOANS: FACILITIES GRANTED

REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

REVOCABLE LOANS: USED MARGIN

USED MARGIN: the amount of credit actually disbursed to a customer.

SHORT TERM

Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT GRANTED

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

SIZE OF OVERALL BORROWERS POSITION, BY CREDIT USED

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

SOUTHERN ITALY

comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

SUBSIDIZED LOANS - AMOUNTS OUTSTANDING	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidizes loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
TERM LOANS: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
TERM LOANS: OVERSHOOT	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
TERM LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TYPE OF SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
UNDERWRITING	It's about activities that regard placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.